November 2024



Manual of Rules and Rates NEW BRUNSWICK

Various Rule Changes Effective March 1, 2025 (New Business and Renewals)

Effective March 1, 2025 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- There are various rule changes in Private Passenger, Commercial, Public, Recreational, Garage and Driver's Policy sections of the manual.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SENGER SECTION			
Table of Contents Rule 111:	Rule 138: Outside New Brunswick Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge Notes: Class 05	Rule 138: Outside Province Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge Notes: Class 05	Name change update FA manual	This will not impact premiums This will
Rating Class	1) If there is one vehicle in a household and 2 or more drivers all qualifying for First Chance Discount rating, the principal operator shall be the driver generating the greatest premium and a Class 05 shall apply to the remaining driver(s).	1) If there is one vehicle in a household and 2 or more drivers all qualifying for First Chance Discount rating, the principal operator shall be the driver generating the greatest premium and a Class 05 shall apply to the remaining driver(s).	update to align wordings across jurisdictions	not impact premium
	If there is one vehicle in a household and 2 or more drivers, with 1 driver not qualifying for First Chance Discount rating, the principal operator shall be the driver not qualifying for First Chance Discount rating and Class 05 shall apply to the remaining driver(s).	If there is one vehicle in a household and 2 or more drivers, with 1 driver not qualifying for First Chance Discount rating, the principal operator shall be the driver not qualifying for First Chance Discount rating and Class 05 shall apply to the remaining driver(s).		
	Premium is charged for the occasional drivers by adding the Liability, DCPD, Collision premium for Class 05. It is not permissible to issue a policy solely at Class 05 rates.	Premium is charged for the occasional drivers by adding the Liability, DCPD, Collision premium coverage for Class 05. It is not permissible to issue a policy solely at Class 05 rates.		
Rule 113: Driving Record B. Driving Record Entitlement	Notes: The driving record established applies to all coverages for which driving record is a factor. There is no split rating. 11. Tourist or Temporary Resident 	Notes: 1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut and</i> <i>Yukon</i>) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate	This will not impact premiums
	 A. If the operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 1. that the operator is a non-resident; 	 11. Tourist or Temporary Resident A. If the operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 	pages The removal of name for rules is in the event that FA	
	 the country where the operator normally resides; the anticipated length and purpose of the visit. 	 that the operator is a non-resident; the country where the operator normally resides; the anticipated length and purpose of the visit. 	changes a rule name in the future	
	If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outside New Brunswick Exposure and 144: Vehicles Used Outside Jurisdiction of Registration.	If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outside New Brunswick Exposure and 144: Vehicles Used Outside Jurisdiction of Registration.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 131: Time on Risk	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for Outside Province/Territory including U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	Including reference of U.S. exposure to Outside Province / Territory exposure	This will impact premiums
Rule 138: Outside New Brunswick Exposure	 Rule 138: Outside New Brunswick Exposure A. Outside New Brunswick Exposure Surcharge Any vehicle registered in New Brunswick and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside New Brunswick and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 138: Outside New Brunswick Exposure Surcharge and the relevant section of the manual. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), 	 Rule 138: Outside Province Exposure A. Outside Province Exposure Surcharge Any vehicle registered in New Brunswick and that is operated in the U.S. or in another Canadian jurisdiction or the U.S. (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144+ Outside New Brunswick Exposure Surcharge and the relevant section of the manual. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, 	Currency differential surcharge will be discontinued as FA is working towards modernizatio n	This will impact premiums

Rule	Current W	/ording	Approved \	Wording	Change from Current	Premium impact on existing policies
Rule 138: Outside New Brunswick Exposure	44 premiums for the highest ra territory in which the vehicle is Liability, DCPD, Accident Be Automobile, END 44	used.	premiums for the highest rated N which the vehicle is used. Liability, Accident Benefits, U DCPD, END 44 If this exposure is 5.0% or less of applicable Canadian jurisdiction, Liability, Accident Benefits, Unins END 44.	ninsured Automobile, r total mileage in the U.S. or a 5% surcharge will apply to	Currency differential surcharge will be discontinued as FA is working towards modernizatio	This will impact premiums
	For each percentage point of m applicable jurisdiction, surchar premium. <u>For example</u> :	ge 1% of the applicable	For each percentage point-If this mileage in the U.S. or other appl surcharge 1% of the applicable p For example:	icable Canadian jurisdiction, remium.	n and simplify its rating	
	Outside New Brunswick Exposure	Applicable Surcharge	Outside Province Exposure	Applicable Surcharge		
	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%		
	10%	10%	10%	10%		
	25%	25%	25%	25%		
	50%	50%	50%	50%		
	Optional Physical Damage For each percentage point of m applicable jurisdiction, surchard premium. For example: Outside New Brunswick		Optional Physical DamageFor each percentage point of totaother applicable Canadian jurisduapplicable premium.For example:Outside Province Exposure			
	Exposure			20/		
	6%	3%	6%	3% 5%		
	10%	5%	10% 25%	5% 12.5%		
	25%	12.5%	50%	25%		
	50%	25%	50 /8	2378		
Rule 138: Outside New Brunswick Exposure	B. Currency Differential Sur Whenever proof of insurance is authorities, a currency differen the Liability premium to provid additional loss arising from the dollars. The currency differential is the charged for the U.S. dollar, to date the promium is calculated	a required by U.S. tial surcharge is added to e for the potential payment of a claim in U.S. rate of exchange being the nearest cent, as at the	B. Currency Differential Surch Whenever proof of insurance is re- authorities, a currency differentia Liability premium to provide for t arising from the payment of a cla The currency differential is the ra- charged for the U.S. dollar, to the	equired by U.S. al surcharge is added to the he potential additional loss him in U.S. dollars. hte of exchange being e nearest cent, as at the date	Currency differential surcharge will be discontinued as FA is working towards modernizatio	This will impact premiums
	date the premium is calculated policy issuance. The Servicing of Canada closing rate from the	Carrier shall use the Bank	the premium is calculated by the issuance. The Servicing Carrier s closing rate from the previous pu	hall use the Bank of Canada	n and simplify its rating	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 138: Outside New Brunswick Exposure	 The surcharge percentage is calculated by means of the following formula: Currency differential x Outside New Brunswick exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is 1. Applied only to the Liability premium Road/Passenger Hazard) not DCPD 2. There is no minimum surcharge applicable. 3. Additional to but not compounded on the Outside New Brunswick exposure surcharge. Example: The Liability premium is \$1,000 Outside N.B. Exposure Surcharge is 7.75% Base Premium \$1,000 X .25 = \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge is subject to a minimum of \$50 per policy term. For example: 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 \$250 per policy term. 	 The surcharge percentage is calculated by means of the following formula: Gurrency differential x Outside New Brunswick exposure surcharge. For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%. Gurrency differential surcharge: 0.31 X 25% = 7.75% Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is Applied only to the Liability premium Road/Passenger Hazard) not DCPD There is no minimum surcharge applicable: Additional to but not compounded on the Outside New Brunswick exposure surcharge is 25% The Currency Differential Surcharge is 7.75% Base Premium (\$1,000 X 25 = \$250 Currency Differential \$1,000 X 7.75 - 77.50 \$78 Total Liability premium \$1,320 In addition to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Che combined dollar value of the currency differential surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside New Brunswick exposure surcharge is \$250 and 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 \$320, well exceeding the minimum required. 	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 144: Vehicles Used Outside Jurisdiction of Registration	 When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 138: Outside New Brunswick Exposure. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: The insured lives in Moncton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply. 	 When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 138: Outside New Brunswick Exposure. 2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharge applicable. For example: The insured lives in Moneton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable. For example: The insured lives in Moneton, is on a subbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply. 	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 145:	 Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside New Brunswick exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside New Brunswick Exposure Surcharge applies.	Premium CalculationThe premium is to be calculated in accordance with ShortTerm tables subject to minimum premium.Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Province/Territory exposure.The territory to be used is the territory where the insured resides.Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Province/Territory Exposure Surcharge applies.	Including reference of U.S. exposure to Outside Province / Territory exposure	This will not impact premiums
Rule 149: Fleets	A. Definitions A. Definitions A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	 A. Definitions A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. A fleet is a group of 10 or more self-propelled vehicles under commercial, or public transportation. Vehicles on a long term lease, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the apst year, regardless of the number of policies on which those vehicles under commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	 For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability insurance and the policy would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to others and ownership. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than	 Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). 	 vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 	 Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 		
	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. B. Fleet Rating	A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. B Elect Rating	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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. 	 B. Fleet Rating Fleet policies may only be issued on an annual basis. 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 so as to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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 due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA 		
	 Amounts above FA deductibles when the prior Insurer had higher deductibles. Losses falling within any special agreements 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. 	 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. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.	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. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	existing
	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date	remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. D. New Applications Forms required for Fleet Submissions a) Facility Association application	 experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1997 and May 1, 1997. The insured had 2 losses between May 1, 1997 and May 1, 1997. The insured had 2 losses between May 1, 1997 and May 1, 1997. Dut in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. D. New Applications Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule b) Automobile Fleet Schedule c) Automobile Fleet Schedule c) Automobile Fleet Schedule c) Fleet Schedule c) Automobile Fleet Schedule c) Automobile Fleet Schedule c) Automobile Fleet Schedule c) Automobile Fleet Schedule	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	5
	Must be completed to determine the number of vehicles insured by coverage.	c) Fleet Vehicle Count Calculation		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and 	Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	•
	 If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion 	rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149:		Premiums are to be calculated at Driving Record 0 and must	FA aims to	This will
Fleets	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	include the Outside Province/Territory Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the	harmonize the wordings across all sections and jurisdictions	not impact premiums
	Collect from the applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned	Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	for the fleet rating of risk	
	premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0		
	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the	in the event of non-payment by the Insured.		
	date coverage was bound. It is not permissible to use a "blanket" wording of any kind.	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket"		
	A premium must be quoted and the risk bound before the fleet is submitted.	wording of any kind.		
	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or	A premium must be quoted and the risk bound before the fleet is submitted.		
	accept fleet submissions which have not been bound.	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept		
	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss	fleet submissions which have not been bound.		
	history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure		
	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the	prompt issuance of the policy documents.		
	applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received	 If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the 		
	by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended	Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the		
	effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving	Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability		
	notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the	cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	earned premium shall be calculated pro rata on the promulgated fleet rating.	 rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	<i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insure the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	promulgated fleet rating. <i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non- payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.		
	If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium a new application		
	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a	because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. <i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be renewed as annual policies on their next renewal.	 same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rate on a premium of \$12,000. 7. Premium Calculation Note: Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be renewed as annual policies on their next renewal.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
COMMERCI	AL SECTION			
Tables of Contents	Rule 228: Outside Province ExposureA. Outside Province Exposure Surcharge (excluding Interurban Vehicles)B. Currency Differential Surcharge (Excluding Interurban Vehicles)C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)	Rule 228: Outside Province ExposureA. Outside Province Exposure Surcharge (excluding Interurban Vehicles)B. Currency Differential Surcharge (Excluding Interurban Vehicles)B. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)	Name change update	This will not impact premiums
Rule 200: Filed Underwriting Rules	D. Supplementary Underwriting Documents *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special	D. Supplementary Underwriting Documents *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.F New Policies: No Prior Insurance, for special rating	Correction required on the letter	This will not impact premiums
	rating instructions.	instructions.		
Rule 206: Rating Territory	 For vehicles used in other jurisdictions, refer to Rule 228: Outside Province Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. For vehicles used in other jurisdictions, refer to Rule 228: Outside Province Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S.		Currency differential surcharge will be discontinued	This will impact premiums
Rule 212.B.	2. Excess Trailers	2. Excess Trailers	FA aims to	This may
Rating of Trailers	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	harmonize the wordings across all jurisdictions	impact premium if the example is being used for rating
	For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.	For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215: Premium	2. Calculating Pre Province/Territor Calculate the 'manu	E. Premium Calculation 2. Calculating Premium with Outside Province/Territory Exposure: Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 215:.E.1		E. Premium Calculation 2. Calculating Premium with Outside Province/Territory Exposure: Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 215:.E.1		This will impact premiums
	Coverage Liability	Towing VehiclesDescriptionCalculate the OutsideProvince/Territory exposuresurcharge for Liability and add tothat the currency differentialsurcharge (if applicable). Applyto the premium. Then apply anyfleet rating oraccident/conviction surcharge tothe resulting premium.	Coverage Liability	Towing Vehicles Description Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.	working towards modernizing and simply its rating	
Rule 228: Outside Province Exposure	 Any commercial vehicle or interurban that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. 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. 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. NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This 		in the U.S., or anoth surcharge (or discou The surcharge does personal use only an Refer to Rule 200.D documents that may of the jurisdiction of If the Named Insure 204.F: No Prior Insu U.S. Exposure. NOTE: If the Named outside of the Provin vehicle(s) shall be u <i>Province/Territory</i> applies to both Com	not apply where the vehicle is used for ad proof of insurance is not required. for a list of Supplementary Underwriting be required on vehicles traveling outside registration, including into the U.S. d(s) has no prior insurance, refer to Rule urance with Out-of-Province including d Insured has not previously traveled nce/Territory or into the U.S., the nderwritten with 75% Out of y or U.S. Exposure surcharge. This mercial and Interurban Vehicles. ce Exposure Surcharge (excluding	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums

Rule	Curre	ent Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 228: Outside Province Exposure	For Interurban vehicles refer to Rule 228.C to a surcharges. Liability, Accident Bene	letermine the appl	cable to Rule 228.C to de	nicles (Class 61, 62, 63, 64, 9 etermine the applicable surch Benefits, Uninsured Automob	will be discontinued	This will impact premiums
	DCPD, END 44 If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44. If this exposure is over 5.0% of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. <i>For example</i> :		red applicable Canadian Liability, Accident Be END 44.	 DCPD, END 44 If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44. If this exposure is over 5.0% of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. 		
			% of the applicable Canadian			
	Outside Province	Applicable	Outside Province			
	Exposure	Surcharge	Exposure	Surcharge		
	Up to 5%	5%	Up to 5%	5%		
	10%	10%	10%	10%		
	25%	25%	25%	25%		
	50%	50%	50%	50%		
	Optional Physical Dama	age	Optional Physical	Damage		
	Outside Province	Applicabl	Outside Provi	nce Applicable Surchar	ge	
	Exposure	Surcharg	Exposure		-	
	Up to 5%	5%	Up to 5%	5%	This chart	
	10%	10%	10%	10%	being	
	25%	25%	25%	25%	removed as	
	50%	50%	50%	50%	placed twice	
	For each percentage point applicable Canadian juriso applicable premium. <i>For example</i> : Outside Province			point of total mileage in the U.S jurisdiction, surcharge .50% of t Applicable		
	Exposure	Surcharge	Exposure	Surcharge		
	5%	2.5%		2.5%	-	
			5%		-	
	10%	5%	10%	5%		
	25%	12.5%	25%	12.5%		
	50%	25%	50%	25%		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228: Outside Province Exposure	B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. Exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Province 50% of the time. Of that 50%total Outside Province Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge applicable. 1 Applied only to the Liability premium, not DCPD. 2 There is no minimum surcharge applicable. 3 This surcharge is an additional surcharge and not to be compounded Example: The Liability premium is \$1,000 The percentage of Outside Province	B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. Exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Province 50% of the time. Of that 50%total Outside Province Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: -0.31 X 25% - 7.75% The currency differential surcharge and not to be compounded Example: The liability premium is - \$1,000		on existing
	Exposure is:25%The percentage of U.S. Exposure is:25%The Currency Differential Surcharge is:7.75%Note: In this example, the Currency Differential Surchargeis calculated based on the U.S. Exposure of 25%Base Premium\$1,000	The percentage of Outside Province 50% Exposure is: 50% The percentage of U.S. Exposure is: 25% The Currency Differential Surcharge is: 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25% Base Premium \$1,000		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228: Outside Province Exposure	Outside Province Exposure Surcharge \$500 \$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) \$78 Total Liability premium \$1,578 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 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. For example: 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 \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.	Outside Province Exposure Surcharge \$500 \$1,000 x 0.5)	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums
	C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)	B. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)		
Rule 239: Fleets	 B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. 	B. Fleet Rating Fleet policies may only be issued on an annual basis. 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 so as to facilitate experience rating.	FA aims to harmonize the wordings in all jurisdictions for the fleet rating of risk	This will not impact premiums
	 D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application	 D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239: Fleets	 Any additional supplements such as drivers list, taxi questionnaire. 	 d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 	FA aims to harmonize the wordings in all jurisdictions for the fleet rating of risk	This will not impact premiums
	 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province / Territory Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227. 	 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province / Territory Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227. 		
PUBLIC SEC	TION			
Table of Contents	Rule 325: Outside New Brunswick Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge	Rule 325: Outside Province Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge	Name change update	This will not impact premiums
Rule 306: Rating Territory	The rating territories are described in the Territory section of this manual.Public vehicles registered and used in New Brunswick are rated using New Brunswick premiumsIf a filing is required for another jurisdiction, the Outside New Brunswick exposure surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction.	 The rating territories are described in the Territory section of this manual. Public vehicles registered and used in New Brunswick are rated using New Brunswick premiums If a filing is required for another jurisdiction, the Outside Province/Territory exposure surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction. 	Name change update	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 308: Rating	 E. Premium Determination Ensure that the vehicle is a Public Vehicle. Establish the rating territory Establish the rating class, including any special factors. Establish the driving record Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. Develop the total premium for each coverage Apply any required Outside New Brunswick exposure and currency differential surcharge. Apply fleet rating or any accident/conviction surcharge. 	 E. Premium Determination Ensure that the vehicle is a Public Vehicle. Establish the rating territory Establish the rating class, including any special factors. Establish the driving record 4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. Develop the total premium for each coverage Apply any required Outside Province/Territory including U.S. exposure and currency differential surcharge. 7. Apply fleet rating or any accident/conviction surcharge. 	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums
Rule 309: Driving Record B. Driving Record Entitlement	 Notes: 1. A chargeable accident will affect the rating of the both Liability and Collision coverages. 	 Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut and Yukon</i>) and Collision coverages. 	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 318: Time on Risk	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for Outside Province/Territory including U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	Including reference of U.S. exposure to Outside Province / Territory exposure	This will impact premiums
Rule 325: Outside New Brunswick Exposure	Outside New Brunswick Exposure A. Outside New Brunswick Exposure Surcharge Any vehicle registered in New Brunswick and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is	Outside Province Exposure A. Outside Province Exposure Surcharge Any vehicle registered in New Brunswick and that is operated in the U.S. or in another Canadian jurisdiction or the U.S. (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of	Currency differential surcharge will be discontinued as FA is working towards	This will impact premiums

Rule	Current \	Vording	Appro	ved Wording	Change from Current	Premium impact on existing policies
Rule 325: Outside New	required and/or where the vel commercial purposes or are ca			where the vehicles are used for ses or are carrying passengers.	Currency differential	This will impact
Brunswick Exposure	NOTE: Where vehicles are op Agents/Brokers must ask insu insurance must be filed and, it	reds whether or not proof of	NOTE: Where vehicles are of Agents/Brokers must ask in insurance must be filed and	sureds whether or not proof of	surcharge will be discontinued as FA is working	premiums
	The surcharge does not apply for personal use only and proceed required.			ly where the vehicle is used for of insurance is not required.	towards modernizatio n and simplify its	
	The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside New Brunswick and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330 and the relevant section of the manual.		The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330 and the relevant section of the manual.		rating	
			NOTE: Where vehicles are of Agents/Brokers must ask In insurance must be filed and			
	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD and Accident Benefits. Liability, DCPD, Accident Benefits, Uninsured Automobile For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.		surcharge shall be waived u required by authorities. In t	less of the total-mileage, the nless proof of insurance is his case a 5% surcharge will apply d Passenger Hazard), DCPD and	*	
			DCPD If this exposure is 5.0% or I applicable Canadian jurisdic	ts, Uninsured Automobile, less of total mileage in the U.S. or tion, a 5% surcharge will apply to Uninsured Automobile and DCPD.		
	For example: Outside New Brunswick	Applicable	For example:			
	Exposure	Surcharge	Outside Province Exposure	Applicable Surcharge		
	Up to 5% and proof of insurance required	5%	Up to 5% and proof of	5%		
	10%	10%	insurance required			
			10%	10%		

Rule	Current	Wording	Арр	roved Wording		Change from Current	Premium impact on existing policies
Rule 325:	25%	25%	25%	25%		Currency	This will
	50%	50%	50%	50%		differential	impact
Outside New Brunswick Exposure	Optional Physical Damage For each percentage point of applicable jurisdiction, surcha premium.	mileage in the U.S. or other	Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable Canadian jurisdiction, surcharge .50% of the applicable premium.		surcharge will be discontinued as FA is working towards modernizatio n and	premiums	
	For example:		For example:			simplify its rating	
	Outside New Brunswick	Applicable	Outside Province	Applicable		rating	
	Exposure	Surcharge	Exposure	Surcharge			
	Exposure	Survivage	Exposure	Surcharge			
	6%	3%	6%	3%			
	10%	5%	10%	5%			
	25%	12.5%	25%	12.5%			
	50%	25%	50%	25%			
	 B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. 		Liability premium to provi arising from the payment The currency differential i charged for the U.S. dolla the premium is calculated	nce is required by U.S. ferential surcharge is added to de for the potential additional of a claim in U.S. dollars. s the rate of exchange being r, to the nearest cent, as at th I by the Servicing Carrier for p arrier shall use the Bank of Ca	loss ne date olicy		
	The surcharge percentage is calculated by means of the following formula: Currency differential x Outside New Brunswick exposure surchargeFor example: The rate of exchange for the U.S. dollar is 1.3085		following formula: Currency differential x- surcharge For example: The rate of exchange for-	age is calculated by means Outside New Brunswick exp the U.S. dollar is 1.3085 Cana	osure		
	Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%.		Therefore the currency di The Outside New Brunswi	fferential is 0.31. ck exposure surcharge is 25%	÷		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 325: Outside New Brunswick Exposure	 Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard), not DCPD 2. There is no minimum surcharge applicable. 3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 Outside N.B. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,000. X .25 250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the Outside New Brunswick exposure surcharge is subject to a minimum of \$50 per policy term. For example: 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 \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar value of the currency differential surcharge is \$250 and the dollar valu	Currency differential surcharge: 	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums
Rule 330: Vehicles Used Outside Jurisdiction of Registration	 When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 138: Outside New Brunswick Exposure. 	 When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 138: Outside New Brunswick Exposure. 	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 330: Vehicles Used Outside Jurisdiction of Registration	 Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and Uninsured Automobile only. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: The insured lives in Moncton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply. 	 2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and Uninsured Automobile only. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 3. If the vehicle is operated outside the jurisdiction being used in the U.S., it must be rated in the territory in which it is, registered, including the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 325 to determine the surcharges applicable. For example: The insured lives in Moneton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 331: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	 Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside New Brunswick exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside New Brunswick Exposure Surcharge applies.	 Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Province/Territory exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Province/Territory Exposure Surcharge applies.	Including reference of U.S. exposure to Outside Province / Territory exposure	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	A. Definition A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability insurance. If the insured only had 9 vehicles insured for Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration	 A. Definition A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months i.e. 10 vehicles with Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. <i>For example</i>: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leaseed for more than 30 days to <	Current FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	existing
	and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	 others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle registration and ownership. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:		Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to	FA aims to harmonize	This will not impact
Fleets		one lessee and meet the definition of a fleet.	the wordings across all	premiums
	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.	sections and jurisdictions for the fleet rating of risk	
	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated 07 shall be added (with any claims) on the policy and in the experience rating.		
	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).		
	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in		00.4

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny 	 place between the Named Insured and Vehicle Owner, demonstrating the following: The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, mand Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement agreement will be required on subsequent renewals to maintain experience rating in the event the above criteria are not met, and fails to	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	policies This will not impact premiums
	experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 339.	otherwise meet other fleet rating criteria outlined under Rule 335.		
	B. Fleet Rating	B. Fleet Rating Fleet policies may only be issued on an annual basis.		
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.	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 so as to facilitate experience rating. Experience rating includes the following:		

 All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured by or on behalf of the Insured or if the Insured to the Insured or if the Insured to the previous Insurer, reimbursed to the previous Insurer or paid by the previous Insurer or paid by the Insured outside the coverage on the application. Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid 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 	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Provided. 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. 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. 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. If a risk insured through FAL meets the definition of fileet. If a risk insured through FAL meets the definition of fileet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fileet. Where a new fileet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the ame common ownership or management as the facility association were previously on another fleet with the		 All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured 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 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. 	 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. 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. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same 	harmonize the wordings across all sections and jurisdictions for the fleet	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 335: B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335: B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	 Association fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	policies This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	 C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. 	 D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. 		
	 d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 	 d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 		
	 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that: 	 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that: 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside New Brunswick Exposure Surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned 	The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at driving record 0 or arrange a premium finance contract. The	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	existing
	premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.	Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium shall be calculated pro rata on the promulgated fleet rating. <i>For example</i>: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at	 Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverage shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the-intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the additional premium, within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated prorata on the quoted premium shall be calculated at Driving Record 0. Otherwise the earned premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated prorata on the quoted fleet rating. After the effective date, where the Agent/Broker reports non-payment of the additional premium, the earned premium for cancellation all be calculated prorata on the quoted premium shall be calculated prorata on the promulgated fleet rating. <i>For example:</i> The Agent/Broker bound coverage as of June 1	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The	and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been		34 of

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non- payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet.		
	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.		
	 7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. 	 7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be renewed as annual policies on their next renewal.	 E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
RECREATION	NAL SECTION			
Table of Contents	Rule 427: Outside New Brunswick Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge	Rule 427: Outside Province Exposure A. Outside Prince Edward Island Exposure Surcharge B. Currency Differential Surcharge	Name change update	This will not impact premiums
Rule 407: Policy Issuance – General	 D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427: Outside New Brunswick Exposure. 	 D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427: Outside New Brunswick Exposure. 	Names of rules removed for simplify the wording	This will not impact premiums
Rule 409: Motorcycles & Mopeds B. Driving Record	1. Driving Record Entitlement The driving record established applies to all coverage. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	1. Driving Record Entitlement The driving record established applies to all coverage for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut and</i> <i>Yukon</i>) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 419: Time on Risk	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to seasonal use/Canadian conditions. If there is use outside the season or Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for Outside New Brunswick exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	 D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to seasonal use/Canadian conditions. If there is use outside the season or Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for Outside Province /Territory exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. 	Name change update	This will not impact premiums
Rule 427: Outside New Brunswick Exposure	Outside New Brunswick Exposure A. Outside New Brunswick Exposure Surcharge Any vehicle registered in New Brunswick and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside New Brunswick and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433 and the relevant section of the manual. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile, END 44	Outside Province Exposure A. Outside Province Exposure Surcharge Any vehicle registered in New Brunswick and that is operated in the U.S. or in another Canadian jurisdiction or the U.S. (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/ business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433 and the relevant section of the manual. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44. Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44	Currency differential surcharge will be discontinued as FA is working towards modernizatio n	This will impact premiums

Rule	Current	Wording	Appro	oved Wording	Change from Current	Premium impact on existing policies
Rule 427: Outside New Brunswick Exposure	For each percentage point of applicable jurisdiction, surcha premium.		If this exposure is 5.0% or applicable Canadian jurisdic Liability, Accident Benefits, END 44 For each percentage point of total mileage in the U.S. or jurisdiction, surcharge 1% of	ction, a 5% surcharge will a Uninsured Automobile, DCF of If this exposure is over 5. other applicable <mark>Canadian</mark>	pply to differential board surcharge will be discontinued	This will impact premiums
	For example:		For example:		n and	
	Outside New Brunswick Exposure	Applicable Surcharge	Outside Province Exposure	Applicable Surcharge	simplify its rating	
	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%		
	10%	10%	10%	10%		
	25%	25%	25%	25%		
	50% Optional Physical Damage	50%	50% Optional Physical Damag	50%		
	applicable jurisdiction, surcha premium. <i>For example</i> : Outside New Brunswick Exposure	rge .50% of the applicable Applicable Surcharge	other-applicable Canadian j applicable premium. For example: Outside Province Exposure	urisdiction, surcharge .50% Applicable Surcharge	of the	
	6%	3%	6%	3%	_	
	10%	5%	10%	5%	-	
	25%	12.5%	25%	12.5%		
	50%	25%	50%	25%		
	B. Currency Differential Su	ırcharge	B. Currency Differential S	Surcharge		
	Whenever proof of insurance authorities, a currency differe the Liability premium to provi additional loss arising from th dollars. The currency differential is th charged for the U.S. dollar, to date the premium is calculate	ential surcharge is added to de for the potential de payment of a claim in U.S. e rate of exchange being	Liability premium to provide arising from the payment o The currency differential is charged for the U.S. dollar,	erential surcharge is added to a for the potential additiona f a claim in U.S. dollars. the rate of exchange being to the nearest cent, as at to by the Servicing Carrier for p	Hoss he date	

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 427: Outside New Brunswick Exposure	policy issuance. The Servicing Carrier shall use the of Canada closing rate from the previous published The surcharge percentage is calculated by m the following formula: Currency differential x Outside New Brunswid exposure surcharge <i>For example</i> : The rate of exchange for the U.S. dollar is 1.3085 Canadian.	d day. I eans of	The surcharge percentage is calculated by means of the following formula: Currency differential x Outside New Brunswick exposure surcharge <i>For example</i> : The rate of exchange for the U.S. dollar is 1.3085 Canadian.	Currency differential surcharge will be discontinued as FA is working towards modernizatio	This will impact premiums
	 Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard), not DCPD. 2. There is no minimum surcharge applicable. 	25%.	 Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard), not DCPD. 2. There is no minimum surcharge applicable. 3. Additional to but not compounded on the Outside New 	n and simplify its rating	
	3. Additional to but not compounded on the Out New Brunswick exposure surcharge. Example: The Liability premium is \$1,00 Outside N.B. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,00 Outside N.B. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,32	0 6 0	Brunswick exposure surcharge.Example:The Liability premium is\$1,000Outside N.B. Exposure Surcharge is25%The Currency Differential Surcharge is7.75%Base Premium\$1,000Outside N.B. Exposure \$1,000 X .25\$250Currency Differential \$1,000 X 7.75 - 77.50 \$78Total Liability premium\$1,328		
	 In addition to the Servicing Carrier's fee for fiproof of insurance. Payable only when proof of insurance is required. authorities. The combined dollar value of the currency diffusure and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. 	iling ired by ferential s	 In addition to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. 		
	<i>For example</i> : Using the example above, the dollar the Outside New Brunswick exposure surcharge is and the dollar value of the currency differential sur is \$78. The total combined dollar value is \$328, we exceeding the minimum required.	value of \$250 rcharge	<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.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 433: Vehicles Used Outside Jurisdiction of Registration	 When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 138: Outside New Brunswick Exposure. 3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 	 When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If the vehicle is operated outside New Brunswick, New Brunswick rates and a surcharge apply. Refer to Rule 427: Outside New Brunswick Exposure. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums
	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only.	 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 		
	At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	At the Servicing Carrier's discretion, a copy of fuel tax — information log books and/or other pertinent records — may be required to verify mileage and travelled — jurisdictions.		
	5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: The insured lives in Moncton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply.	3. If the vehicle is operated outside the jurisdiction-being used in the U.S., it must be rated in the territory in which it is registered, including the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 427 to determine the surcharges applicable. For example: The insured lives in Moneton, is on a sabbatical in California and the vehicle is registered in New Brunswick, New Brunswick rates apply.		
		NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 434: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	 Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside New Brunswick exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside New Brunswick Exposure Surcharge applies.	 Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Province/Territory exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Province/Territory Exposure Surcharge applies.	Including reference of U.S. exposure to Outside Province / Territory exposure	This will not impact premiums
Rule 438: Fleets	A. Definition A. Definition A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	 A. Definition A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months i.e. 10 vehicles with Liability coverage for the past 12 months i.e. 10 yehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months i.e. 10 vehicles with Liability coverage for the past 12 months i.e. 10 vehicles with Liability coverage for the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 	For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Vehicles that the insured leases from others must be	 others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 		
	insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the policy does qualify for		
	rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than	experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 	 vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the Named Insured means and methods of twork, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.	A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.	FA aims to harmonize the wordings	This will not impact premiums
	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.	across all sections and jurisdictions for the fleet rating of risk	
	B. Fleet Rating	B. Fleet Rating Fleet policies may only be issued on an annual basis.		
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.	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 so as to facilitate experience rating.		
	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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 	 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 	 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 	 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 	 Amounts above FA deductibles when the prior Insurer had higher deductibles; 		
	Losses falling within any special agreements with the prior Insurer	 Losses falling within any special agreements 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.	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.		44 of

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	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. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in But 420: B. Fleet Dating	 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. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 438: B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438: B. Fleet Rating. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	5
	 in Rule 438:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. 	Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. <i>For example</i> : The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1997 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1999. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25:36 months) on the Automobile Fleet Schedule, the	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 Automobile Fleet Schedule, the \$20,000 reserve must be entered. D. New Applications Forms required for Fleet Submissions Facility Association application Facility Association form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule 	 b) Automobile Fleet Schedule b) Automobile Fleet Schedule 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 	 All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. 	 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. 		
	If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 427: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance.	If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 427: Outside New Brunswick Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance.		
	 Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. 	 Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside New Brunswick Exposure Surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the 	 are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	
	insured.Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.A premium must be quoted and the risk bound before the fleet is submitted.	 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 		
	 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 	 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 		
	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	(the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	<i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	After the effective date, where the Agent/Broker reports non- payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. <i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non- payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or eovering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meet		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be renewed as annual policies on their next renewal.	 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GARAGE SE	CTION			
Table of Contents	Rule 607: Territory and Outside New Brunswick Exposure	Rule 607: Territory and Outside Province Exposure	Name change update	This will not impact premiums
Rule 607:	Territory and Outside New Brunswick Exposure	Territory and Outside New Brunswick Exposure	FA aims to	This will
Territory and Outside New	Policies may only be issued for those locations in a jurisdiction in which FA operates.	Policies may only be issued for those locations in a jurisdiction in which FA operates.	harmonize an simplify the wordings	impact premiums
Brunswick Exposure	If If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in New Brunswick, the highest rated of those territories is to be used	hicles are operated regularly i.e. more than 12 trips r to or through more than one rating territory in unswick, the highest rated of those territories is to be used across all per year to or through more than one rating territory in New Brunswick, the highest rated of those territories is to be used	across all jurisdictions	
	Outside New Brunswick Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required.	Outside Province Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and that is operated in the U.S. or another Canadian jurisdiction or the U.S. (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required or where the vehicles are used for business, commercial purposes or carrying passengers.		
	NOTE: Where vehicles/dealer plates associated with the garage risk are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.	are operated in the U.S., Agents/Brokers must s whether or not proof of insurance must be ask Insureds whether or not proof of insurance must be filed		
	The surcharge does not apply where the exposure involves a vehicle used for personal use only and proof of insurance is not required.	The surcharge does not apply where the exposure involves a vehicle is used for personal use only and proof of insurance is not required.		
	The Insured must advise the Agent/Broker the percentage of the total mileage that vehicles/dealer plates outside New Brunswick and the jurisdiction(s) into which the vehicle is and will be driven.	The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicles /dealer plates will be used outside Province/Territory including U.S and the jurisdiction(s) into which the vehicle is and will be driven.		
		NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.		

Rule 407: If this exposure is 5.0% or less of the total mileage, the surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is surcharge shall be waved unless proof of insurance is the basic Garage Premium for Liability, DCPD, Aceldent Benefits, Uninsured Automobile and END 81. FA ans to harmonize control insurance is surcharge shall be waved unless proof of insurance is unless proof of insurance is unless proof insurance is a surget shall be waved unless proof of insurance is unless proof of insurance is unless proof insurance is unless proof of insurance is unless proof insurance is a surget shall be waved unless proof insurance is a surget shall be waved unless proof insurance is unless proof insurance is unless proof insurance is a surget shall be waved unless proof insurance is a surget shall be waved unless proof insurance is a surget shall be waved unless proof insurance is a surget wave durance waved unless proof insurance is a surget waved unless proof insurance is surget waved unless	Rule	Cu	urrent Wording		A	pproved Wording		Change from Current	Premium impact on existing policies
Basic Garage Premium -Liability, DCPD, Accident Benefits, Uninsured Automobile, END 81 Basic Garage Premium -Liability, Accident Benefits, Uninsured Automobile, DCPD, END 81 For each percentage point of total mileage in the U.S. or other applicable premium. The exposure is 5.0% or less of total mileage in the U.S. or other applicable premium. For example: Outside New Applicable Outside New Applicable Brunswick Surcharge 10% 10% 25% 25% 50% 50% 50% 50% For example: Outside Province 10% 10% 25% 25% 50% 50% 50% 50% For example: Outside Province 10% 10% 25% 25% 50% 50% 50% 50% 50% 50% For example: Surcharge 10% 10% 25% 25% 50% 50% 60% 30% 10% 10% 25% 30% 10% 25% 25% 30% 10% 10% 25% 30% 6% 30% 10% <td>Territory and Outside New Brunswick</td> <td>surcharge shall be wai required by authorities apply to the Basic Gar</td> <td>ved unless proof of in s. In this case a 5% s age Premium for Liak</td> <td>nsurance is surcharge will bility, DCPD,</td> <td>surcharge shall be wai required by authorities to the Basic Garage Pr</td> <td>ived unless proof of s. In this case a 5% emium for Liability,</td> <td>insurance is surcharge will apply DCPD, Accident</td> <td>harmonize an simplify the wordings across all</td> <td>impact</td>	Territory and Outside New Brunswick	surcharge shall be wai required by authorities apply to the Basic Gar	ved unless proof of in s. In this case a 5% s age Premium for Liak	nsurance is surcharge will bility, DCPD,	surcharge shall be wai required by authorities to the Basic Garage Pr	ived unless proof of s. In this case a 5% emium for Liability,	insurance is surcharge will apply DCPD, Accident	harmonize an simplify the wordings across all	impact
Outside New BrunswickApplicable SurchargeUp to 5% and proof of insurance required5%10% 25%10%25%25%50%50%50%50%So%50%Basic Garage Premium - Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable premiumFor example:Outside New BrunswickApplicable SurchargeFor example:Outside New BrunswickApplicable SurchargeFor example:Outside New Brunswick10% S% 25%25% 2	Exposure	Benefits, Uninsured Automobile, END 81 For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the			Uninsured Automob If the exposure is 5.09 applicable Canadian ju Liability, Accident Ben END 81. For each percentage p total mileage in the U.	ile, DCPD, END 81 % or less of total m urisdiction, a 5% su efits, Uninsured Aut wint If this exposure S. or other applicat	ileage in the U.S. or rcharge will apply to tomobile, DCPD and e is over 5.0% of ole Canadian	jurisdictions	
Brunswick Surcharge Exposure Surcharge Up to 5% and proof of insurance 5% 10% 10% 25% 25% 50% 50% 50% 50% 8asic Garage Premium - Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium 10% For example: Basic Garage Premium Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable premium Applicable For example: Outside New Applicable Burnswick 25% 3% 10% 10% 5% 25% 25% 25% 50% Dutside Province Exposure Applicable Surcharge Applicable Coutside Province Exposure Applicable Surcharge 6% 3% 10% 5% 25% 25% 10% 5% 25% 25% 25% 25% 3% 10%			A		For exemple:				
Up to 5% and proof of insurance required 5% 10% 10% 25% 25% 50% 50% Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable purisdiction, surcharge .50% of the applicable premium 10% For example: Outside New Surcharge Applicable Surcharge Exposure Surcharge 6% 3% 10% 5% 25% 25% 25% 25% 25% 50% of the applicable premium		Brunswick			Outside Province				
10% 10% 25% 25% 50% 50% Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50 % of the applicable premium For example: Outside New Applicable Brunswick Surcharge Exposure Surcharge 6% 3% 10% 5% 25% 12.5% 25% 12.5%		Up to 5% and proof of insurance	5%		Up to 5% and proof	5%			
25% 25% 50% 50% Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable premium For example: Outside New Applicable Surcharge Brunswick Surcharge Exposure 6% 6% 3% 10% 5% 25% 12.5% 25% 12.5% 25% 12.5%			10%		required				
Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50 % of the applicable premium For example: Outside New Applicable Brunswick Surcharge Exposure Surcharge 6% 3% 10% 5% 25% 12.5% 10% 5% 25% 12.5%					10%	10%			
Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50 % of the applicable premium For example: Outside New Applicable Brunswick Surcharge Exposure Surcharge 6% 3% 10% 5% 25% 12.5% 25% 12.5%					25%	25%			
Basic Garage Premium – Optional Physical Damage For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50 % of the applicable premium For example: Outside New Applicable Brunswick Surcharge Exposure Surcharge 6% 3% 10% 5% 25% 12.5%		3078	3070						
Outside New Brunswick ExposureApplicable SurchargeFor example:6%3%Outside Province ExposureApplicable Surcharge6%3%6%3%10%5%10%5%25%12.5%25%12.5%		For each percentage p other applicable jurisd applicable premium	oint of total mileage	in the U.S. or	Basic Garage Premiu For each percentage p other applicable Canac	um – Optional Phy point of total mileage	e in the U.S. or		
Brunswick ExposureSurchargeOutside Province ExposureApplicable Surcharge6%3%6%3%10%5%10%5%25%12.5%25%12.5%			Applicable		For example:				
Exposure Exposure Surcharge 6% 3% 6% 3% 10% 5% 10% 5% 25% 12.5% 25% 12.5%						Applicable			
6% 3% 10% 5% 25% 12.5% 25% 12.5%									
10% 5% 10% 5% 25% 12.5% 25% 12.5%			3%						
25% 12.5% 25% 12.5%				-					
2070 12:070									
			2070		50%	25%			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 607: Territory and Outside New Brunswick Exposure	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	FA aims to harmonize an simplify the wordings across all jurisdictions	This will impact premiums
Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	 B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The currency differential surcharge is: Applied only to the Liability premium (not DCPD) Not subject to a minimum surcharge. Additional to but not compounded on the Outside New Brunswick exposure surcharge (See Rule 607: Territory and Outside New Brunswick Exposure). Additional to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside New Brunswick exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the Currency Differential is 0.31 Outside N.B. Exposure Surcharge is 25% (.25 factor) Currency Differential Surcharge is 0.31 X .25 = .0775 	 B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The currency differential surcharge is: Applied only to the Liability premium (not DCPD) Not subject to a minimum surcharge. Additional to but not compounded on the Outside New Brunswick exposure surcharge (See Rule 607: Territory and Outside New Brunswick Exposure). Additional to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside New Brunswick exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the Currency Differential is 0.31 X .25 = .0775 	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	Liability premium \$1,000 Outside N.B. Exposure Surcharge .25 Currency Differential Surcharge .0775 Base premium \$1,000 Outside N.B. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X .0775 = 77.50 \$78 Total Liability premium \$1,328	Liability premium\$1,000Outside N.B. Exposure Surcharge.25Currency Differential Surcharge.0775Base premium\$1,000Outside N.B. Exposure \$1,000 X .25\$250Currency Differential \$1,000 X .0775 = 77.50\$78Total Liability premium\$1,328	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums
Rule 622:	D. Accidents	D. Accidents	The Accident	This will
Additional Charges to the Basic Garage Premium	3. Accident Surcharge The surcharge for at fault accidents applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term.	3. Accident Surcharge The surcharge for at fault accidents applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term.	Conviction has been changed and moved to Rule 623	not impact premiums
Rule 623: Conviction Definitions and Surcharge Tables	A. Conviction Surcharge Table Events in the preceding Percentage 36 months	A. Accident/Conviction Surcharge TableEvents in the preceding 36 monthsPercentageChargeable Accidents20%220%330%Each additional15%	To align accident surcharge sections of the manual in all jurisdictions.	This will impact premiums
DRIVER'S PO	LICY SECTION		·	·
Table of Contents	Rule 726: Outside New Brunswick Exposure A. Outside New Brunswick Exposure Surcharge B. Currency Differential Surcharge	Rule 726: Outside Province Exposure A. Outside New Brunswick Exposure Surcharge B. Currency Differential Surcharge	Name change update	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 726:	Outside New Brunswick Exposure	Outside Province Exposure	Currency	This will
Outside New Brunswick Exposure	A. Outside New Brunswick Exposure Surcharge Any driver operating a non-owned vehicle in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required.	A. Outside Province Exposure Surcharge Any driver operating a non-owned vehicle in the U.S. or another Canadian jurisdiction or the U.S. (excluding Nova Scotia, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required or where the vehicles are used for business, commercial purposes or are carrying passengers.	differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its	impact premiums
		The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required.	rating	
	The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside New Brunswick, Nova Scotia, Prince Edward Island or Newfoundland and Labrador and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 728: Vehicles Used Outside Jurisdiction of Registration	The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 728.÷ Vehicles Used Outside Jurisdiction of Registration		
	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44.	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44.		
	NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.	NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.		
	Automobile, END 44	Liability, Accident Benefits, Uninsured Automobile, END 44 If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44.		
	For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.	For each percentage point of If this exposure is over 5.0% of total mileage in the U.S. or other applicable Canadian jurisdiction, surcharge 1% of the applicable premium.		

Rule	Current V	Nording	Approved Wording			Change from Current	Premium impact on existing policies
Rule 726:	For example:		For example:			Currency	This will
Outside New Brunswick	Outside New Brunswick Exposure	Applicable Surcharge	Outside Province Exposure	Applicable Surcharge		differential surcharge will be	impact premiums
Exposure	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%		discontinued as FA is	
	10%	10%	10%	10%		working	
	25%	25%	25%	25%		towards	
	50%	50%	50%	50%		modernizatio	
	Optional Physical Damage For each percentage point of applicable jurisdiction, surcha premium.		Optional Physical Damag Damage to Non-Owned A For each percentage point o other applicable Canadian ju applicable premium.	utomobile) If total mileage in the U.S. o	r	simplify its rating	
	For example:		For example:				
	Outside New Brunswick Exposure	Applicable Surcharge	Outside Province Exposure	Applicable Surcharge			
	6%	3%	6%	3%			
	10%	5%		5%			
	25%	12.5%	25%	12.5%			
	50%	25%	50%	25%			
	 B. Currency Differential Su Whenever proof of insurance authorities, a currency differe the Liability premium to provi- additional loss arising from the dollars. The currency differential is the charged for the U.S. dollar, to date the premium is calculate policy issuance. The Servicing of Canada closing rate from the The surcharge percentage the following formula: Currency differential x Co 	is required by U.S. ntial surcharge is added to de for the potential e payment of a claim in U.S. e rate of exchange being the nearest cent, as at the d by the Servicing Carrier for Carrier shall use the Bank he previous published day. is calculated by means of	B. Currency Differential S Whenever proof of insurance authorities, a currency differ Liability premium to provide arising from the payment of The currency differential is t charged for the U.S. dollar, the premium is calculated by issuance. The Servicing Carr closing rate from the previo The surcharge percentag following formula: Currency differential x	e is required by U.S. rential surcharge is added to for the potential additional a claim in U.S. dollars. the rate of exchange being to the nearest cent, as at th y the Servicing Carrier for p rier shall use the Bank of Ca us published day. e is calculated by means	loss ne date olicy nada		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 726: Outside New Brunswick Exposure	 <i>For example</i>: The rate of exchange for the U.S. dollar is Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surce Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is 1. Applied only to the Liability premium 2. There is no minimum surcharge appli 3. Additional to but not compounded on New Brunswick exposure surcharge. <i>Example:</i> The Liability premium is Outside N.B. Exposure Surcharge is Base Premium Outside N.B. Exposure \$1,000 X .25 = Currency Differential\$1,000 X 7.75 = 77.5 Total Liability premium 4. In addition to the Servicing Carrier's proof of insurance. 5. Payable only when proof of insurance U.S. authorities. 6. The combined dollar value of the curr surcharge and the Outside New Bruns surcharge is subject to a minimum of term. <i>For example</i>: Using the example above, th the Outside New Brunswick exposure surch and the dollar value of the currency difference is \$78. The total combined dollar value is \$ exceeding the minimum required. 	harge is 25%. the Outside \$1,000 25% 7.75% \$1,000 \$250 0 \$78 \$1,328 fee for filing e is required by rency differential swick exposure \$50 per policy the dollar value of harge is \$250 ential surcharge	 For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% = 7.75% The Currency differential surcharge is Additional to but not compounded on the Outside New Brunswick exposure surcharge. 2. There is no minimum surcharge applicable. 3. Additional to but not compounded on the Outside New Brunswick exposure surcharge. Example: The Liability premium is \$1,000 Outside N.B. Exposure Surcharge is \$7.75% Base Premium \$1,000 Outside N.B. Exposure \$1,000 X .25 = \$250 Currency Differential\$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge is sucharge is subject to a minimum of \$50 per policy term.	Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 728: Vehicles Used Outside Jurisdiction of Registration	 Imple: The insured resides in New Brunswick and the I will be travelling the western provinces for the next The policy must be issued in the jurisdiction where the insured resides even if the vehicle is chiefly used in another jurisdiction. If the non-owned vehicle is operated outside New Brunswick but within Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick rates apply. If the non-owned vehicle is operated outside New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick rates and a surcharge apply. Refer to Rule 726. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by 	For example: The insured resides in New Brunswick and the insured will be travelling the western provinces for the next year. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction. 2. If the non-owned vehicle is operated outside New Brunswick but within Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick rates apply. If the non-owned vehicle is operated outside New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick rates and a surcharge apply. 2. If the non-owned vehicle is operated outside New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, New Brunswick rates and a surcharge apply. 2. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by	Current FA aims to harmonize and simplify the wording across all jurisdictions	existing
	authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information may be required to verify mileage and travelled jurisdictions.	authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information may be required to verify mileage and travelled jurisdictions.		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 728: Vehicles Used Outside Jurisdiction of Registration	rat exa sat rec	the vehicle is being used in the U.S., it must be ted in the territory in which it is registered. For ample: the insured lives in Moncton, is on bbatical in California and the vehicle is gistered in New Brunswick, Moncton rates ply.	3.	If the vehicle is operated outside the jurisdiction being used in the U.S., it must be rated in the territory in which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 726 to determine the surcharges applicable. For example: the insured lives in Moncton, is on sabbatical in California and the vehicle is registered in New Brunswick, Moncton rates apply. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information may be required to verify mileage and travelled jurisdictions.	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums



July 2024

Manual of Rules and Rates New Brunswick

Revised Rates for Private Passenger, Commercial, Taxi, Motorcycle & Mopeds, All-Terrain Vehicles, Interurban, Public Bus, Private Bus, School Bus, Hotel & Country Bus, Ambulance, Funeral, Snow Vehicles, Private Trailers, Motor Home, Camper Units and Historic Vehicles Effective November 1, 2024 (New Business and Renewals)

Effective November 1, 2024 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

•	Privato Passongor	+2.4%
•	Private Passenger	+2.4%

- Commercial +2.0%
- Taxi +2.0%
- Motorcycles & Mopeds +1.2%
- All-Terrain Vehicles +2.2%

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

- Interurban Vehicles
- Public Bus
- Private Bus
- School Bus

- Hotel & Country Bus
- Ambulance
- Funeral
- Snow Vehicles
- Private Trailers
- Motor Home
- Camper Unit
- Historic Vehicles

Facility Association website <u>www.facilityassociation.com</u> now contains this new information.

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





Manual of Rules and Rates NEW BRUNSWICK

Endorsement Harmonization and Various Rule Changes Effective October 1, 2024 (New Business and Renewals)

Effective October 1, 2024 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- FA has undertaken a review of the FARM Endorsement Forms across all jurisdictions to ensure proper nameing format and coverages.
- There are various rule changes in Private Passenger and Recreational sections of the manual.
- A summary of the endorsement forms and rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule			Curren	t Woı	ding			Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SENG	R SECT	ION							
Table of Contents	Rule	115: Driv	ing Reco	rd Ch	art			Rule 115: Driving Record Chart Not applicable	Driving Record chart and notes will be removed. Driving Record chart and notes will be removed.	This will not impact premium
Rule 113.B B. Driving Record Entitlement	 Year Num Prior Unad Licer Num 	Driving Record Entitlement Years licensed and type of licence Number of at-fault accidents Prior insurance Unacceptable gaps in insurance Licence suspensions Number and type of convictions efer to Rule 115: Driving Record Chart			art		 B. Driving Record Entitlement Driving record is determined by: Years licensed and type of licence Number of at-fault accidents Prior insurance Unacceptable gaps in insurance Licence suspensions Number and type of convictions Refer to Rule 115: Driving Record Chart 	Removing reference to Rule 115 as chart will be removed.	This will not impact premiums	
Rule 115 Driving Record Chart	Clea Rec rd (Ye rs Licc sed and Acc ent Fre	o Year a S Licen sed in Cana da or U.S.	Licen ce Class Regul ar = Valid Opera tors	Dri ver Tr ain ing	If Eli gib le for Fir st Ch an ce Dis co un t	Eligi ble Rati ng Class es	Drivin g Recor d	Rule 115: Driving Record N ot applicable **REMOVE CHART **	Driving Record chart and notes will be removed. Driving Record Chart is centred on driver's years licensed years	This will not impact premiums
	6	6 or more	Regula r Learne r/Level 1		No No	All excl 10,11 10 5	6 0 Not applic able			

Rule			Curren	t Wor	ding			Approved Wording	Change from Current	Premium impact on existing policies
		More than 5	Regula r		No	All excl 10,11	5		Driving Record chart and notes	This will not impact premiums
Rule 115	5	5 years	Regula r	Yes No	Yes No Yes No	05,12	6 5 5		will be removed. Driving Record Chart	P. 0
		years	Learne r/Level 1		No	10 5	0 Not Applic able		is centred on driver's years licensed	
Driving Record Chart		More than 4	Regula r		No	All excl 10,11	4		years	
	4		Regula r	Yes No	Yes No Yes	05,12 05,11 05,11	6 4 4			
		4 years	Learne r/Level		No No	10	0 Not applic			
		More than	1 Regula r		No	All excl	able 3			
	3	3	Regula	Yes No	Yes No Yes	10 05,12 05,11 05,11	6 3 3			
		3 years	r Learne r/Level 1		No No	10 5	0 Not applic able			
		More than 2	Regula r		No	All excl 10	2			
	2	2 years	Regula r	Yes No	Yes No Yes No	05,12 05,10 05,11 05,10	6 2 3 2			
					No	10	0			

Rule			Curren	t Woı	ding			Approved Wording	Change from Current	Premium impact on existing policies
			Learne r/Level 1			5	Not applic able	*REMOVE Notes **	Notes are outlined in various	This will not impact premiums
		More than	Regula r		No	All	1	Once the driving record is determined, factor in the impact, in the following order, from gaps in	sections of Rule 113	premiums
		-		Yes	Yes	05,12	6	insurance coverage or no previous insurance, licence suspensions, and convictions. Only gaps in coverage		
	1		Regula r		No Yes	05,10 05,11	1 3	occurring after the most recent chargeable accident are factored into the rating. Gaps and no prior	Rule 115 Note #1	
Rule 115		1 years	Learne	No	No	05,10 10	1 0	insurance are not applicable to First Chance Discount rated drivers.	removed as outlined	
Driving Record			r/Level		No	5	No Applic able	Drivers must maintain a clear driving record (no at-fault claims, no convictions and no licence	under Rule 113.A, Rule	
Chart	0 (due to accid ent)	Any perio d	All		No	All	0	suspensions) to be eligible for First Chance Discount rating. If one disqualifying conviction or licence suspension is acquired, the driving record reverts to the years claims free and the impact from gaps in insurance or no insurance, licence suspensions and	113.B Note #6 Rule 115 Note #2	
	ency			Yes	Yes	05,12	6	convictions, is applied.	removed as	
			Regula r	105	No Yes	05,10	0	Example: Driver is licensed 2 years with driver training and Driving Record 6. If driver acquires 1	this note is outlined	
	No	Less than		No	No	05,10	0	disqualifying conviction, on upcoming renewal, driver	under	
	accid ents	1 year	Learne r/Level 1		No	10 5	0 Not applic able	will have Driving Record 2	Rule 113.C Note#5 Rule 113.E	
	gaps in co accident a insurance Chance Di • Drivers i claims, no eligible for conviction reverts to insurance conviction Example:	owing ord nsurance, verage of re factore are not a scount ra must mai convictio r First Cha or licence the years or no ins s, is appl Driver is cord 6. If	er, from g licence su ccurring af ed into the pplicable t ted driver ntain a cle ons and no ance Disco e suspens s claims-fr urance, lic ied. licensed 2 f driver ac	aps in uspensi ter the rating to First ar driv licence ount rat ion is a ee and ence so years guires	insurar ons, ar most i . Gaps ing rec e suspe ting. If cquired the im uspens with dr 1 disqu	nce cover nd convic recent ch and no p ord (no a ensions) one disq d, the dri ipact fror ions and river trair ialifying o	rage or no ctions. Only hargeable prior at-fault to be ualifying ving record m gaps in hing and conviction,		Rule Note#3 removed outlined under Rule 113.E	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116	Rule 116: Vehicle Rate Group	Rule 116: Vehicle Rate Group	То	This will not
	For most vehicles the rate groups can be found in the	For most vehicles the rate groups can be found in	harmonize	impact
Vehicle Rate	Rate Group Table, which lists vehicles by	the Rate Group Table, which lists vehicles by	the wordings	premiums
Group	manufacturer, model and year.	manufacturer, model and year.	across all jurisdictions.	
	If a current year make/model is not listed but it was	If a current year make/model is not listed but it was	Also to make	
	listed in the immediately preceding year, use the rate	listed in the immediately preceding year, use the	minor	
	group for the immediately preceding year. If it was not	rate group for the immediately preceding year. If it	corrections	
	listed in the immediately preceding year (it is a new	was not listed in the immediately preceding year (It	(letter case	
	model or there is a gap in model years), use rate	is a new model or there is a gap in model years), use	use and	
	group assigned by IBC's Vehicle Data Services.	rate group assigned by IBC's Vehicle Data Services.	remove	
			endorsement	
	For model years prior to the earliest year shown in the	For model years prior to the earliest year shown in	name)	
	Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables.	the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables.		
	model year shown in the Rate Group Tables.	oldest model year shown in the kate Gloup Tables.		
	The presence of after market equipment may affect	The presence of after market equipment may affect		
	the rate group.	the rate group.		
	If the insured wants coverage based on the value of	If the Insured wants coverage based on the value of		
	the vehicle, the value must be substantiated by an	the vehicle, the value must be substantiated by an		
	appraisal from an independent appraiser acceptable to	appraisal from an independent appraiser acceptable		
	the Servicing Carrier at the insured's expense and END 19 (Limitation of Amount) applied.	to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied.		
Rule 116	Rate Group "A"	Rate Group "A"	Sentence	This will not
	The rate group is based on the insured's estimate of	The rate group is based on the insured's estimate of	added to be	impact
Vehicle Rate	the vehicle's value. Refer to Page 1 of the Rate Pages.	the vehicle's value. Refer to Page 1 of the Rate	consistent	premiums
Group	5 5	Pages. See the table at the beginning of the rate	with all	
	If estimated value is \$15,000 or more	pages.	jurisdictions.	
	Where the vehicle's estimated value is \$15,000 or		Also minor	
	more, the following requirements apply:	If estimated value is \$15,000 or more	correction -	
	If the vehicle is newly acquired from a dealer, a copy	Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:	correct spelling for	
	of the purchase agreement, confirming the vehicle's	more, the following requirements apply:	the subject.	
	make/model, year, serial number and purchase price,	If the vehicle is newly acquired from a dealer, a copy	the subject.	
	must be sent to the Servicing Carrier.	of the purchase agreement, confirming the vehicle's		
		make/model, year, serial number and purchase		
	In any other circumstance, the value must be	price, must be sent to the Servicing Carrier.		
	substantiated by an appraisal from an independent	-		
	appraiser acceptable to the Servicing Carrier at the	In any other circumstance, the value must be		
	applicant's expense.	substantiated by an appraisal from an independent		
		appraiser acceptable to the Servicing Carrier at the		
		Applicant's expense.		

Rule		Current	Wording			Approved W	ording	Change from Current	Premium impact on existing policies
Rule 116 Vehicle Rate Group	Whe grea (Lim the be a tota polic	ater than \$15,000 a complet hitation of Amount) must be policy provides physical dan httached to the policy where I vehicle theft loss within the cy provides physical damage	attached to the policy where nage coverage. END 40 must there has been a prior fire or e past 60 months and the e coverage. Where the policy ent Benefits, attachment of	Wh val 19 wh cov the dar Par Aut	ere (Li ere ver ere ma rty tor	19 and END 40 The the rate group is shown as the greater than \$15,000 a co- timitation of Amount) must be the policy provides optiona rage. END 40 must be attach thas been a prior fire or tota ast 60 months and the policy age coverage. Where the poli- Liability. DCPD, and Acciden mobile coverage attachment equired.	To harmonize the wordings across all jurisdictions. Also removed endorsement name)	This will not impact premiums	
Rule 152 Endorsements					2	Standard Endorsement Number, Title and Purpo Providing Coverage	ose	FA update includes name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)						Automobiles Endorse Person(s) Extends the 'drive other and Accident Benefits co other than the Insured a	ment -When- Named • automobiles' Liability overage to persons	change, and harmonize wording in manual across all jurisdictions	
Rule 152 Endorsements		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	3	Drive Government Automobiles 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% Physical Damage: . 	3		Drive Government Automobiles 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 optional 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-they 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.	manual across all jurisdictions	

Rule		Current Wor	ding			Αρριον	ved Word	ling	Change from Current	Premium impact on existing policies
							A O	ability/DCPD:20% ccident Benefits: 50% ptional Physical amage:100%		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	4A	If main cargo, rate 48, 61B-64B plus		4A	4Aa If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 150. Refer to additional rules within manual for further information. Standard Endorsement Form Rating Number, Title and Purpose Rating 4B Permission to Carry Radioactive Materials- If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 151 Refer to additional rules within manual for further information.		FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	4B	Standard Endorsement Form Number, Title and Purpose Permission to Carry Radioactive Materials	Rating If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 151	48			cargo, rate vehicle as , 61B-64B plus special ntal, net annual \$50. a 151 additional rules within for further	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums	
Rule 152 Endorsements Applicable to POL	5	Standard Endorsement Form Number, Title and Purpose Permission to Rent or	Rating No charge for		Form	ber, Title an		Rating	FA update includes name change, and	This will not impact premiums
1 (Owner's Policy)		Lease Automobiles and Extending Coverage to the Specified Lessee(s)	the endorsement. Vehicle is rated as if owned by lessee. See Rule 147	5	Perr Leas and Cove Spe (Spe (For	nission to I a Automoli Extending Extending to the cified Less use in the ntic Provin	e e e(s) ee)	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 147 -Refer to additional rules within manual for further	harmonize wording in manual across all jurisdictions	

Rule		Cı	rrent Wording		Ар	proved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks . 200% of 43/0 Heavy Trucks .00% of 45/0 Tractor/Trailers 175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b. Physical Damage250% of normal Motorcycles & Mopeds250% of normal Motorcycles & ATVs250% of normal See Rule 146	5€c	Standard Endorsem ent Form Number, Title and Purpose Permissi on to Rent or Lease (unspecif ied Lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks . 200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage 250% of normal MotorHomes & Camper Units a. Liability . 250% of 07/0 b. Optional Physical Damage . 250% of normal Motorcycles & Mopeds .250% of DR 0 Snowmobiles & ATVs .250% of normal See Rule 146 Refer to additional rules within manual for further Information.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Number, Tit	idorsement Form le and Purpose Coverage (rented or leased es)	5 Đ d	Number,	d Endorsement Form Title and Purpose sion Coverage (rented or automobiles)	FA manual needs change capital letter to small letter	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	6A	RatingFor Private Passenger Vehicles used in car pools: add 10% of Liability premium. Volunteers:A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.ii) If transportation is very occasional (no than once a week - non-paying ingers) then 02 or 03 rates can apply.iii) All others, then appropriate taxi, sine 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 Vehicles Section of the manual.	6 A a	RatingFor Private Passenger Vehicles used incar pools: add 10% of Liabilitypremium. Attach 6a.Volunteers:A volunteer transports persons tomedical appointments and the like, andis reimbursed for their reasonabledriving expenses, including gas, vehiclewear and tear and meals. END 6a is notrequired and there is no additionalpremium charge.Other Private Passenger Vehiclesused to transport passengers:i)If transportation of non-payingpassengers is part of Insured's job andemployee forexpenses - then 07 rates apply. Attach6aii) If transportation is very occasional(no more than once a week - non-payingpassengers) then 02 or 03 rates canapply. Attach 6aiii) 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 poolwould the 10% surcharge apply.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B b	accordingly. See Public Vehicles Section of the manual. Standard Endorsement Form Number, Title and Purpose School Bus	FA manual needs change capital to small letter	This will not impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change capital letter	This will not impact premiums
1 (Owner's Policy)	6C	Public Passenger Vehicles	6	C C	Public Passenger Vehicles		to small letter	
Rule 152 Endorsements Applicable to POL	6D	Standard Endorsement Form Number, Title and PurposeRatingDriver Training School Gives permission for the vehicle toSee Rule148 for	6	Ðd	Driver Training School See	Rating e Rule 8-for	FA update includes change capital letter	This will not impact premiums
1 (Owner's Policy)		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			to be used for Driver Training rati 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		to small letter, and harmonize wording in manual across all jurisdictions	
Rule 152 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles	6	₽f	Public Passenger Vehicles		capital letter to small letter	
Rule 152			└──┤└── ┐ │┌──				FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	7	Separate Limits (Liability)	7	,	Separate Limits (Third Party Lia	bility)	change only	
Rule 152							FA manual	This will not
Endorsements		Standard Endorsement Form			Standard Endorsement Form		update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	8	Number, Title and Purpose Property Damage Reimbursement	8	;	Number, Title and Purpose Property Damage Reimburseme Reimbursement (SECTION A ON (FOR USE IN THE ATLANTIC PROVINCES)		change only	premiunis

Rule		Current Wor	ding		Approved	Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Endorsements Applicable to POL 8a Property Damage Reimbursement for		mbursement for Person n END 28 and 78. Indemnify FA for erty arising out of son named on the ing the vehicle. END ere the person to	8aA	Operation by Nam (FOR SECTION A (FOR USED IN TH PROVINCES) Used in conjunction The Insured agrees loss or damage to p accidents while the endorsement is ope	Purpose Reimbursement for ned Person ONLY) E ATLANTIC with END 28 and 78. to indemnify FA for property arising out of person named on the erating the vehicle. END d where the person to	FA update includes change small letter to capital letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	9	Standard Endorsement Form Number, Title and Purpose9Marine Use Excluded		9	Standard Endorsem Number, Title and F Marine Use Exclue Vehicles)	FA manual update is name change only	This will not impact premiums	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	16	Standard Endorsement Number, Title and Purpo Suspension of Covera	ose	16	Standard Endorsem Number, Title and F Agreement for Su Coverage (For use New Brunswick)	Purpose spension of	FA manual update is name change only	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage Used in connection with END 16	Rating	17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage (For use in the province of New Brunswick) Used in connection with END 16	Rating The refund for the period of cancellation is calculate according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. Refer t additional rules within the manual for further information.	ed wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies	
Rule 152 Endorsements	19	Standard Endorsement Form Number, Title and Purpose	Rating Base	19	Standard Endorsement Form Number, Title and Purpose	Rating Base	FA update to harmonize wording in	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	19	Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	physical damage premiums on estimated or appraised current value.		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.	optional physical damage premium s on estimate d or appraised current value.	manual across all jurisdictions	
Rule 152		Standard Endorsement Form	1	1	Standard Endorsement Form		FA update includes	This will not impact
Endorsements Applicable to POL		Number, Title and Purpose			Number, Title and Purpose		change capital letter	premiums
1 (Owner's Policy)	19A	Valued Automobile(s)		19 A a	Valued Automobile(s)		letter and name change	
Rule 152 Endorsements		Standard Endorsement Form Number, Title and Purpose	1		Standard Endorsement Form Number, Title and Purpose		FA manual update is name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	21A	Receipts or Mileage Basis	Fleet	21A	Receipts or Mileage Basis F Monthly Reporting Basis Fl Use in the Province of New Brunswick)	eet (For	- change only	

Rule		Current Word	ing		Approved Wo	rding	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy	Rating prsements icable to POL wner's Policy 22 Charge the Passenger Hazard Property Damage premium for the class of vehicle. See Public Vehicles Section.		22	Rati Charge the Passenger Damage premium for concerned and attach required. See Public V	Hazard Property the class of vehicle END 22 when	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	22N	Standard Endorsement Number, Title and Purp Cargo Insurance		Remov			As FA does not offer this endorsement , the manual is being updated to remove from the list	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	23A	Standard Endorsement Title and Purpose Mortgage	Form Number,	23 A a	Standard Endorseme Title and Purpose Mortgage	ent Form Number,	FA manual needs change capital letter to small letter	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form)	Rating 10% of total physical damage premium; minimum net annual \$25	23 8 b	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) (broad form)	Rating 10% of total optional physical damage premium; minimum net annual \$25	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	24	Standard Endorsement F Number, Title and Purpos Fire Apparatus Excludes physical damag equipment removed from at the location of a fire. U endorsement is mandato insurance applies to a fir	se le coverage on n the vehicle while Jse of the ry when the	24	Standard Endorsement Number, Title and Purp Fire Apparatus Excludes optional physicoverage on equipment vehicle while at the loc of the endorsement is the insurance applies to vehicle.	pose sical damage at removed from the cation of a fire. Use mandatory when	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	25	Standard Endorsement Form Number, Title and Purpose Alteration Used by Servicing Carrier to record policy changes	25	Standard Endorsement Form Number, Title and Purpose Alteration (Endorsement changing or correcting Statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	FA manual update is name change only	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and PurposeLegal Liability for Damage to Non- Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other AutomobilesThe purpose of this endorsement is to 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.	27	Standard Endorsement Form Number, Title and PurposeLegal Liability for Damage to Non- Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles (FOR USE IN THE PROVINCE OF NB) The purpose of this endorsement is to 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 their custody.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 152		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	278	Business Operations - Liability for Damage to Non- Owned Automobile(s) in your Care, Custody or Control 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 and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only	278	Business Operations Legal Liability for Damage to Non-Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or-Control (For Use In The Atlantic Provinces) 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 their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non- owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only	name change, and harmonize wording in manual across all jurisdictions	premiums
Rule 152					owned automobiles.		FA manual	This will not
Endorsements Applicable to POL 1 (Owner's Policy)	28	Standard Endorsement Form Number, Title and Purpose Reduction of Coverage as Re Operation By Named Persons		28	Standard Endorsement Form Number, Title and Purpose Reduction of Coverage as Operation By Named Perso	Respects	update is name change only	impact premiums
			•		Person(s) (For Use in the New Brunswick)			
Rule 152		Standard Endorsement Form			Standard Endorsement Form		FA manual	This will not
Endorsements	29	Number, Title and Purpose Additional Coverage as Respo	ects	29	Number, Title and Purpose Additional Coverage as Rea	spects	update is name	impact premiums
Applicable to POL		Operation By Named Persons		11 ~ ~	Operation By Named Perso		change only	

Rule		Current Wording		Approved Wording	Change from Current FA update to harmonize wording in manual across all jurisdictions FA update to harmonize wording in manual across all jurisdictions	impact on
Rule 152 Endorsements Applicable to POL 1 (Owner's Pol	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use-END30may END 30 may not be used in conjunction with END 31	harmoniz wording i manual across all	e impact n premiums
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	manual across all	n premiums
Rule 152		Standard Endorsement Form		Standard Endorsement Form	FA manua update is	impact
Endorsements Applicable to POL 1 (Owner's Policy)	32	Number, Title and Purpose Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	32	Number, Title and Purpose Recreational Vehicles- Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	name change or	premiums nly

Rule		Current V	Wording			Approved	Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	ements ble to POL her's Policy) Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose No longer available		Purpose	Standard Endorsement Form Number, Title and Purpose 35 Emergency Service Expense (FOR USE IN THE ATLANTIC PROVINCES) No longer available			Purpose ice Expense E ATLANTIC	FA manual update is name change only	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	37	Number, Title and F Limitation to Auto Electronic Commu Provides that, in the	Purpose probile Sound and inication Equipment. a event of loss or attempted theft, the of insurance for the ctual cash value is nsured for Specified Perils, this be added if the ish to purchase . This endorsement	37	7	Electronic Comm (FOR USE IN THI PROVINCES) Provides that, in the damage by theft of maximum amount equipment or the \$1,500 in total. Where a vehicle is Comprehensive or endorsement mus Insured does not of	Purpose tomobile Sound and nunication Equipment E ATLANTIC the event of loss or or attempted theft, the c of insurance for the actual cash value is this insured for Specified Perils, this t be added if the wish to purchase te. This endorsement	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Sta Enc Nu Pur Au So Ele Co Eq (FC AT	andard dorsement Form imber, Title and rpose creased Limit, itomobile ound and ectronic ommunication juipment OR USE IN THE CLANTIC ROVINCES)	Rating \$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.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized recreational vehicles.	40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized recreational vehicles. vehicles described in the Recreational Section of this manual.	wording in manual across all jurisdictions	premiums
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43	Removing Depreciation Deduction	43R	Removing Depreciation Deduction Limited Waiver of Depreciation	name change only	premiums
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43A	Removing Depreciation Deduction for Specified Lessee(s)	43 A I	R(L) Removing Depreciation Deduction for Specified Lessee(s) Limited Waiver of Depreciation (Specified Lessee)	name change only	premiums
Rule 152		Standard Endorsement Form		Standard Endorsement Form	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	44	Number, Title and Purpose Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the "Supplement". The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	44	Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the "Supplement". The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	wording in manual across all jurisdictions	premiums

Rule		Current	Wording		Approved	Wording	Char fro Curr	m	Premium impact on existing policies
COMMERCIAL	SEC	TION							
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	to POL Providing Coverage When Named Policy) Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse. ents Standard Endorsement Form		when Named r Automobiles er automobiles' Benefits coverage to	2	Standard Endorsemen Number, Title and Pur Providing Coverage Automobiles Endors Named Person(s) Extends the 'drive othe Liability and Accident I to persons other than spouse.	Dose Drive Other ement-When er automobiles' Benefits coverage	FA upo include name chang harmo wordir manua across jurisdi	es e, and onize ng in al s all	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	3	Form	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Physical Damage:	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles 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 optional physical damage coverages, must indicate the required limit per occurrence.	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he-they 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:	FA upo harmo wordir manua across jurisdi	ng in al s all	This will not impact premiums

Rule		Current Wo	rding			Appro	ved Wo	rding	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	icy) annual \$50. See Rule 241		4#	4 a	64B plus speci annual \$50. S	al factor: ce Rule	icle as Class 48, 61B- s. If incidental, net	FA update includes capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premiums	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	4B	Standard Endorsement Form Number, Title and Purpose Permission to Carry Radioactive Materials	Rating If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 242	4	3	Standard Endorsement Form Number, Title and Purpose Permission to Carry Radioactive Material s	as Clas special inciden See Ru additio	Rating cargo, rate vehicle s 48, 61B-64B plus factors. If tal, net annual \$50. He 242- Refer to nal rules within I for further ation	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	5	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)	Rating No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 237	5	P o f t L t	Standard Endor Form Number, Title Purpose Permission to or Lease Automobiles a Extending Cov to the Specific Lessee(s) (Spe Lessee) (For u the Atlantic Provinces)	e and Rent nd erage d ecified	Rating No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 237 Refer to additional rules within manual for further information.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Cu	rrent Wording		Арр	roved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	50	Standard Endorsemen t Form Number, Title and Purpose Permission to Rent or Lease (unspecifie d lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage250% of normal MotorHomes & Camper Units a. Liability250% of 07/0 b. Physical Damage	5 6 c	Standard Endorsemen t Form Number, Title and Purpose Permission to Rent or Lease (unspecifie d Lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage 250% of normal MotorHomes & Camper Units a.Liability 250% of 07/0 b. Optional Physical Damage . 250% of normal Motorcycles & Mopeds .250% of DR 0 Snowmobiles & ATVs250% of normal See Rule 236 Refer to additional rules within manual for further Information.	FA update includes capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Number, Tit	dorsement Form le and Purpose Coverage (rented or leased es)	5 D d	Number, T Conversio	Endorsement Form Title and Purpose On Coverage (rented or Itomobiles)	FA manual needs change capital letter to small letter	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	6A	RatingFor Private Passenger Vehicles used in car pools: add 10% of Liability premium. Volunteers:A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. ii) If transportation is very occasional (no than once a week - non-paying engers) then 02 or 03 rates can apply. iii) All others, then appropriate taxi, sine 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 Vehicles Section of the manual.	6 A a	RatingFor Private Passenger Vehicles used incar pools: add 10% of Liabilitypremium. Attach 6a.Volunteers:A volunteer transports persons tomedical appointments and the like, andis reimbursed for their reasonabledriving expenses, including gas, vehiclewear and tear and meals. END 6a is notrequired and there is no additionalpremium charge.Other Private Passenger Vehiclesused to transport passengers:i)If transportation of non-payingpassengers is part of Insured's job andemployee forexpenses - then 07 rates apply. Attach6aii) If transportation is very occasional(no more than once a week - non-payingpassengers) then 02 or 03 rates canapply. Attach 6aiii) 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 poolwould the 10% surcharge apply.For Public Vehicles, rate vehicleaccordingly. See Public Vehicles Sectionof the manual.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change capital to	This will not impact premiums
1 (Owner's Policy)	6B	School Bus	6 B b	School Bus	small letter	

	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual needs change	This will not impact premiums
6C	Public Passenger Vehicles	6 C c	Public Passenger Vehicles		capital letter to small letter	
	Standard Endorsement Form Number, Title and Purpose Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter	This will not impact premiums
6D	Driver Training School 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 22See Rule 238 for rating instructions		Driver Training School 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	See Rule 238 for rating instructions Refer to additional rules within manual for further information	to small letter, harmonize wording in manual across all jurisdictions	
	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual needs change	This will not impact premiums
6F	Public Passenger Vehicles	6 F f	Public Passenger Vehicles		capital letter to small letter	
7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)	7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Third Party	Liability)	FA manual update is name change only	This will not impact premiums
	6D	Standard Endorsement Form Number, Title and Purpose 6C Public Passenger Vehicles 6D Driver Training School 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 persons". Also, see END 22 Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose	Standard Endorsement Form Number, Title and Purpose 6C Public Passenger Vehicles 6C Standard Endorsement Form Number, Title and Purpose Rating 6D Driver Training School 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 6F Standard Endorsement Form Number, Title and Purpose 6Ff Standard Endorsement Form Number, Title and Purpose 6Ff	Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 6C Public Passenger Vehicles 6C 9 Driver Training School 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 Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose	Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 6C Public Passenger Vehicles 66c 9 Standard Endorsement Form Number, Title and Purpose Rating 6D Driver Training School 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 Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose	Standard Endorsement Form Number, Title and Purpose FA manual GC FA manual Public Passenger Vehicles GC Public Passenger Vehicles Gec Public Passenger Vehicles FA manual reads change capital letter to small letter GD Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes See Rule 238 for rating instructions See Rule 238 for rating School purposes See Rule 238 for rating instructions See Rule 238 for rating School purposes See Rule 238 for rating instructions See Rule 238 for rovide coverage 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 Standard Endorsement Form Number, Title and Purpos

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (SECTION A ONLY) (FOR USE IN THE ATLANTIC PROVINCES)	FA manual update is name change only	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	8a	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	8 a A	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person (SECTION A ONLY) (FOR USED IN THE ATLANTIC PROVINCES) Used in conjunction with END 28 and 78. The Insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named Insured	FA update includes change small letter to capital letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded (Amphibious Vehicles)	FA manual update is name change only	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	16	Standard Endorsement Form Number, Title and Purpose Suspension of Coverage	16	Standard Endorsement Form Number, Title and Purpose Agreement for Suspension of Coverage (For use in the province of New Brunswick)	FA manual update is name change only	This will not impact premiums

Rule	Curre	nt Wording	Approved V	Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement I Number, Title Purpose 17 Reinstateme Coverage Used in conne with END 16	and Rating	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage (For use in the province of New Brunswick) Used in connection with END 16	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. Refer to additional rules within the manual for further information.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 243 Endorsements	10	Standard Endorsement Form Number, Title and Purpose	Rating	10	Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in	This will not impact
Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premium s on estimate d or appraised current value.	wording in manual across all jurisdictions	premiums
Rule 243		Standard Endorsement Form	1	1	Standard Endorsement Form		FA update includes	This will not impact
Endorsements Applicable to POL		Number, Title and Purpose			Number, Title and Purpose		change capital letter	premiums
1 (Owner's Policy)	19A	Valued Automobile(s)		19 A a	Valued Automobile(s)		to small letter and name change	
Rule 243 Endorsements		Standard Endorsement Form Number, Title and Purpose	1		Standard Endorsement Form Number, Title and Purpose		FA manual update is name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	21A	Receipts or Mileage Basis	Fleet	21A	Receipts or Mileage Basis F Monthly Reporting Basis Fl Use in the Province of New Brunswick)	eet (For	- change only	

Rule		Current Wor	ding		Approved Wo	ording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	22N	Standard Endorsemen Number, Title and Pur Cargo Insurance		Remov	e		As FA does not offer this endorsement , the manual is being updated to remove from the list	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	23A	Standard Endorsemen Title and Purpose Mortgage	t Form Number,	23 A a	Standard Endorseme Title and Purpose Mortgage	ent Form Number,	FA manual needs change capital letter to small letter	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form)	Rating 10% of total physical damage premium; minimum net annual \$25	23 8 b	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) (broad form)	Rating 10% of total optional physical damage premium; minimum net annual \$25	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	24	Standard Endorsement Number, Title and Purpo Fire Apparatus Excludes physical dama equipment removed fro at the location of a fire. endorsement is mandat insurance applies to a fi	ge coverage on m the vehicle while Use of the ory when the	24	Standard Endorsemen Number, Title and Purp Fire Apparatus Excludes optional phys coverage on equipmer vehicle while at the loc of the endorsement is the insurance applies to vehicle.	pose sical damage nt removed from the cation of a fire. Use mandatory when	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	rsements Standard Endorsement Form cable to POL Number, Title and Purpose 25 Alteration Used by Servicing Carrier to record policy changes 243 rsements cable to POL Vner's Policy) 243 25 26 Disappearing Deductible	25	Standard Endorsement Form Number, Title and Purpose Alteration (Endorsement changing or correcting Statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	26	Title and Purpose	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	FA manual update is name change only	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile (s) and Providing Other Coverages When Insured Persons Drive Other Automobiles (FOR USE IN THE PROVINCE OF NB)	FA manual update is name change only	This will not impact premiums

Rule	Current Wording				Approved	Change from Current	Premium impact on existing policies	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	27B	Standard Endorsement Form Number, Title and Purpose Business Operations - Liability for Damage to Non- Owned Automobile(s) in your Care, Custody or Control The purpose of the endorsement is to cover 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 and indicate the required limit per occurrence.	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle. The limit per occurrence is used to calculate rate group; model year is assumed to be the current year. Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required. NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non- owned trailer listed on the policy.	27B	Standard Endorsement Form Number, Title and Purpose Business Operations Legal Liability for Damage to Non- Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in Your Care, Custody or Control (For Use In the Atlantic Provinces) The purpose of the endorsement is to cover 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 their custody and indicate the required limit per occurrence. This endorsement excludes customers'	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle. The limit per occurrence is used to calculate rate group; model year is assumed to be the current year. Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. Outside Province exposure surcharge if required. NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-	FA update includes name change, harmonize wording in manual across all jurisdictions	
					automobiles under a garage policy in the definition of non- owned automobiles.	owned trailers must be listed on the policy. For use in the Atlantic Provinces only.		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy) Rule 243 Endorsements Applicable to POL	28	Standard Endorsement Form Number, Title and Purpose Reduction of Coverage as Respects Operation By Named Persons	28	Standard Endorsement Form Number, Title and Purpose Reduction of Coverage as Respects Operation By Named Persons Person(s) (For Use in the Province of New Brunswick)	FA manual update is name change only	This will not impact premiums
Endorsements	29	Standard Endorsement Form Number, Title and Purpose Additional Coverage as Respects Operation By Named Persons	29	Standard Endorsement Form Number, Title and Purpose Additional Coverage as Respects Operation By Named Person(s)	FA manual update is name change only	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31 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".	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use .END30ma y END 30 may not be used in conjunction with END 31. 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".	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	wording in manual across all jurisdictions	premiums
Rule 243				Standard Endorsement Form	FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose	32	Number, Title and Purpose Recreational Vehicles-	update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	32	Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	change only	
Rule 243					FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	35	Emergency Service Expense No longer available	35	Emergency Service Expense (FOR USE IN THE ATLANTIC PROVINCES)	change only	
Rule 243				No longer available	FA update	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes	impact
Applicable to POL 1 (Owner's Policy)	37	Limitation to Automobile Sound and Electronic Communication Equipment. 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. 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. This endorsement must be signed by the Insured.	37	Limitation to Automobile Sound and Electronic Communication Equipment (FOR USE IN THE ATLANTIC PROVINCES) 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. 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. This endorsement must be signed by the Insured.	change, and harmonize wording in manual across all jurisdictions	premiums

Rule		Current	Wording			Approved	Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and	Rating		Enc Nui Pur	ndard lorsement Form mber, Title and pose	Rating	FA update includes name change, and harmonize	This will not impact premiums
	38	Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Au So Ele Co Eq (FC AT	creased Limit, tomobile und and ectronic mmunication uipment DR USE IN THE LANTIC OVINCES)	\$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.	wording in manual across all jurisdictions	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	43	Standard Endorse Number, Title and Removing Depr		Standard Endorsement Form Number, Title and Purpose 43R Removing Depreciation Deduction Limited Waiver of Depreciation		and Purpose preciation Deduction	update is	This will not impact premiums	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	43/	Standard Endorse Number, Title and A Removing Depre for Specified Le	d Purpose eciation Deduction	43	AR(L	Specified Les	and Purpose preciation Deduction for see(s) er of Depreciation	FA manual update is name change only	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	44	and certain relatives in caused by another moto insurance than the insu description of the cover endorsement form and The limit for any one ac normally the difference carried by the other mo applicable to the insure provided by this endors Liability limit applicable For example: If the veh	ion to the insured, spouse the event of bodily injuries orist who has less Liability red. For a complete age, see the actual the "Supplement". ccident (ie., all claimants) is between the Liability limit torist and the Liability limit d vehicle. The coverage limit ement is the same as the	44	Fac an cau ins de en Th no cau ap pro Lia Fo	andard Endorsement mber, Title and Purg mily Protection ovides limited protect d certain relatives in used by another moi- urance than the Ins scription of the cove dorsement form and e limit for any one a rmally the difference ried by the other m plicable to the insur- ovided by this endor bility limit applicable r example: If the ve	Form bose tion to the Insured, spouse the event of bodily injuries corist who has less Liability ured. For a complete rage, see the actual the "Supplement". ccident (ie., all claimants) is between the Liability limit otorist and the Liability limit ed vehicle. The coverage limit sement is the same as the	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current	Wording		Approved	Wording	Change from Current	Premium impact on existing policies
PUBLIC VEHIC	LE S	SECTION						
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	2	Number, Title and Pur Providing Coverage Persons Drive Other Extends the 'drive oth Liability and Accident	Standard Endorsement Form Standard Endorsement Form includes i Aumber, Title and Purpose Providing Coverage When Named Number, Title and Purpose includes i Providing Coverage When Named Providing Coverage - Drive Other Number, Title and Purpose includes includes i Persons Drive Other Automobiles Automobiles Endorsement-When-Named Name includes include	This will not impact premiums				
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles 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.	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Physical Damage: . 	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles 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 optional physical damage coverages, must indicate the required limit per occurrence.	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he-they 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:	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Curren	t Wording		Approv	ed Wo	rding	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	4A	48, 61B-6	Rating rgo, rate vehicle as Class 4B plus special factors. If net annual \$50. See	4 A a	61B-64B plus If incidental, r	special net ann additio	ehicle as Class 48, factors. ual \$50. See Rule nal rules within	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	4B	Standard Endorsement Form Number, Title and Purpose Permission to Carry Radioactive Materials	Rating If main cargo, rate vehicle as Class 48, 61B- 64B plus special factors. If incidental, net annual \$50. See Rule 337	48	Standard Endorsement Form Number, Title and Purpose Permission to Carry Radioactive Material s	as Cla speci If inc \$50. to ad manu	Rating in cargo, rate vehicle ass 48, 61B-64B plus al factors. idental, net annual See Rule 337 Refer ditional rules within al for further mation	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	5	Standard Endorsem Form Number, Title and Purpose Permission to Ren or Lease Automobiles and Extending Covera to the Specified Lessee(s)	nt No charge for the endorsement. Vehicle is rated as	5	Standard Endorse Form Number, Title and Purpose Permission to R or Lease Automobiles an Extending Cove to the Specified Lessee) (Spec Lessee) (For us the Atlantic Provinces)	ement d ent d rage cified	Rating No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 333 Refer to additional rules within manual for further information.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule	Current Wording				Approv	from impac Current exist polic	Premium impact on existing policies	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecifie d lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability and Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b. Physical Damage 250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b. Physical Damage .250% of normal Motorcycles & Mopeds .250% of normal See Rule 332	5€c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecifie d Lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, and DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability add \$15 b.Optional Physical Damage250% of normal MotorHomes & Camper Units a. Liability . 250% of 07/0 b. Optional Physical Damage250% of normal Motorcycles & Mopeds .250% of DR 0 Snowmobiles & ATVs . 250% of normal See Rule 332 Refer to additional rules within manual for further Information.	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy) Rule 338	5D	Standard Endorsement Form Number, Title and Purpose Conversion Coverage (rented or leased automobiles)	5 Đ d	Standard Endorsement Form Number, Title and Purpose Conversion Coverage (rented or leased automobiles)	FA manual needs change capital letter to small letter FA update	This will not impact premiums
Endorsements Applicable to POL 1 (Owner's Policy)	6A	Rating For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. Attached 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Vehicles Section of the manual.	6 A a	RatingFor Private Passenger Vehicles used in carpools: add 10% of Liability premium.Attach 6Aa.Volunteers:A volunteer transports persons to medicalappointments and the like, and isreimbursed for their reasonable drivingexpenses, including gas, vehicle wear andtear and meals. END 6a is not requiredand there is no additional premiumcharge.Other Private Passenger Vehiclesused to transport passengers:i)If transportation of non-payingpassengers is part of Insured's job andemployer reimburses employee forexpenses - then 07 rates apply. Attached6Aaii) If transportation is very occasional (nomore than once a week - non-payingpassengers) then 02 or 03 rates canapply. Attach 6Aa.apply. Attach 6Aa.august colspan="2">avenues of the manual.END 6a would be attached, however, onlyif the vehicle is used in a carpool wouldthe 10% surcharge apply.For Public Vehicles, rate vehicleaccordingly. See Public Vehicles Section ofthe norul.	includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change capital to	This will not impact premiums
1 (Owner's Policy)	6B	School Bus		6 B b	School Bus		small letter	
Rule 338 Endorsements Applicable to POL	6C	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles		6 C C	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles		FA manual needs change capital letter	This will not impact premiums
1 (Owner's Policy)	0C	Public Passenger Venicles		bec	Public Passenger Venicles		to small letter	
Rule 338 Endorsements		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	6D	Driver Training School 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	See Rule 334 for rating instructions	6 D d	Driver Training School 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	See Rule 334-for rating instructions Refer to additional rules within manual for further information	capital letter to small letter, harmonize wording in manual across all jurisdictions	
Rule 338 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change capital letter	This will not impact premiums
1 (Owner's Policy)	6F	Public Passenger Vehicles		6 F f	Public Passenger Vehicles		to small letter	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)	7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Third Party Liability)	FA manual update is name change only	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (SECTION A ONLY) (FOR USE IN THE ATLANTIC PROVINCES)	FA manual update is name change only	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	8a	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	8 a A	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person (FOR SECTION A ONLY) (FOR USED IN THE ATLANTIC PROVINCES) Used in conjunction with END 28 and 78. The Insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named Insured	FA update includes change small letter to capital letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded (Amphibious Vehicles)	FA manual update is name change only	This will not impact premiums

Rule		Current Wo	rding		Approv	ed Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	16	Standard Endorsement Number, Title and Purp Suspension of Cover	oose	16		nd Purpose r Suspension of use in the province of	FA manual update is name change only	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage Used in connection with END 16	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. See Rule 327	17	Standard Endorsement Form Number, Title and Purpose Reinstateme nt of Coverage Used in connection with END 16	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. See Rule 429 Refer to additional rules within manual for further information	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 338		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premium s on estimate d or appraised current value.	wording in manual across all jurisdictions	premiums
Rule 338		Standard Endorsement Form	1	1	Standard Endorsement Form		FA update includes	This will not
Endorsements		Number, Title and Purpose			Number, Title and Purpose		change	impact premiums
Applicable to POL 1 (Owner's Policy)	19A	Valued Automobile(s)		19 A a	Valued Automobile(s)		capital letter to small letter and name change	
Rule 338		Standard Endorsement Form	1	,	Standard Endorsement Form		FA manual	This will not
Endorsements		Number, Title and Purpose	1		Number, Title and Purpose		update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	21A	Receipts or Mileage Basis	Fleet	21A	Receipts or Mileage Basis F Monthly Reporting Basis Fl Use in the Province of New Brunswick)	eet (For	- change only	

Rule		Current Wor	ding		Approved Wo	Change from Current	Premium impact on existing policies	
Rule 338 Endorsements		Standard Endorsemen Number, Title and Pur		Remov	e		As FA does not offer this endorsement	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	22N	Cargo Insurance					, the manual is being updated to remove from the list	
Rule 338	-				-		FA manual	This will not
Endorsements		Standard Endorsemen Title and Purpose	t Form Number,		Standard Endorseme Title and Purpose	ent Form Number,	needs change	impact premiums
Applicable to POL 1 (Owner's Policy)	23A	Mortgage		23 A a	Mortgage		capital letter to small letter	
Rule 338 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter to small	This will not impact premiums
1 (Owner's Policy)	23B	Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25	23 8 6	Mortgage (Broad Form) (broad form)	10% of total optional physical damage premium; minimum net annual \$25	letter, name change, harmonize wording in manual across all jurisdictions	
Rule 338							FA update to	This will not
Endorsements		Standard Endorsement Number, Title and Purpo			Standard Endorsement Number, Title and Purp		harmonize wording in	impact premiums
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical dama equipment removed fro at the location of a fire. endorsement is mandat insurance applies to a fi	m the vehicle while Use of the ory when the	24	Fire Apparatus Excludes optional physicoverage on equipment vehicle while at the loc of the endorsement is the insurance applies to vehicle.	t removed from the cation of a fire. Use mandatory when	manual across all jurisdictions	

Rule	Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	POL olicy) 25 Alteration Used by Servicing Carrier to record policy changes		25	Standard Endorsement Form Number, Title and Purpose Alteration (Endorsement changing of statement(s) in the applic changing the rating classif Used by Servicing Carrier to changes.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums		
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Title and Purpose Disappearing Deductible	n Number,	26	Standard Endorsement For Title and Purpose Disappearing Deductible or collision)		FA manual update is name change only	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Forr Number, Title and Purpose Legal Liability for Damag Owned Automobile(s) an Other Coverages When I Persons Drive Other Auto	e to Non- d Providing nsured	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage Owned Automobile (s) and Other Coverages When In Persons Drive Other Autor USE IN THE PROVINCE OF	to Non- Providing sured nobiles (FOR	FA manual update is name change only	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	27B	Standard Endorsement Form Number, Title and Purpose Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the	27B	Standard Endorsement Form Number, Title and Purpose Business Operations Legal Liability for Damage to Non-Owned Automobile(s) Endorsement Business Operations for Non- Owned Automobiles in your Care, Custody or	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
		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	insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to		Control (For Use In The Atlantic Provinces) 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)	Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed		

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
		may be in his custody and indicate the required limit per occurrence. This the	the rrent year. r use in e Atlantic ovinces ly.		arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in-his their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non- owned automobiles.	to be the current year. For use in the Atlantic Provinces only.		
Rule 338							FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	28	Reduction of Coverage as Respe Operation By Named Persons	ects	28	Reduction of Coverage as Operation By Named Pers Person(s) (For Use in the New Brunswick)	ons	change only	premiunis
Rule 338							FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		update is name	impact premiums
Applicable to POL 1 (Owner's Policy	2	9 Additional Coverage as Respe Operation By Named Persons		29	Additional Coverage as Re Operation By Named Perso		change only	premiums
Rule 338		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benc coverage in respect of the ownersh use of machinery or apparatus mou on or attached to the vehicle, while the site of such use.END30may not used in conjunction with END 31	nefits nip or unted e at	30	Excluding Operation of Att Machinery Excludes Liability and Accider coverage in respect of the ow use of machinery or apparatu on or attached to the vehicle the site of such use .END30m may not be used in conjuncti END 31	nt Benefits vnership or us mounted , while at a y END 30	wording in manual across all jurisdictions	premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	wording in manual across all jurisdictions	premiums
Rule 338		Standard Endorsement Form		Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	32	Number, Title and PurposeRecreational VehiclesPermits the use of the insured vehicle, offthe public highway and for recreationalpurposes only, by an unlicensed and/orunqualified person.	32	Recreational Vehicles- Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	name change only	premiums
Rule 338		Standard Endorsement Form		Standard Endorsement Form	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	35	Number, Title and Purpose Emergency Service Expense No longer available	35	Number, Title and Purpose Emergency Service Expense (FOR USE IN THE ATLANTIC PROVINCES) No longer available	name change only	premiums
Rule 338		Standard Endorsement Form	- 	Standard Endorsement Form	FA update	This will not
Endorsements Applicable to POL 1 (Owner's Policy)	37	Number, Title and PurposeLimitation to Automobile Sound andElectronic Communication Equipment.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.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. This endorsement must be signed by the Insured.	37	Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment (FOR USE IN THE ATLANTIC PROVINCES) 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. 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. This endorsement must be signed by the Insured.	name change, and harmonize wording in manual across all jurisdictions	premiums

Rule		Current	Wording			Approvec	l Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and	Rating		Numt Purpo	er, Title and	Rating	FA update includes name change, and harmonize	This will not impact premiums
	38	Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Auto Soun Elect Com Equi (FOR ATLA	eased Limit, mobile d and ronic munication oment USE IN THE NTIC /INCES)	\$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.	wording in manual across all jurisdictions	
Rule 338 Endorsements		Standard Endorse Number, Title and				Standard Endo Number, Title	orsement Form and Purpose	FA manual update is name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	43	Removing Depre	eciation Deduction	43	R		epreciation Deduction ver of Depreciation	change only	
Rule 338		Standard Endorse Number, Title and					dorsement Form e and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43A		eciation Deduction	43	AR(L)	Removing I Deduction (Lessee(s)	Depreciation For Specified iver of Depreciation	name change only	premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATION	AL SECTION			
Rule 409 Motorcycle & Mopeds C. Rating Notes – Optional Physical Damage	 C. Rating Notes - Optional Physical Damage Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the insured. If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions: 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. b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the application or the change request. 	 C. Rating Notes - DCPD and Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the Insured. If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions: 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. b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request. 	To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement name)	This will not impact premiums

Rule	Current Wording					Approved	Wording	Change from Current	Premium impact on existing policies
Rule 409 Motorcycle & Mopeds C. Rating Notes – Optional Physical Damage	This whic	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the insured's signature.				ND 19 – Limitation of endorsement must be a which optional physical of vided. The endorsement ature.	Minor correction to harmonize across all jurisdictions.	This will not impact premiums	
Rule 409 Motorcycle & Mopeds C. Rating Notes – Optional Physical Damage	3. END 40 – Fire and Theft Deductible This endorsement must be applied to every vehicle on which Comprehensive or Specified Perils coverage is provided. The endorsement requires the insured's signature.			e v p	endo vhic prov	ND 40 – Fire and The prsement must be applic th Comprehensive or Sp vided. The endorsement ature.	Minor correction to harmonize across all jurisdictions.	This will not impact premiums	
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	2	Standard Endorsement Form Number, Title and Purpose 2 Providing Coverage When Named Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse.			2	Person(s)	pose • Drive Other ement-When- Named er automobiles' Liability coverage to persons	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles 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	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the		3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles 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	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current V	Vording		Approvec	Change from Current	Premium impact on existing policies	
		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.	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% Physical Damage: . 		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 optional physical damage coverages, must indicate the required limit per occurrence.	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%		
Rule 442:	-	R	ating			Rating	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4A	If main cargo, rate v 61B-64B plus specia net annual \$50.	vehicle as Class 48, I factors. If incidental,	4	61B-64B plus spe net annual \$50.	e vehicle as Class 48, cial factors. If incidental, Refer to additional rules further Information	change capital letter to small letter, harmonize wording in manual across all jurisdictions	premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Forn Number, Title and Purpose	n Rating		Standard Endorsement Form Number, Title	Rating	FA update to harmonize wording in manual across all	This will not impact premiums
(owners rollcy)	4B	Permission to Carry Radioactiv Materials	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50.	48	and Purpose Permission to Carry Radioactive Material s	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further Information	jurisdictions	

Rule		Cu	irrent Word	ding			Ар	proved Wo	rding	Change from Current	Premium impact on existing policies
Rule 442 Endorsements		Standard End Form Number Purpose		Rating			Standard En Form Numbe and Purpose	er, Title	Rating	FA update includes name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	5	Permission t Lease Autom and Extendin Coverage to Specified Les	nobiles ng the	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 436		5	Permission or Lease Automobile Extending to the Spec Lessee(s) Lessee) (Fe the Atlantic Provinces)	to Rent es and Coverage sified (Specified or use in	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 436 Refer to additional rules within manual for further information.	change, and harmonize wording in manual across all jurisdictions	
Rule 442:		Standard			1		Standard			FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)		Endorsemen t Form Number, Title and Purpose		Rating			Endorsem ent Form Number, Title and Purpose		Rating	change capital letter to small letter,	premiums
	50	Permission to Rent or Lease (unspecifie d lessees - short term leases only)	the policy a specifically 1. Liability Comprehe Perils: Private Pas Commercia Light Truck Heavy Truc Tractor/Tra Private Trai a. Liability. b. Physical normal MotorHome a. Liability b. Physical .250% of n Motorcycles DR 0	for the endorsement: and Collision , nsive , Specified senger . 250% of 07/0 I Vehicles s200% of 43/0 ks200% of 45/0 ilers175% of 64/0 ilers add \$15 Damage250% of es & Camper Units 250% of 07/0 Damageormal s & Mopeds .250% of es & ATVs250% of		5 6 c	Permissi on to Rent or Lease (unspecif ied Lessees - short term leases only)	policy and a the endorse 1. Liability Comprehen Private Pass Commercial Light Trucks Heavy Truck Tractor/Trai Private Trail a. Liability. b. Optional 250% of no MotorHome: a. Liability . b. Optional of normal Motorcycles 0 Snowmobile normal See Rule 4 : Refer to add	And DCPD, Collision, hsive, Specified Perils: enger 250% of 07/0 Vehicles 5200% of 43/0 ks200% of 45/0 lers175% of 64/0 ers Andd \$15 Physical Damage. rmal s & Camper Units 250% of 07/0 Physical Damage. 250% & Mopeds .250% of DR s & ATVS250% of	harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Standard Endorsement Form Number, Title and Purpose Conversion Coverage (rented or leased automobiles)	5 D d	Standard Endorsement Form Number, Title and Purpose Conversion Coverage (rented or leased automobiles)	FA manual needs change capital letter to small letter	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6A	RatingFor Private Passenger Vehicles used in carpools: add 10% of Liability premium. Attach6A. Volunteers: A volunteer transports persons to medicalappointments and the like, and is reimbursedfor their reasonable driving expenses,including gas, vehicle wear and tear andmeals. END 6a is not required and there is noadditional premium charge. Other Private Passenger Vehicles used totransport passengers: i)If transportation of non-paying passengers ispart of insured's job and employer reimbursesemployee for expenses - then 07 rates apply.Attached 6Aii) If transportation is very occasional (nomore than once a week - non-payingpassengers) then 02 or 03 rates can apply.Attach 6Aiii) All others, then appropriate taxi, limousineor bus rates are applicable.END 6a would be attached, however, only ifthe vehicle is used in a car pool would the10% surcharge apply.For Public Vehicles, rate vehicle accordingly.See Public Vehicles Section of the manual.	6 A a	RatingFor Private Passenger Vehicles used in carpools: add 10% of Liability premium.Attach 6Aa. Volunteers: A volunteer transports persons to medicalappointments and the like, and isreimbursed for their reasonable drivingexpenses, including gas, vehicle wear andtear and meals. END 6a is not requiredand there is no additional premiumcharge. Other Private Passenger Vehicles used to transport passengers:i)If transportation of non-payingpassengers is part of insured's job andemployer reimburses employee forexpenses - then 07 rates apply. Attached6Aa.ii) If transportation is very occasional (nomore than once a week - non-payingpassengers) then 02 or 03 rates canapply. Attach 6Aa.iii) All others, then appropriate taxi,limousine or bus rates are applicable.END 6a would be attached, however, onlyif the vehicle is used in a car pool wouldthe 10% surcharge apply.For Public Vehicles, rate vehicleaccordingly. See Public Vehicles Section ofthe manual.	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions.	This will not impact premiums

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	l	FA manual needs change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	6B	School Bus		6 B b	School Bus		capital to small letter	
Rule 442 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change capital letter	This will not impact premiums
1 (Owner's Policy)	6C	Public Passenger Vehicles		6 C C	Public Passenger Vehicles		to small letter	
Rule 442		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose		- FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School 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	See Rule 437 for rating instructions	6Đd	Driver Training School 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	additional rules within manual for further	change capital letter to small letter, harmonize wording in manual across all jurisdictions	premiums
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		FA manual needs change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles		6 F f	Public Passenger Vehicles		capital letter to small letter	
Rule 442							FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose		update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	7	Separate Limits (Liability)		7	Separate Limits (Third Part	y Liability)	change only	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (SECTION A ONLY) (FOR USE IN THE ATLANTIC PROVINCES)	FA manual update is name change only	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	8a	Standard Endorsement Form Number, Title and PurposeProperty Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	8æA	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person (FOR SECTION A ONLY) (FOR USED IN THE ATLANTIC PROVINCES) Used in conjunction with END 28 and 78. The Insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named Insured	FA update includes change small letter to capital letter, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded (Amphibious Vehicles)	FA manual update is name change only	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	16	Standard Endorsement Form Number, Title and Purpose Suspension of Coverage	16	Standard Endorsement Form Number, Title and Purpose Agreement for Suspension of Coverage (For use in the province of New Brunswick)	FA manual update is name change only	This will not impact premiums

Rule		Current Wording			Approved V	Wording		Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage Used in connection with END 16	Rating	17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage (For use in the province of New Brunswick) Used in connection with END 16	The refund period of c calculated the table p END 16 for event shall granted for suspensior less than s consecutiv Refer to ac	ancellation is according to rinted on the rm. In no refund be r any of coverage ixty (60) e days. Iditional rules manual for	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Standard Endorsem Number, Title and F Limitation of Amo Provides that, in the loss or damage, the amount of insurance the optional physica sections of the polic actual cash value of vehicle or the speci amount (selected b Insured), whicheven The use of the endor mandatory in respe Motorcycles and Mo all vehicles for whic optional physical da premiums are based estimated or apprai current value.	ent Form Purpose aunt e event of e maximum e under al damage y is the the fied dollar y the r is less. orsement is ct of peds and h the mage d on the	Rating Base optional physical damage premium s on estimate d or appraised current value.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule		Current Word	ding		Approved Wo	ording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements		Standard Endorsemen Number, Title and Pur			Standard Endorseme Number, Title and Pi		FA update includes change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	19A	Valued Automobile(s)	19 A a	Valued Automobile	e(s)	 capital letter to small letter and name change 	
Rule 442 Endorsements		Standard Endorsemen Number, Title and Pur		21A	Standard Endorseme Number, Title and Pu Receipts or Mileag	urpose	FA manual update is name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	21A	Receipts or Mileage	Basis Fleet		Monthly Reporting Use in the Provinc Brunswick)	Basis Fleet (For	change only	
Rule 442 Endorsements Applicable to POL		Standard Endorsemen Number, Title and Pur		Remove	2		As FA does not offer this endorsement , the manual	This will not impact premiums
1 (Owner's Policy)	22N	Cargo Insurance					is being updated to remove from the list	
Rule 442 Endorsements		Standard Endorsemen Title and Purpose	t Form Number,		Standard Endorseme Title and Purpose	ent Form Number,	FA manual needs change	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	23A	Mortgage		23 A a	Mortgage		capital letter to small letter	
Rule 442 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter to small	This will not impact premiums
1 (Owner's Policy)	23B	Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25	23 8 b	Mortgage (Broad Form) (broad form)	10% of total optional physical damage premium; minimum net annual \$25	letter, name change, harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsement Form		Standard Endorsement Form	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	24	Number, Title and PurposeFire ApparatusExcludes 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	24	Number, Title and PurposeFire ApparatusExcludes 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.	wording in manual across all jurisdictions	premiums
Rule 442		Standard Endorsement Form		Standard Endorsement Form	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	25	Number, Title and Purpose Alteration Used by Servicing Carrier to record policy changes	25	Number, Title and Purpose Alteration (Endorsement changing or correcting Statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes	name change, and harmonize wording in manual across all jurisdictions	premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	FA manual update is name change only	This will not impact premiums
Rule 442		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact premiums
Applicable to POL 1 (Owner's Policy)	27	Legal Liability for Damage to Non- Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles	27	Legal Liability for Damage to Non- Owned Automobile (s) and Providing Other Coverages When Insured Persons Drive Other Automobiles (FOR USE IN THE PROVINCE OF NB)	change only	premiums

Rule		Current Wording			Approved Wording	Change from Current FA update	Premium impact on existing policies	
Rule 442		Standard Endorsement Form Number, Title and Purpose	Rating	1	Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	278	Business Operations - Liability for Damage to Non- Owned Automobile(s) in your Care, Custody or Control 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 and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only	278	Business Operations Legal Liability for Damage to Non-Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or-(For Use In The Atlantic Provinces) 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 their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non- owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only	change, and harmonize wording in manual across all jurisdictions	premiums
Rule 442							FA manual	This will not
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Forn Number, Title and Purpose	n	update is name	impact premiums
Applicable to POL 1 (Owner's Policy)	28	Reduction of Coverage as Re Operation By Named Person		28	Reduction of Coverage as Operation By Named Pers Person(s) (For Use in the New Brunswick)	sons	change only	,
Rule 442		Standard Endorsement Form			Standard Endorsement Form	<u>ו</u>	FA manual	This will not
Endorsements Applicable to POL	29	Number, Title and Purpose Additional Coverage as Resp Operation By Named Person		29	Number, Title and Purpose Additional Coverage as R Operation By Named Pers		update is name change only	impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Pol	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	30	Standard Endorsement Form Number, Title and Purpose Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use .END30ma y END 30 may not be used in conjunction with	FA update to harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 442		Standard Endorsement Form Number, Title and Purpose		END 31 Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	wording in manual across all jurisdictions	premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles- Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	FA manual update is name change only	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	35	Standard Endorsement Form Number, Title and Purpose Emergency Service Expense No longer available	35	Standard Endorsement Form Number, Title and Purpose Emergency Service Expense (FOR USE IN THE ATLANTIC PROVINCES)	FA manual update is name change only	This will not impact premiums

Rule		Current	Wording			Approved	l Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	37			37	Nu Lir Ele (F		Purpose tomobile Sound and nunication Equipment	FA manual update is name change only	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy) Rule 442	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Numi Purpo Auto Sour Elect Com Equi (FOR ATLA	rsement Form per, Title and	Rating \$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.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43	Standard Endorse Number, Title and Removing Depre	ement Form	43		Standard Endo Number, Title Removing De	prsement Form and Purpose spreciation Deduction ver of Depreciation	FA manual update is name change only	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43A	Standard Endorse Number, Title and Removing Depre for Specified Les	Purpose eciation Deduction	43	AR(L)	Number, Titl Removing I Deduction I Lessee(s)	dorsement Form e and Purpose Depreciation f or Specified iver of Depreciation Lessee)	FA manual update is name change only	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 44 Family Protection Provides limited protection to the insured spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the acture endorsement form and the "Supplement" The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured wit a Liability limit of \$2,000,000 the END 4- will also have a limit of \$2,000,000.	 spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the "Supplement". The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with 	FA update to harmonize wording in manual across all jurisdictions	policies This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GARAGE SEC Rule 637	TION Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy) New	Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy) Notes: 1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance. 2. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions. 3. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met. Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (All Perils, Collision, Comprehensive, Specified	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	70: Named Chauffeur This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles. Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.	Perils) Standard Endorsement Form Number, Title and Purpose 70 Named Chauffeur (for attachment only to a Garage Policy N.B.P.F. No. 4) This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.	FA update includes formatting and name change	This will not impact premiums

Rule	Current Wording		Approved Wordin	g	Change from Current	Premium impact on existing policies
Rule 637	71: Excluding Owned Automobiles	r	1		FA update	This will not
	The use of this endorsement is mandatory on policies		Standard Endorsement Form Number, Title and Purpose	Rating	includes	impact
Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	issued in respect of risks not rated as Automobile Dealers.	71	Excluding Owned Automobiles (for attachment only to a Garage Policy N.B.P.F. No. 4) The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers	No charge.	formatting and name change	premiums
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	72: Multiple Alteration This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.	72	Standard Endorsement Form Number, Title and Purpose Multiple Alteration (for attachment only to a Gara Policy N.B.P.F. No. 4) This form is used by the Servicing Carrier to record a change of the information supplied on the application fo and the change (if any) of the policy premium	rm	FA update includes formatting and name change	This will not impact premiums
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage	73: Excluding Financed Automobiles 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.	73	Standard Endorsement Form Number, Title and Purpose Excluding Financed Automobiles (For Attachment only to a	Rating No charge.	FA update includes formatting and name change	This will not impact premiums
Policy)			Garage Policy N.B.P.F. No. 4) This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specifi ed Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.			

Rule	Current Wording		Approved Wording	g	Change from Current	Premium impact on existing policies
Rule 637 Standard	74: Open Lot Pilferage - Owned Automobiles This endorsement is not available for Facility Association business.		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes formatting	This will not impact premiums
Endorsement Forms Applicable to POL 4 (Garage Policy)		74	Open Lot Pilferage - Owned Automobiles (For Attachment Only to a Garage Policy N.B.P.F. No. 4)	This endorsement is not available for Facility Association business.	and name change FA update	
Rule 637 Standard	75: Open Lot Pilferage - Customers Automobiles This endorsement is not available for Facility Association business.		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes formatting and name change	This will not impact premiums
Endorsement Forms Applicable to POL 4 (Garage Policy)		75	Open Lot Pilferage – Customers' Automobiles (for attachment only to a Garage Policy N.B.P.F. No. 4)	This endorsement is not available for Facility Association business		
Rule 637	76: Additional Insured				FA update	This will not
Standard	The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for		Standard Endorsement Form Number, Title and Purpose	Rating	includes formatting and name change	impact premiums
Endorsement Forms Applicable to POL 4 (Garage Policy)	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 END.76.	76	Additional Insured Broad Form (For Attachment Only to a Garage Policy N.B.P.F. No. 4) 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 END.76.		

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 637	77: Comprehensive Damage - Customer Automobiles		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes	This will not impact
Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	(including Open Lot Pilferage) This endorsement is not available for Facility Association business.	77	Legal Liability For Comprehensive Damage to Customers' Automobiles Endorsements (Including Open Lot Pilferage) (for attachment only to a Driver's Policy N.B.P.F. No. 4)	This endorseme nt is not available for Facility Association business.	formatting and name change FA update	premiums
Rule 637	78: Reduction of Coverage as Respects Operation by Named Persons		Standard Endorsement Form Number Title and Purpose	Rating	FA update includes	This will not impact
Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	78	Reduction of Coverage as Respect Operation by Named Persons (FO ATTACHMENT ONLY TO A GARAGE POLICY N.B.P.F. NO. 4) This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	charge.	formatting and name change	premiums
Rule 637	79: Fire and Theft Deductible This endorsement is used when the deductible shown		Standard Endorsement Form		FA update includes	This will not impact
Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.	79	Number, Title and Purpose Fire and Theft Deductible (Fo Attachment Only to a Garage Policy N.B.P.F. No. 4) This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicabl also to fire losses or theft of the entire automobile.	charge.	formatting and name change	premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	 80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when Physical Damage coverage is to be provided only to specified automobile(s). 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 premium on the END 80. 	80	Standard Endorsement Form Number, Title and Purpose Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy S.P.F. No. 4) This endorsement is used when Optional Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the	Rating The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	81: Family Protection This endorsement provides limited protection to certain persons in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form. The limit in respect of any one accident (i.e. all claimants) is normally the difference between the Third Party Liability limit carried by the other motorist and the Third Party Liability limit applicable to the insured vehicle. The coverage provided by END 81 shall be the same as the Liability limit applicable on the insured vehicle.	81	Standard Endorsement Form Number, Title and Purpose Garage Family Protection (for Garage Policy N.B.P.F. No. 4) This endorsement provides limited protection to certain persons in the event of bodily injuries caused by another motorist who has less Thirc Party Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form. The limit in respect of any one accident (i.e. all claimants) is normally the difference between the Third Party Liability limit carried by the other motorist and the Third Party Liability limit applicable to the insured vehicle. The coverage provided by END 81 shall be the same as the Liability limit applicable on the insured vehicle.	limit.	FA update includes formatting and name change	This will not impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	 82: Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles - Named Persons Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils. The premium is \$50 per named person per annum. Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils. This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled. This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500. 	82	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile (For Standard Garage Automobile Policy – S.P.F. No. 4) (FOR USE IN THE ATLANTIC PROVINCES) Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils. Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils. This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.	Rating The premium is \$50 per named person per annum. This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.	FA update includes formatting and name change	This will not impact premiums

Rule		Curr	ent Wording			Approved	l Wording	Change from Current	Premium impact on existing policies
Driver's Policy	<mark>/ Sec</mark> t	tion							This will not
Standard Endorsement Forms Applicable to POL 2 (Driver's Policy)	4A	Standard Endou Number, Title a Permission to			4 <mark>A</mark> a	Standard Endorser Number, Title and Permission to Ca	Purpose	FA manual needs change capital letter to small letter	impact premiums
Policy) Rule 731 Standard Endorsement Forms Applicable to POL 2 (Driver's Policy)	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensatio n Used to modify the policy form's restrictions in regard to the use of the non-owned 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	Rating For non-owned private passenger vehicles used in o pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed f reasonable driving expenses including gas, vehicle wear and tear and meals. END 6A not required and there is no additional premium charge. Other Private Passenger Vehicles used to transpor passengers: i)If transportation of non- paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week non-paying passengers) then Class 02 of Class 03 rates can apply. iii All others, then appropriate	s d or , , is t	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the non- owned 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.	Rating For non-owned private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Curr	ent Wording		Approved Wording		Change from Current	Premium impact on existing policies
		respect of other vehicles. Also see END 22.	END 6A would be attached; however, only if the non- owned vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.		 ii) If transporvery occasion wery occasion more than orweek non-pa passengers) O2 or Class O can apply. At iii) All others, appropriate t limousine or are applicable END 6Aa wou attached; how only if the novehicle is use pool would the surcharge ap public vehicle vehicle accorn See Public See the manual. 	al (no ice a ying then Class 3 rates tach 6a then axi, bus rates 2. Id be wever, n-owned d in a car e 10% ply. For s, rate dingly.		
Rule 731			rd Endorsement Form er, Title and Purpose		Standard Endorsement Fo Number, Title and Purpo		FA manual update is	This will not impact
Standard Endorsement Forms Applicable to POL 2 (Driver's Policy)	25	Alteration		25	Alteration (Endorsement changing or co statement(s) in the application changing the rating classifica	rrecting on or	name change only	premiums
Rule 731		Standard Eng	dercoment Form Number		Ctandard Endersoment Form N	mbor	FA manual	This will not
Standard		Title and Pur			Standard Endorsement Form N Title and Purpose	-	update is name	impact premiums
Endorsement Forms Applicable to POL 2 (Driver's Policy)	60	Legal Liabili Owned Auto	ity for Damage to Non- omobile	60	Legal Liability for Damage to Owned Automobile (for atta only to a Driver's Policy S.P.	chment	change only	

Rule	Current Wording	Approved Wording Change from Current	Premium impact on existing policies
Non-Owned	Automobile Section		
Rule 822	Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)	Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)FA update includes harmonize	This will not impact
	New	Notes:International1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.wordings in manual across all jurisdiction2. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.jurisdiction3. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued 	1
Rule 822	90: Limitation to Operation of Automobiles by Partners Officers and Employees	Standard Endorsement Form Number, Title and Purpose FA update includes	This will not impact
Endorsements Applicable to POI 6 (Non-Owned Automobile Policy)	Used when the insurance is to apply only to	90Limitation to Operation of Automobiles by Partners Officers and Employees (for attachment only to a Non-owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no "hired automobiles" or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.No charge.formatting and name change	premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	91: Limitation to Operation of Automobiles by Named Persons Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	Standard Endorsement Form Number, Title and PurposeRating91Limitation to Operation of Automobiles by Named Persons (for attachment only to a Non-owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in theNo charge.	FA update includes formatting and name change	This will not impact premiums
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	92: Limitation to Hired Automobiles and Automobiles Operated Under Contract Used when the insurance is to apply only to "hired automobiles" and/or automobiles operated under contract.	endorsement. Standard Endorsement Form Number, Title and Purpose 92 Limitation to Hired Automobiles and Automobiles Operated Under Contract (for attachment only to a Non-owned Policy S.P.F. No. 6) Used when the insurance is to apply only to "hired automobiles operated under contract.	FA update includes formatting and name change	This will not impact premiums
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	93: Limitation to Automobiles Owned by Named Persons 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.	Standard Endorsement Form Number, Title and Purpose Rating 93 Limitation to Automobiles Owned by Named Persons (for attachment only to a Non- owned Policy S.P.F. No. 6) 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. No charge.	FA update includes formatting and name change	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be extended to cover the insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule 810.C	Standard Endorsement Form Number, Title and PurposeRating94Legal Liability for Damage to Hired Automobiles (For Attachment Only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule S10.CRefer to additional rules within the manual for further information	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	95: Limitation to Business Conducted at Specified Locations Used when the insurance is to apply only to the use of automobiles in connection with the insured's specified business locations.	Standard Endorsement Form Number, Title and PurposeRating95Limitation to Business Conducted at Specified Locations (for attachment only to a Non-owned Policy S.P.F. No. 6) Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.No charge.	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premiums
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	96: Contractual Liability Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 810.B	Standard Endorsement Form Number, Title and PurposeRating96Contractual Liability (For Attachment Only to a Non-Owned Policy S.P.F. No. 6)Refer to additional rules within the manual for further informationUsed when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracting parties to be specified. See Rule 810.BRefer to additional rules within the manual for further information	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	 97: Operation by Individual Named Insured Used if the named insured is an individual and coverage is to be provided in respect of the operation by the insured, in the business of the insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1). If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed. 	Standard Endorsement Form Number, Title and PurposeRati97Operation by Individual Named Insured (for attachment only to a Non- owned Policy S.P.F. No. 6) Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates.The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1).If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	formatting,	This will not impact premiums
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	98. Excluding Automobiles Driven by Named Persons Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.	Standard Endorsement Form Rai Number, Title and Purpose Rai 98 Excluding Automobiles No Personally Driven by Named Person(s) (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons. Item to be a coverage in respect of automobiles	rge. FA update includes formatting and name change	This will not impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822	99: Excluding Long-Term Leased Vehicle Applicable to insurance in respect of hired automobiles		Standard Endorsement		FA update includes	This will not impact
Endorsements Applicable to POL	and must be used when the automobiles are hired without drivers. The insurance is provided in respect of		Form Number, Title and Purpose	Rating	formatting, name	premiums
6 (Non-Owned Automobile Policy)	non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days.	99	Excluding Long Term Leased Vehicle (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) 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 without drivers for periods not exceeding 30 days. Refer to additional rules within the manual for further information	No charge.	change, harmonize wording in manual across all jurisdictions	
Rule 822	100: Alteration Used by the Servicing Carrier to record a change of the		Standard Endorsement		FA update includes	This will not impact
Endorsements Applicable to POL	information provided on the application form and the change (if any) of the policy premium.		Form Number, Title and Purpose	Rating	formatting and name	premiums
6 (Non-Owned Automobile Policy)		100	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) 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.		change	





Manual of Rules and Rates New Brunswick

2024 Private Passenger CLEAR Rate Group Tables and 2024 Commercial Rate Group Tables Effective September 1, 2024 (New Business and Renewals)

Effective September 1, 2024 Facility Association is implementing the following update for new business and renewals in New Brunswick:

- 2024 Private Passenger CLEAR Rate Group Tables having a range of 1-12 for Accident Benefits rate groups;
- 2024 Commercial Rate Group Tables (Tables I and II).

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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

March 2024



Manual of Rules and Rates NEW BRUNSWICK

Various Rule Changes Effective June 1, 2024 (New Business and Renewals)

Effective June 1, 2024 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- FA has undertaken a review of the FARM Commercial Rules in an effort to simplify, streamline and harmonize underwriting rules across all jurisdictions. The successful completion of this allows for the ease of use for all users.
- During the review, changes to General, Private Passenger, Public and Recreational sections of the manual where harmonization was required were also identified. These changes are included in this update.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SE	ECTION			
General Section	**NEW**	Policy TermEvery policy (New Business or Renewal) shall be issued for a term of either one year or six months.A short-term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A.In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.The Servicing Carrier may accept an application for a short-term policy and issue the policy accordingly or accept an application for a 6 or 12-month term and a cancellation voucher signed to provide coverage for only the shortened term.The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short-term table in this manual, subject always to the minimum retained policy premium.Fleet and Garage policies are only available on a one year term.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions This section is being removed from the Commercial section and added to General section	This will not impact premium
Commission	Experience Rated Individually Rated	Experience Rated (Fleet) Individually Rated	Commission	not impact premiums
General Section Commission	2. Commercial Vehicles Long haul vehicles (including trailers) Classes 61-64, 99 6% Classes 33-36,41-49,54,55 7.5%	2. Commercial VehiclesLong haul vehicles (including trailers) Classes 61-64, 996%Classes 33-36,41-49, 53-557.5%10%	Aim to harmonize across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SENGER SECTION			
Rule 123	A. Loss of Use Coverage	REMOVE AS THE SAME INFORMATION IS LISTED	This section	This will
Commonly Used Endorsements	END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.	e is loss or damage that is of the deductible. RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) as listed in another	not impact premiums	
	This endorsement is only available for Private Passenger Vehicles.	This is how it will be labelled in the manual after approval: Rule 123: Not applicable	section of the manual	
	This endorsement is not available on: Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.			
	Amount Payable The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.			
	 Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy. B. Legal Liability for Damage to Non-owned Automobiles 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. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries Collision and Comprehensive on his/her own vehicle insured on the policy. Amount Payable The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500. 			
	Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee for the policy term not subject to any mid-term credit unless the vehicle is deleted or the policy			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123	cancelled and not prorated if the endorsement is added mid- term.	REMOVE AS THE SAME INFORMATION IS LISTED	This section is a	This will not impact
Commonly Used Endorsements	C. After Market Equipment If the equipment is sound or electronic equipment, refer to Rule 123: Commonly Used Endorsements.	RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	duplication as listed in another	premiums
	If the equipment is other than sound or electronic equipment, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after market equipment.	This is how it will be labelled in the manual after approval: Rule 123: Not applicable	section of the manual	
	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 after market equipment is less than \$3,000 no additional premium shall be charged.			
	Where the value of the after market equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.			
	D. Comprehensive Cover – Deletion of Glass			
	Endorsement The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13C to delete coverage for damage to glass except when caused by Specified Perils.			
	The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction.			
	Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.			
	E. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123 Commonly Used Endorsements	 END 37 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. END 38 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. For example: If END 38 has a limit of \$4,300, the premium shall be \$90. 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 123: Not applicable	This section is a duplication as listed in another section of the manual	This will not impact premiums
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings. Liability, Accident Benefits, Uninsured Automobile and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	No refund is allowed in respect of Comprehensive and Specified Perils.	No refund is allowed in respect of Comprehensive and Specified Perils.		4 of 12

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	If Liability and Accident Benefits coverages are removed or suspended twice in a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.	If Liability, DCPD (<i>not available in Northwe Nunavut and Yukon</i>) and Accident Benefits removed or suspended twice in one year, those coverages a third time will not be pet the following renewal. It is not necessary the licence plate from the vehicle while coverage or suspended.	coverages are then removal of rmitted until o remove the	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms	This will not impact premiums
	 END 16/17 is not available for the following: Vehicles for which proof of insurance is issued or filed. Experience rated risks Recreational vehicles rated in the Recreational Vehicle section Vehicles that were never intended to be driven. Vehicles held for sale whether or not on an auto dealer's lot. Rating 	 END 16/17 is not available for the follows in the second second	issued or filed. ational Vehicle driven. an auto ding to the	Information was verified and a table was created to be added to the manual.	
	The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Period of Suspension/Cancellation Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 2 ½ months 2 ½ months and less than 3 ½ months 3 months and less than 3 ½ months 3 ½ months and less than 4 ½ months 4 months and less than 4 ½ months 4 months and less than 5 ½ months 5 months and less than 5 ½ months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta only In no event shall a refund be granted for a period of less than forty five (45) consecut (Applies to Alberta and Ontario only) or six consecutive days.	ive days		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149.D.7 Fleet, New Application	 7. Premium Calculation Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.1., or if a combined Road and Passenger B.1. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.1. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium mode for \$200,000 Road Hazard is \$400 and the premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. Status and the premium for \$200,000 Passenger B.1. Is \$300. The premium for \$200,000 Passenger B.1. Is \$300. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. Is \$400 and the premium for \$200,000 Passenger B.1. Is \$300. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. Is \$300. The premium wi	 7. Premium Calculation Note: Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Etability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applics to both Road and Passenger B.L., or if a combined Road and Passenger B.L., imit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.L. ishow each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.L. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. b) The insured requires \$1,000,000 Road Hazard and Passenger B.L. is \$300. The premium for \$200,000 Passenger B.L. The premium for \$200,000 Passenger B.L. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.L. is \$300. The premium for \$200,000 Passenger B.	This information is listed in other sections of the manual. Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149.D.7	<i>Note:</i> The application form must indicate the limits or	Note: The application form must indicate the limits or	This	This will
	combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).	combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).	information is listed in	not impact premiums
Fleet,	Every other vehicle	Every other vehicle	other	premiums
New	Enter the premium applicable to the statutory minimum limit.	Enter the premium applicable to the statutory minimum	sections of	
Application		limit.	the manual.	
	Physical Damage			
	All Perils	Physical Damage	Also the	
	a) All Perils coverage is no longer available. Vehicles	All Perils	information	
	having All Perils coverage on existing Facility Association policies shall be renewed with Collision and	a) All Perils coverage is no longer available. Vehicles — having All Perils coverage on existing Facility	is for Public Vehicles but	
	Comprehensive coverage subject to a minimum	 Association policies shall be renewed with Collision and 	listed under	
	deductible.	Comprehensive coverage subject to a minimum	PPV,	
	b) Record All Perils losses according to the peril under		Commercial	
	which they were paid i.e. Collision under Collision and	b) Record All Perils losses according to the peril under	and	
	Comprehensive/ Specified Perils losses under	which they were paid i.e. Collision under Collision and	Recreational	
	Comprehensive/Specified Perils.	Comprehensive/ Specified Perils losses under		
	All other coverages	Comprehensive/Specified Perils.		
	All other coverages Enter premium and deductibles where indicated.	All other coverages		
	Enter premium and deddetibles where indicated.	Enter premium and deductibles where indicated.		
	Premium Totals			
	Liability	Premium Totals		
	a) Total the appropriate premiums and enter the	Liability		
	totals under the appropriate Tables i.e. Table 1A	a) Total the appropriate premiums and enter the		
	(Road Hazard Liability), Table 1B (Road Hazard	totals under the appropriate Tables i.e. Table 1A		
	Liability – Hazardous Cargo), Table 2	(Road Hazard Liability), Table 1B (Road Hazard		
	(Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)	 Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and 		
	and rassenger b.r. combined)	Passenger B.I. Combined		
	b) Apply the increased limit factor for limits up to	r dissenger b.n. oombinedy		
	\$1,000,000. See the Commercial and Public	b) Apply the increased limit factor for limits up to		
	sections of the manual for the factors.	\$1,000,000. See the Commercial and Public		
		sections of the manual for the factors.		
	c) Apply the increased limit factor for limits over			
	\$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A.	c) Apply the increased limit factor for limits over		
	2 and 3.			
	d) Add the final total under each Table to the total	TA. 2 and 3.		
	derived from adding together all other premiums.	d) Add the final total under each Table to the total		
	All Other Coverages	derived from adding together all other premiums.		
	Total the premiums in each column.	All Other Coverages		
1				

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. 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.	 END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. 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. 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. This endorsement must be signed by the Insured. 	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
COMMERCIA	L SECTION		1	
Rule 200	A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:	A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:	FA is reviewing	This will not impact
Filed Underwriting Rules	 The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. The Named Insured does not have an insurable interest in the vehicle. 	 The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. The Named Insured does not have an insurable interest in the vehicle. 	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. For example: The vehicle is registered in New Brunswick but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in New Brunswick must complete and submit the application for coverage in New Brunswick. 	 The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. For example: The vehicle is registered in New Brunswick but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in New Brunswick must complete and submit the application for coverage in New Brunswick. 		
	Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.	Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured. 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information, necessary to underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration. 7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. Non-payment of premium for the current policy period (for purposes of termination only). 9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. 10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly. 	 The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. Non-payment of premium for the current policy period (for purposes of termination only). Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Condi	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 B. Rules for refusing to provide or continue a coverage are: 1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim. 	 B. Rules for refusing to provide or continue a coverage are: 1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	
	 i) Maximum \$1 million Third Party Liability (Bodily Injury and Property Damage) limit; ii) Optional physical damage coverage shall not be provided; iii) Completion of U.S. Filings shall not be provided. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, 	 Will be subject to the following coverage limitations: i) Maximum \$1 million Third Party Liability (Bodily Injury and Property Damage) limit (Not applicable in Alberta); i) Optional physical damage coverage shall not be provided; ii) Completion of U.S. Filings shall not be provided. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as used for race or speed tests, optional physical damage coverage shall not be provided. For DCPD (Not available in Northwest Territories, Nunavut and 		

Rule	с	urrent Wordii	ng			Appro	oved Wording	3	fr	ange rom irrent	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	establish rate group a Group. C. Non Residents and Jurisdiction These vehicles may be of they must be registered of insurance may be reg period. If necessary FA period not to exceed 6 r requirement. Upon expin renewed. If the vehicle the expiry of the short t cancelled pro rata and a month term.	I Vehicles Not operated for 6 r and plated in t uired to cover will issue a sho nonths to cover ty the policy wi is registered in erm policy, the	Registered in nonths at which his jurisdiction. the vehicle duri ort term policy f the insurance I lapse and will this jurisdiction short term poli	n point A policy ng this or a not be n prior to cy will be	Yukon) coverage es Rule 211:Vehicle R C. Non Residents Jurisdiction As per the chart be for certain number registered and plate insurance may be r period. If necessar period not to excee below to cover the the policy will lapse vehicle is registered of the short term p cancelled pro rata a or 12 month term.	ate Gr and low, t of day equire y FA equire a the insure a and d in the olicy,	Vehicles Not hese vehicles r ys at which poi that jurisdiction ed to cover the will issue a sho time frame in rance requirem will not be rene- nat jurisdiction the short term	Registered in may be operated nt they must be n. A policy of vehicle during th rt term policy for dicated in the cha ent. Upon expiry ewed. If the prior to the expiry policy will be	rules Com Sect Aims harn the is acro a juris	ewing s in the nmercial tion.	This will not impact premiums
					Time frame to Register and Plate Vehicle 60 days 90 days 4 months	Albe Labr Nun	Jurisdic ario and Yukon erta, Newfound rador, Northwe avut and Nova ce Edward Isla	land & st Territories, Scotia			
	D. Supplementary Une The following document: Carrier in the circumstan specified. Failure to sup cancellation, in accordar Document Type	s are to be sup nces described oply the followir	blied to the Servibelow, for the fing may result in	requency	6 months D. Supplementary The following docur Servicing Carrier in for the frequency s may result in policy 200.A.6. Document Type	y Und ments the c pecifie / canc	are to be supp ircumstances c ed. Failure to s ellation, in acc Oldest	blied to the described below, supply the followin ordance with Rule			
	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business		Articles of Incorporation: Where the Named Insured is an incorporated entit		Report date permitted Date of last revision	required New Business			11 of 125

Rule	с	urrent Wordir	ng	Аррг	roved Wording	3	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	erwriting s erwriting s erwriting s	or is a limited liability company. FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles	90 days from date report was generated	New Business*, Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums		
	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals	traveling into the U.S. International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals		
	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the	90 days from date report was generated	New Business*, Renewals	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied	90 days from date report was generated	New Business*, Renewals		

Rule	с	urrent Wordir	ng	Аррг	oved Wording	3	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	jurisdiction of vehicle registration. Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated	30 days from date report/letter was generated	New Business	must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209:	5	New Business	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Commercial Policies. Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named	365 days from date report was generated Date of last revision	New Business, Vehicle Additions New Business, Vehicle Additions	Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Gertificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named	365 days from date report was generated Date of last revision	New Business, Vehicle Additions	This reports seems unnecessary due to other reports received that have the same information	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 201 Coverages Available and Minimum Deductibles	 A. Liability Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million. NOTE: At no time may the liability limit shown on any proof of insurance exceed those required by the authority concerned. For Example: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000. 	 A. Liability Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million. NOTE: At no time may the limit shown on any proof of insurance exceed those required by the authority concerned. For Example: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is required and permissible to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier. B. Accident Benefits As prescribed by statute.	 The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit. If it is necessary to provide a Liability limit that falls between two Limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is required and permissible to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier. B. Accident Benefits As prescribed by statute. Optional increased benefits are also-available in Ontario only. C. Uninsured Automobile As provided in the policy. Uninsured Automobile applicable to all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon where Uninsured Automobile coverage is not available. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 C. Optional Physical Damage Coverage and Deductibles All Perils coverage is no longer available. No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more. Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush. Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted. 	 D. Direct Compensation Property Damage (DCPD) Deductibles are available in Ontario only. DCPD applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available. E. Optional Physical Damage Coverage and Deductibles All Perils coverage is no longer available. Comprehensive coverage is not available on logging vehicles in Alberta, Northwest Territories, Nunavut and Yukon. No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more. 		

Rule		Current Wording		,	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	ges le and m ibles a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than:		for off-road commensulation solely in the bush. Under this coverage trailers are separated deductibles for traileration and minimum Deduction of the bush solution of the bush so	amage coverage shall not be provided rcial vehicles e.g. logging trucks used e, a motor vehicle and one or more e automobiles, consequently, different ers and towing vehicles are permitted. actibles for Light Commercial ehicle Weight Up To 4,500 kg)	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	
	Rate Groups 15 and under 16 - 18 19 - 21 22 and over END 40	Minimum Deductible \$500 \$1,000 \$2,500 5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000). END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months		Rate Groups15 and under16 - 1819 - 2122 and over	to be no less than: Minimum Deductible \$500 \$1,000 \$2,500 5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
	(Gross Vehicle We The following deduc including the cost of	ctibles for Heavy Commercial V eight over 4,500kg) tibles are based on Vehicle List Pri f any customizations and attached ibles are to be rounded to the near s than: Minimum Deductible 5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000). \$2,500 \$3,500 \$4,000 5% of List Price New rounded to the nearest \$250 (minimum	ce New, rest \$500	Vehicles (Gross V The following deduc New, including the c attached equipment	END 40 is mandatory on any vehicles with prior fire claims within the past 60 months actibles for Heavy Commercial ehicle Weight Over 4,500kg) tibles are based on Vehicle List Price cost of any customizations and t. Deductibles are to be rounded up to are to be no less than: Minimum Deductible 5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000). \$2,500 \$3,500 \$4,000		

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\$2,500

5% of List Price New rounded up to the

nearest \$500 (minimum deductible \$5,000).

Rule

Current Wording

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\$80,001 - \$5,000 FA is This will \$100,000 5% of List Price New rounded up to the nearest \$250 rules in the Over up to the nearest \$250 (minimum deductible \$5,000, ,maximum \$50,000) FA is reviewing END 40 END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage Section. Airmonize Example: If list price new of Class 42 Sand & Gravel truck is \$122,000 \$123,000, 5% is \$6,100 \$6,150. The deductible shall be \$6,000 \$6,250 and the rating factor for \$2,500 or more applies. The deductible shall be \$6,000 \$6,250 and the rating factor for \$2,500 or more applies. C) Minimum Deductibles based on Prior Loss Experience For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies. Deductible applies. Number of Automobile Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils) Deductible amount applicable to the coverage under which the claims were made* 1n In prior for months (fire and/or total theft) were made* 3 - 2 \$5,000 \$5,000		Approved Wording					Premium impact on existing policies
\$2,500 or more applies. c) Minimum Deductibles based on Prior Loss Experience For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies. Number of Automobile Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils) In prior r 12 mo nth s In prior nth s In prior nth s	\$100,000\$100,001 and Over5% of List Price New rounded up to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)END 40END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage CoverageExample: If list price new of Class 42 Sand & Gravel truck is \$122,000 \$123,000, 5% is \$6,100 \$6,150. The deductible shall be \$6,000 \$6,250 and the rating factor for					reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact
Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils) Deductible amount applicable to the coverage under which fire and/or the claims were made* In prio r 12 mo nth s In prior 36 months In prior 60 months the coverage under which the claims	c) Min Exper For ris risk is	himum Dedu ience sks with claim eligible for or	ctibles based is, refer to the ne deductible b	p and			
prio r 12 In prior mo 36 (fire and/or the claims nth months s	Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)Deductible amount applicable to						
3 - 2 \$5,000	prio r 12 mo nth	36	months (fire and/or	under which the claims			
	3	-	2	\$5,000			

Rule 201				eductible \$5,000), maximum	
Coverages Available and Minimum Deductibles		END 40	EN He wi	ID 40 is mandat avy Commercia th Physical Dam overage.	al Vehicles	
	\$ tl c F e	122,000, 5% he rating fac) Minimum or risks with ligible for on ased on clair	6 is \$6,100 tor for \$2,! Deductib l claims, re e deductib ns, the hig	The deductible 500 or more app les based on P fer to the chart le based on rate her deductible a	rior Loss Experi below. Where a r group and anoth	and ence isk is
		claims ur Perils, Co	of Automok nder each o Illision, Cor Specified Po	Deductible amount applicable to the coverage		
		In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	under which the claims were made*	
		3	-	2	\$5,000	
		-	3	-	\$2,500	
		-	4	-	5% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	
		-	5 or more	-	No coverage offered	
		-	_	3 or more	No coverage offered	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	 *Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive. Any higher minimum deductibles provided for in this manual shall override these amounts. Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage. d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only If Statutory coverages (Liability, Accident Benefits, DCPD, Uninsured Automobile) are removed or suspended by way of 	5 or more - No coverage offered - - 3 or more No coverage offered *Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive. Collision or Comprehensive. Any higher minimum deductibles provided for in this manual shall override these amounts. Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as		•
	Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business. D. Uninsured Automobile As provided in the policy. The premium for this coverage is shown on the rate page. Where no premium is shown charge \$6. E. Family Protection Coverage (END 44) For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the vehicle.	 Only if the Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage. d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only If Statutory coverages (Liability, Accident Benefits, DCPD, and Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon. DCPD is available in all jurisdiction except in Northwest Territories, Nunavut and Yukon. If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000. END 44 is not available for vehicles that are subject to the Public Section of this manual. F. Direct Compensation Property Damage (DCPD) No deductibles are applicable. G: Minimum Coverage Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension of less than sixty (60) consecutive days.	 Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business E. F. Family Protection Coverage END 44 / END 44R (Ontario only) For a brief description please see the Endorsement Section-The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle is insured with a Liability limit of \$2,000,000, the END 44 / END 44R will also have a limit of \$2,000,000. END 44 is not available for vehicles that are subject to the Public Section of this manual. G: Minimum Coverage Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily lid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days in Alberta and Ontario; sixty (60) consecutive days in New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon. Suspended coverages are reinstated by means of END 17. Note: END 44/44R (<i>Ontario only</i>) may remain on a policy only where 'moving' coverages have been suspended by 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	 Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist: Vehicles for which proof of insurance is issued or filed; Recreational vehicles to which the Recreational Section applies; Vehicles that were never intended to be driven (e.g. vehicles in a collection); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.	 means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils and be deleted for a maximum of 90 consecutive days. Refer to Rule 201.E.d.: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions. Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44/ 44R (Ontario only) must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist: Vehicles for which proof of insurance is issued or filed; Recreational vehicles to which the Recreational Section applies. Vehicles hat were never intended to be driven (e.g. vehicles in a collection, vehicles registered as Antique under the Traffic Safety Act): Vehicles held for sale whether or not on an auto dealer's lot Experience rated risks. Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	 A. Requirements/Procedures for Binding New Policies The Agent/Broker must have a fully completed application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application. Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance. Before binding coverage the Agent/Broker must either: Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) or Dotain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. 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 the date coverage was bound. The premium rates to be applied are those in effect on the binding date. 	 A. Requirements/Procedures for binding new policies 1) The Agent/Broker must have a fully completed application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insure(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application. Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance. 2) Before binding coverage the Agent/Broker must either: a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) or b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office. 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. 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 the date coverage was bound. The premium rates to be applied are those in effect on the binding date. For example: 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 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. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	 4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day. 5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/ Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy. 6. Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate, must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period. 	 4) If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day. 5) The Servicing Carrier shall normally issue the policy within 30 days of the received date. If the Agent/ Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy. 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate, must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 204 New Policies	 A. Name of the Insured and Who may Apply for Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. 	 A. Name of the Insured and Who may Apply for Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated); OR d) Non-governmental organization (incorporated or unincorporated). (<i>Applicable to Alberta only</i>). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.	The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles subject to a long-term lease (leased over 30 days). The Lessee must be the same individual or entity as the registered owner of any owned vehicles. (Refer to Rule 237): Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	5
	Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal. B. Application Form	 Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal. B. Application Form 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	Every application for insurance must be made on a current approved Facility Association Application Form and must be fully completed and signed by both the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	 Every application for insurance must be made on a current approved Facility Association or Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (<i>Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island</i>) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting	application A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary		
C. Owners Policy (APP 1) Only the Facility Association application forms may The form requires the Agent/Broker to indicate the	Only the Facility Association application forms may be used. The form requires the Agent/Broker to indicate the time and date that coverage is bound. The multi-part form includes a	Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1) Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker must indicate the time and date that coverage is bound. The multi-part form includes a temporary liability card.		
	D. Faxed Applications Fully completed and signed Facility Association Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.	D. Faxed Applications Fully completed and signed Facility Association Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.	This part will be removed as faxed application do not seem to apply anymore	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204	E. Computer Generated Application Forms	D. Computer Generated Application Forms	FA is	This will
New Policies	These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker.	These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker where required.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
l	F. Named Insured(s) Signature	E. Named Insured(s) Signature		
	The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible. If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.	The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible. If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated arned premium for the time on risk.		
	G. No Prior Insurance with Out of Province including U.S. Exposure	F. No Prior Insurance with Out of Province including U.S. Exposure		
	In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including int the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business.	In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business.		
	Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the Province or into the	When binding a new risk with no prior insurance or where the Named Insured has not previously traveled outside of the Province/Territory and/or U.S.; the vehicle(s) will be treated as if they are traveling outside of the Province		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	U.S., the vehicle(s) shall be underwritten with 75% Out-of- <i>Province exposure.</i>	/Territory and/or U.S. 75% of the time. Refer to Rule 228 to determine the applicable out of Province and/or U.S. surcharge.	FA is reviewing rules in the	This will not impact premiums
	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted.	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of- Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of- Province/U.S. Exposure surcharge is not permitted.	Commercial Section. Aims to harmonize the wordings across all jurisdictions	
	H. Other Insurance	G. Other Insurance		
	If there is any other insurance in force in respect of a risk:a) Binding shall not be made effective before the expiry of that other insurance.b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	If there is any other insurance in force in respect of a risk:a) Binding shall not be made effective before the expiry of that other insurance.b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.		
		H. Variation in Coverage		
	I. Variation in Coverage To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application. If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.	To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application. If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.		
		I. Verification of Driving History		
	 J. Verification of Driving History In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. 	In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	 The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy. b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the rerating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or applicants with only an international licence. See special instructions under Rule 239: Fleets. 	Abstract shall not exceed 90 days prior to the effective date of the policy. b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or Named Insured(s) with only an International licence. See special instructions under Fleets and the Garage section. See special instructions under Rule 239: Fleets.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 205 Definitions	 A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section. b) Held for sale, demonstration and/or testing, in which case see the Garage section. 	 A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public section. b) Held for sale, demonstration and/or testing. Refer to the Garage section. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205	B. Vehicle	B. Vehicle	FA is	This will
Definitions	For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.	For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.	reviewing rules in the Commercial Section.	not impact premiums
	C. Trailer	C. Trailer	Aims to	
	A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.	A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.	harmonize the wordings across all jurisdictions	
	D. Owned/Leased	D. Owned/Leased	Junisaletions	
	The expression "owned by" (as in a vehicle owned by the applicant) includes "leased to" if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to "owns, ownership", etc.	The expression "owned by" (as in a vehicle owned by the Applicant) includes "leased to" if the Applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to "owns, ownership", etc.		
	E. Rating Information	E. Rating Information		
	If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.	If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.		
	The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory.	The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory.		
	When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.	When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall be determined from that location.		
		<i>For Example:</i> A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius).		
	F. Types of Commercial Vehicles Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.	F. Types of Commercial Vehicles Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	(identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the may be extended to accommodate	Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Extended. Crew or Super Cab Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).	Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).	Pictures will be removed as they are outdated and not required	
	Multi-purpose Vehicle Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.	Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.		
	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).		
	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	Chasis	The 'body' may be flat platform (platform or flat deck)	FA is reviewing rules in the	This will not impact premiums
	The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.	or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.	Commercial Section. Aims to harmonize the wordings across all jurisdictions	
	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.	Pictures will be removed as they are outdated and not required	
	Road Tractor	In addition, a commercial vehicle using Rate Group		
	 In addition, a Commercial vehicle: a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II. 	 Table II: a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. 		
	 b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II. 	b) is a Snow Vehicle with a GVW in excess of 1000 KG or a snow groomer regardless of weight.		
	 c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II. 	 c) may be another specialized vehicle such as road machinery (for example, graders). 		
	d) is a Motorcycle designed and used for commercial	 d) is a Motorcycle designed and used for commercial purposes. 		
	purposes. Use Rate Group Table II. G. Gross Vehicle Weight ("GVW")	G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle		
	The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck	plus the maximum load capacity. Generally the vehicle registration (permit) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3000 KG (3 ton)		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	 data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section. 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 rormally 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 is not used in these situations. 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. 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. 	 van or 500 KG (1/2 ton) pickup – the GVW for 500 KG (1/2 ton) pickup will range from 1400 to about 3000 KG (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus Commercial vehicles are often equipped with machinery or apparatus. There are two types: 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 Operation of Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). 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 is not used in these situations. 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. The optional physical damage coverage may only be the same as that provided on the vehicle. 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. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 206 Rating Territory	Commercial vehicles registered and used in New Brunswick are rated using New Brunswick premiums. If a filing is required for another jurisdiction, the Outside New Brunswick exposure surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. Outside New Brunswick exposure surcharge and currency differential surcharge are to be applied where required. New Brunswick but within Nova Scotia, Prince Edward Island, Newfoundland or Labrador. New Brunswick rates and a surcharge apply if the vehicle is operated outside New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador. Refer to Rule 228.	The rating territories are described in the Territory section of this manual. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. <u>A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged at the higher rated territory. This applies to all classes in the Commercial Section including Truckmen. <u>Outside New Brunswick</u> exposure surcharge and currency differential surcharge are to be applied where required. <u>New Brunswick rates apply if the vehicle is operated</u> outside New Brunswick but within Nova Scatia, Prince Edward Island, Newfoundland or Labrador. For vehicles used in other jurisdictions, refer to Rule 228: Outside Province Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S currency differential surcharge are to be applied where required.</u>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 207 Rating Class	A. Multiple Uses Refer to Rule 208: Rating for More than One Use. B. Load Classification Vehicles with a Gross Vehicle Light (L) Weight not in excess of 4,500kg (10,000 lbs.) Vehicles with a Gross Vehicle Heavy (H) Weight of more than 4,500kg (10,000 lbs.) Road Tractors used to haul trailers Heavy (H)	A. Multiple Uses Refer to Rule 208: Rating for More than One Use. A. Load Classification Vehicles with a Gross Vehicle Light (L) Weight not in excess of 4,500kg (10,000 lbs.) Vehicles with a Gross Vehicle Heavy (H) Weight of more than 4,500kg (10,000 lbs.) Road Tractors used to haul trailers Heavy (H)	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording		Approved Wor	rding	Change from Current	Premium impact on existing policies
Rule 207	C. Radius		B. Radius		FA is	This will
Rating Class	or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.		Radius means the road distance fro city or town in which the vehicle is within a city or town or within 40 k boundaries of a city or town shall b 40 km (25 mile) radius. A radius of means that the vehicle is being ope miles) of the boundaries of the city kept.	usually kept. Operation cm (25 miles) of the be regarded as within a f 80 km (50 miles) erated within 80 km (50	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	Note: A vehicle used for more than 12 trips per a six month policy) beyond a radius of 80 km (5 be rated:		Note: A vehicle used for more than trips on a six month policy) beyond miles) is to be rated:			
	Radius 161- 400km Cla Radius 401-750km Cla	ss 61 ss 62 ss 63 ss 64	Radius 81-160km (100m Radius 161- 400km Radius 401-750km Radius over 750km	niles) Class 61 Class 62 Class 63 Class 64		
	Special Increased Limits (for Chemical Products Petroleum Products, Radioactive Materials) class be used if the vehicle is transporting Dangerous to Interurban Rate Pages for classification and r	sifications are to Goods. Refer ates.	Special Increased Limits (for Chem Explosives, Petroleum Products, Ra classifications are to be used if the Dangerous Goods. Refer to Interus classification and rates.	adioactive Materials) vehicle is transporting		
	For example: A vehicle hauling dangerous good times a year to transport those goods within a 1 Class 61B rates are applicable.		For example: A vehicle hauling dar 13 times a year to transport those radius. Class 61B rates are applical	goods within a 100 km		
	For policies issued for less than 6 months, the u increased limits (for Chemical Products, Explosin Products, Radioactive Materials) classifications s percentage of mileage used beyond 80 km (50 policy period, exceeds 5%.	ves, Petroleum shall apply if the	For policies issued for less than 6 m Special Increased limits (for Chemi Explosives, Petroleum Products, Ra classifications shall apply if the per used beyond 80 km (50 miles) for exceeds 5%.	ical Products, adioactive Materials) centage of mileage		
	The use of Special increased limits (for Che Explosives, Petroleum Products, Radioac classifications does not apply if the vehicle is in the being used to transport goods or for the special which it was designed.	ive Materials) ransit and is not	The use of Special Increased limits Explosives, Petroleum Products, classifications does not apply if the is not being used to transport good purpose for which it was designed.	Radioactive Materials) e vehicle is in transit and ds or for the specialized		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207	D. Exclusive Contract	C. Exclusive Contract	FA is	This will
Rating Class	A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen. <i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen. <i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	E. Road Tractor Without Trailer	D. Road Tractor Without Trailer		
	When a road tractor not used in connection with a farm is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described.	When a road tractor insured, it is presumed that it will be used with one or more trailers. Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers).		
	For tractors used in connection with a Farm, refer to Rule 207.H: Farm Trucks.	For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks.		
	F. Vehicles in Transit	E. Vehicles in Transit		
	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle "not specifically classified".	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.		
	<i>For example:</i> The insured lives in New Brunswick and purchases a road tractor in Ontario which is now driven back to New Brunswick to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).	<i>For example</i> : The Insured lives in one jurisdiction and purchases a road tractor in a different jurisdiction. The tractor is now being driven back to Alberta to be registered in the jurisdiction that the Insured resides in. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).		
	G. Electrically Powered Vehicles			
	- Discount no longer available.			

Rule				
Rule 207 Rating Class	 H. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part-time workers may not be rated as farm trucks. Class 33 is permissible only when the applicant owns both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified. Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm. For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles. Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. 	 Discount is no longer available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon. The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%. <i>(Applicable in Newfoundland & Labrador only)</i>. G. Commercial Vehicles and Underage Operators Not applicable in New Brunswick, Newfoundland & Labrador and Nova Scotia. H. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part-time workers may not be rated as farm trucks. Class 33 is permissible only when the Applicant owns both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified. Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm. For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles. Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies This will not impact premiums

Rule	Rule Current Wording Approved Wording		Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 207	I. Artisan Class 35	I. Artisan Class 35	Aims to	This will		
Rating Class	This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.	This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.	harmonize the wordings across all jurisdictions	not impact premiums		
		J. Rating Class Table				
Rule 208 Rating for More Than One Use	 If the vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Examples: a) The insured has a minivan used for courier purposes and for pleasure. Rate the vehicle for courier delivery. b) The insured has a light pickup truck. During the day he makes business calls to clients of the company he works for as a salesman. During the night he works for another company delivering pizza. Rate the vehicle for pizza delivery. c) The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks not carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. 	If a vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Example 1: The Insured has a mini van used for courier purposes and for pleasure. Rate the vehicle for courier delivery. Example 2: The Insured has a light pickup truck. During the day, the Insured makes business calls to clients of the company he working s for as a salesman. During the night the Insured works for another company delivering pizza. Rate the vehicle for courier services. The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums		
	Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term	rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short				
	Leases.	Term Leases.				

Rule	Current Wording			Approved Wo	Change from Current	Premium impact on existing policies	
Rule 209	Driving record for individually rate			Driving record for individually rate		FA is	This will
Driving Record	years of verified 'Clear Record'. Th coverages that are experience (fle		to	number of years of verified 'Clear not apply to coverages that are ex		reviewing rules in the	not impact premiums
	See special instructions under Rule			See special instructions under Rule		Commercial Section. Aims to	promunis
	All vehicles shall initially be rated a	at Driving Record 0 un	less	All vehicles shall initially be rated a	at Driving Record 0	harmonize	
	the application is accompanied by	(or the Servicing Carr		unless the application is accompar		the wordings	
	already has) proof of the accident			Carrier already has) proof of the a		across all	
	ownership period required for a be	tter driving record.		the ownership period required for	a better driving record.	jurisdictions	
	 If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the re-rating shall then be backdated appropriately. A. Clear Record Through out the period concerned: 1. There has been no accident involving the described vehicle or one for which it has been substituted; and 2. The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. Ownership is established from the date on which the Applicant takes possession of the vehicle. 		 the ownership period required for a better driving record. jurisd If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the rerating shall then be backdated appropriately. A. Clear Record Through out the period concerned: There has been no accident involving the described vehicle or one for which it has been substituted; and The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. Ownership is established from the date on which the Applicant takes possession of the vehicle. 				
	vehicles; the rating is determined	from the vehicle histor	ry not	other vehicles. The rating is determ	mined from the vehicle		
	the driver's history.			history not the driver's history.			
	B. Driving Record Entitlement			B. Driving Record Entitlement			
	Period of confirmed claims-	Driving Record		Period of confirmed claims-	Driving Record		
	free experience and vehicle	Entitlement		free experience and vehicle	Entitlement		
	ownership immediately preceding the			ownership immediately preceding the			
	commencement date of the			commencement date of the			
	period of insurance			period of insurance			
	Less than 1 year	0		Less than 1 year	0		
	At least 1 year	1		At least 1 year	1		
	At least 2 years	2		At least 2 years	2		
1	At least 3 years	3		At least 3 years	3		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209	Notes	Notes	FA is	This will
Rule 209 Driving Record	 Notes The driving record established applies to all coverages for which driving record is a factor. There is no split rating. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record. For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0. Where a vehicle replaces another it acquires the driving record of the replaced vehicle. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of driving record: a) If the gap in insurance coverage is 24 months or more in the past 3 years, the driving record will be reduced by 1 for each 12 months of the gap. b) If the gap in insurance coverage is less than 24 months in the past 3 years and the gap is the result of a termination for non-payment of premium, termination for non-payment of more assignment of coviction that would have increased the premium, or driver's licence suspension for an offence related to the operation of an automobile, the driving record will be reduced by 1 for each 12 month gap in coverage. 	 Notes The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut & Yukon</i>) and Collision coverages. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle uith the best rated driving record. <i>For example:</i> There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0. Where a vehicle replaces another it acquires the driving record of the replaced vehicle. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving record so n individually-rated vehicles. Where a loss history report or letter from the prior carrier is required to confirm claims-free experience for a maximum of Driving Record 0. Rateable gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of driving record: a) If the gap in insurance coverage is 24 months or more in the past 3 years, the driving record will be reduced by 1 for each 12 months of the gap. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	e Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 209 Driving Record	 c) If the gap in insurance coverage is less than 24 months in the past 3 years and the gap is for any reason other than one cited above, the driving record will not be impacted. For example: The applicant has proof of accident free insurance from June 1, 2004 to February 15, 2008 when vehicle was taken off the road. Effective date of FA policy is July 1, 2008. Since the gap is less than 24 months (February 15, 2008 to July 1, 2008), there is no impact on the driving record. The applicant has proof of accident free insurance from June 1 2004 to May 20, 2007 when the policy was cancelled for nonpayment. Effective date of FA policy is July 1, 2008. Since the gap is less than 24 months (May 20, 2007 to July 1, 2008) but for a reason indicated above, the driving record is reduced by 1 year. 5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and "Seasonal Use" is confirmed from past insurance records, Facility Association shall require only proof of the accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be ellowed to progress in the same manner as vehicles that are used year round. 	 b) If the gap in insurance coverage is less than 24 months in the past 3 years and the gap is the result of a termination for non-payment of premium, termination for nondisclosure of an accident or conviction that would have increased the premium, or driver's licence suspension for an offence related to the operation of an automobile, the driving record will be reduced by 1 for each 12 month gap in coverage. c) If the gap in insurance coverage is less than 24 months in the past 3 years and the gap is forany reason other than one cited above, thedriving record will not be impacted. For example: The applicant has proof of accident free insurance from June 1, 2004 to February 15, 2008 when vehicle was taken off the road. Effective date of FA policy is July 1, 2008. Since the gap is less than 24 months (February 15, 2008 to July 1, 2008), there is no impact on the driving record. The applicant has proof of accident free insurance from June 1 2004 to May 20, 2007 when the policy was cancelled for nonpayment. Effective date of FA policy is July 1, 2008. Since the gap is less than 24 months (May 20, 2007 to July 1, 2008) but for a reason indicated above, the driving record is reduced by 1 year. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and "Seasonal Use" is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording		Premium impact on existing policies
Rule 211 Vehicle Rate	The rate group is determined from Rate Group Table I or Rate Group Table II.	The rate group is determined from using Rate Group Table I or Rate Group Table II.	FA is reviewing rules in the	This will not impact premiums
Group	This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons). If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the	 A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. 10,000 pounds (4.5 metric tons). If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. 	the wordings across all jurisdictions e is ler.	
	If it was not listed in the immediately preceding year (it is a new model or there is a gap in model years), the Servicing Carrier shall provide you with the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.	If it the year make/model was not listed in the immediately preceding year (it is a new model or there is a gap in model years), the contact your Servicing Carrier. shall provide you with the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a-copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.		
	Rate Group Table I is not to be used for models and series not specifically listed.	Rate Group Table I is not to be used for models and series not specifically listed		
	 B. Rate Group Table II The model year and List Price New are used to determine the rate group. Rating Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I. 	G. B. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.		
	Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or	B. C. Rate Group Table II The model year and List Price New are used to determine the rate group.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	 commercial vehicles that have been customized (e.g. special paint jobs). Commercial vehicles designated II in Rating Group Table I. Private Passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rating Group Table I (e.g. car being used for courier purposes). Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes. Vehicles classed as or rated as Interurban. C. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all ermanently attached equipment and any customizing features. 	 Rating Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I. Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs). Commercial vehicles designated II in Rating Group Table I. Private Passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rating Group Table I (e.g. car being used for courier purposes). Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater. Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes. 	Updated acceptable uses of Rate Group Table II based on simplification proposed on Rule 211.A FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 212 Trailers	 A. Types and Uses of Trailers Non-Cargo Trailer 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: H Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. 	 Vehicles classed as or rated as Interurban. A. Types and Uses of Trailers Non-Cargo Trailer 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:H Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly. Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers). Gosseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck. Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Trailers device for use with a road tractor. Includes "bogies" used to convert containers into semi-trailers. coupling device for use with a road tractor. Includes "bogies" used to convert containers into semi-trailers. Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly. Pup Trailer Low-bed Float Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly. Pup Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers). Cooseneck Trailer Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Trailer Sued with a truck. Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for	Rule 212			FA is	This will
A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly. A second trailer attached to a lead trailer, either by m of a tongue or trailer converter dolly. Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers). Cow-bed Float Trailer Gooseneck Trailer Image: trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. A large trailer or straight truck. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Trailer Converter Dolly A dual wheel axle with a truck. Image: Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck. Tractor-trailer same classified in the same manner as a road tractor used for grocery delivery is Notes: Except as provided above, trailers are classified in the same manner as a road tractor used for grocery delivery is Society as motor vehicles. E.g. a trailer used for grocery delivery is	Trailers	device for use with a road tractor. Includes "bogies" used to		reviewing rules in the Commercial Section.	not impact premiums
A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers). A trailer designed with a low center of gravity and use haul very heavy loads (e.g. road graders, and transformers). Gooseneck Trailer Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. A large trailer with a light cargo most commonly pulled a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery is classified in the same manner as a Notes:		A second trailer attached to a lead trailer, either by means of a	A second trailer attached to a lead trailer, either by means	Aims to harmonize the wordings across all	
A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck. Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for Notes:		A trailer designed with a low center of gravity and used to haul	A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and	jurisdictions	
 pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box. Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck. Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for 		Gooseneck Trailer		Pictures will be deleted as they are outdated	
A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck. Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck. Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for		pickup truck. Attachment to the pickup is by means of a small	A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.		
Road tractor with two or more trailers attached, or two or more trailers used with a truck.Road tractor with two or more trailers attached, or two more trailers used with a truck.Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used forRoad tractor with two or more trailers attached, or two more trailers used with a truck.Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used forNotes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for		A dual wheel axle with a fifth wheel mounted and a tongue for			
Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery is classified in the same manner as a		Road tractor with two or more trailers attached, or two or more	Road tractor with two or more trailers attached, or two or		
grocery derivery.		Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is	Except as provided above, trailers are classified in the		
For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier. For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.		demonstration, sales or office purposes, submit full details to	demonstration, sales or office purposes, submit full details		

Rule	Current Wording		Approv	ved Wordin	g		Change from Current	Premium impact on existing policies
Rule 212	B. Rating of Trailers		B. Rating of Trailers				FA is	This will
Trailers	1. Owned Trailer Liability Charge the indicated percentage of the prer the highest rated vehicle with which the trai	1. Owned Trailer Liability and DCPD Charge the indicated perce applicable to the highest railer may be towed. The towing vehicle premium in	ated vehicle percentage	with which applied to t		reviewing rules in the Commercial Section. Aims to harmonize the wordings	not impact premiums	
	Note: If the towing vehicle is rated with Outside New Brunswick exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.		Note: If the towing vehicle is rated with Outside New Brunswick exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.			across all jurisdictions		
	5 5	Nil 25%	For DCPD only, establish t according to Rate Group T		p for the tra	ailer		
	Non-Cargo Trailer10Low-bed Float Trailer25Cargo Trailer25		Trailer Type Converter Dolly (Non Cargo)	Liability Nil	DCPD Nil			
	Semi-trailer 10 Other 25		Converter Dolly (Cargo)	25%	10%			
	Pulling Modular Homes and the like 25	%	Non-Cargo Trailer	10%	10%			
			Low Bed Floater Trailer	25%	10%			
			Cargo Semi Trailer	10%	10%			
			Cargo Other Trailer	25%	10%			
			Pulling Modular Homes and the like	25%	10%			
	Direct Compensation – Property Damage Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.		Direct Compensation – Charge 10% of the DCPD highest rated vehicle with	əremium ap	plicable to t			
	NOTE For Liability and DCPD: If the towing vehicle is rated with Outside New Brunswick exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.		NOTE For Liability and DCI If the towing vehicle is rat exposure surcharge and/o the percentage applies to- including that surcharge.	ed with Out: r-conviction	accident su	ircharge,		
	Notes: If tractor-trailer-trains or tandem rigs are of trailer that may be used is to be rated as a Other".		Notes: If tractor-trailer-trains or t trailer that may be used is Other".					

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess. For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess. For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The other that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.	These two paragraphs will become a different section called Excess Trailers	This will not impact premiums
	The driving record for rating a trailer's Liability insurance is the same as the vehicle on which the trailer's premium is based. (For reporting under the Automobile Statistical Plan, the trailer is identified by the use of Driving Record Code "7".) Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils. A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. Here are Rating Examples:	The driving record for rating a trailer's Liability and DCPD insurance is the same as the vehicle on which the trailer's premium is based. (For reporting under the Automobile Statistical Plan, the trailer is identified by the use of Driving Record Code "7".) Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils. A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi- trailer.	Moved to optional physical damage section Pictures will be deleted as they are outdated	
	Non Cargo 10% Cargo Trailer – Other – 25% Cargo Trailer – Semi– 10% Cargo Trailer – Semi– 10% Road Semi-Trailer Pup Trailer Tractor-Trailer-Train each trailer 25%	Here are Rating Examples:	Pictures will be deleted as they are outdated	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212	Accident Benefits, Uninsured Automobile	Accident Benefits, Uninsured Automobile	FA is	This will
Trailers	No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle	No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle	reviewing rules in the Commercial Section. Aims to	not impact premiums
	Optional Physical Damage Coverage Each trailer is rated as if it were a separate vehicle. Rate Group Table II is used to determine the rate group.	Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rate Group Table II is used to determine the rate group.	harmonize the wordings across all jurisdictions	
	Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside New Brunswick exposure surcharge and accident surcharge if required.	Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside Province/Territory exposure surcharge and accident surcharge if required.		
		Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.		
		2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	Moved from within the Owned Trailer section	
		<i>For example:</i> There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		
	2. Non Owned Trailers Liability	3. Non Owned Trailers Liability		
	When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi- trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212		Accordingly, the semi-trailer Liability premium must be	FA is	This will
Trailers		charged. Charge the premium applicable to an owned trailer. Direct Compensation – Property Damage If the non-owned trailer includes assumed liability, establish the rate group according to the trailer value; model year is assumed to be the current year. Charge the full DCPD premium based on that rate group and the class/driving record of the highest rated vehicle with which the trailer may be towed. If the non-owned trailer excludes assumed liability, there is no charge for DCPD because there is no DCPD coverage under the policy. Apply outside Province/Territory exposure surcharge if required.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions so DCPD needed to be added	not impact premiums
	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle		
	Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required.	Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value; model year is assumed to be the current year. and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply Outside Province/Territory exposure surcharge if required.		
	NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)	NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)		
		NOTE: If multiple Non-Owned trailers are scheduled on the policy, each must carry the same policy limits and optional physical damage deductibles (if coverage is applied).		

Rule	Current Wording			Premium impact on existing policies
Rule 212	3. Policy Covers Trailers Only	4. Policy Covers Trailers Only	FA is	This will
Trailers	Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharges for Outside new Brunswick exposure, accidents and convictions if required.	Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharges for Outside Province/Territory exposure, accidents and convictions if required.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.		
	Direct Compensation – Property Damage Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.	Direct Compensation – Property Damage Establish the rate group according to the trailer value and charge 10% of the DCPD premium based on that rate group and the class/driving record established under Liability coverage. Apply surcharges for Outside Province/Territory exposure and convictions if required.		
	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle		
	Optional Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for the Outside New Brunswick exposure to all Physical Damage coverage and surcharges for accidents and convictions to Collision coverage.	Optional Physical Damage Establish the rate group according to the trailer value. Charge the applicable optional physical damage premiums based on that rate group and the class/driving record established under Liability coverage. Apply surcharges, if required.		
	4. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.	5. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.		47 of 42

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 213 Endorsement (Policy Change) Forms and Wordings	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. 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.	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle on the Certificate of Automobile Insurance/Declaration page to which the endorsement is attached. Once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 214 Commonly Used Endorsements	 END 13C – Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction. END 20 – Loss of Use Facility Association does not provide this coverage for vehicles that are used or rated commercially. Machinery or Equipment Endorsements END 30 – Excluding Operation of Attached Machinery 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 permitted in respect of a vehicle to which END 30 applies.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment. END 27B – Business Operations - Legal Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control The Applicant must specify the types of vehicle/trailer that may be in the Applicant's custody and provide the required limit per occurrence. The premiums to be charged are those applicable to the highest rated vehicle that may be in the Applicant's custody as though the vehicle was an owned vehicle. The rating is based upon the driving record, the type and use of the vehicle/trailer. Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required. NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.) After Market Sound and Electronic Communication Equipment. Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment to \$1,500. Where a vehicle is coverage on such equipment to \$1,500. Where a vehicle is coverage on such equipment to \$1,500. Where a vehicle is coverage on such equipment to applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured. END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication	This will not impact premiums

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	 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 in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured. <i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90. 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication	This will not impact premiums
Rule 215 Premiums	 A. Premium Quotations The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium except for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles. Fleets as defined in Rule 239 are not eligible for six month policies. C. Premium Rounding The premium for each coverage shall be rounded to the nearest	 A. Premium Quotations The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates The rates published in this manual are for annual policy terms. For commercial six-month policies charge, 52% of the annual premium except for Motorcycles/Mopeds, Snew Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles. Fleets as defined in Rule 239 are not eligible for six month policies. C. Premium Rounding The premium for each coverage shall be rounded to the 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	e Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 215 Premiums	be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00. This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall <i>always</i> be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00). D. Minimum Premium/Minimum Retained Premium The minimum premium for any automobile policy or renewal	 more shall be rounded up to the next whole dollar (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00). This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall <i>always</i> be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00). D. Minimum Premium/Minimum Retained Premium The minimum premium for any commercial automobile 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy. Note: The minimum premium and minimum retained premium for garage policies (POL 4) is \$250.00. E. Premium Determination A. Calculating Premium with No Outside New Brunswick Exposure: 	 policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy. Note: The minimum premium and minimum retained premium for garage policies (POL 4) is \$250.00. E. Premium Determination Calculating Premium with No Outside Province/Territory Exposure: 		
	 Steps 1. Ensure that the vehicle qualifies as a Commercial Vehicle (See Rule 205: Definitions). 2. Establish the rating territory (See Rule 206: Rating Territory). 	 Steps 1. Ensure that the vehicle qualifies as a commercial vehicle (See Rule 205:A - Definitions). 2. Establish the rating territory (See Rule 206: Rating Territory). 		
	 3. Establish the rating class (See Rule 207: Rating Class). 4. For Liability, DCPD and Collision coverages, establish the driving record (See Rule 209: Driving Record). 5. For DCPD establish the rate group and for Optional physical damage, establish the rate group and the minimum deductible (see Rule 211: Vehicle Rate Group and Rule 201: Coverages Available and Minimum Deductibles). 6. Establish what, if any, special rating factors apply. 	 Establish the rating class (See Rule 207: Rating Class). For Liability and Collision coverages, establish the driving record. (See Rule 209.) (Applicable to Northwest Territories, Nunavut & Yukon) For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209: Driving Record). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island) 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	 7. Refer to the Schedule of Rates in this section and establish the 'manual" premium for each coverage. 8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section. 9. Apply any special use factor. 10. Apply fleet rating or accident/conviction surcharges if required. B. Calculating Premium with Outside New Brunswick Exposure: Towing Vehicles Liability – Calculate the Outside New Brunswick exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply the Outside New Brunswick exposure surcharge and currency differential surcharge (if applicable) to the 	 5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (Applicable to Northwest Territories, Nunavut & Yukon) 5b. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Prince Edward Island)(See Rule 201: Minimum Deductibles and Rule 211: Vehicle Rate Group). 5c. For DCPD and optional physical damage, establish the rate group and the minimum deductible. (See Rule 201) (Applicable in Ontario only) 6. Establish what, if any, special rating factors apply. 7. Refer to the Rate Pages in this section and establish the 'manual' premium for each coverage. 8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, then multiply the rate group premium by the deductible factor. For trailers, also see Trailers in this section. 9. Apply any special use factor. 10 Apply fleet rating or accident/conviction surcharges if required. 2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Coverage Description 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording		Approved Wording	from Current	Premium impact on existing policies
Rule 215 Premiums	premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. Accident Benefits, Uninsured Automobile – Apply the Outside New Brunswick exposure surcharge for Liability to the premium. Then apply any fleet rating to the resulting premium.	Liability	Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize	This will not impact premiums
	 Collision – Calculate the Outside New Brunswick exposure surcharge for physical damage and apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. Comprehensive/Specified Perils – Apply the Outside New Brunswick exposure surcharge for physical damage to the premium. 	Direct Compensation Property Damage (DCPD) (Not available in Northwest, Nunavut & Yukon)	Calculate the Outside Province/Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.	the wordings across all jurisdictions	
	 END 44 – Apply the Outside New Brunswick exposure surcharge for Liability to the premium. Trailers Liability - Determine the premium for the Towing Vehicle in accordance with Rule 215.E. Steps 1 – 9 above plus any fleet rating surcharge or discount. Apply the appropriate Trailer percentage charge to obtain the premium. If the towing vehicle 	Accident Benefits/(Uninsu red Automobile (<i>Not available in</i> <i>Alberta,</i> <i>Northwest</i> <i>Territories,</i> <i>Nunavut &</i> <i>Yukon</i>)	Apply the Outside Province/Territory exposure surcharge for Liability to the premium.		
	 b) percentage charge to obtain the premium. If the towing vehicle is rated with an Outside New Brunswick exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge. DCPD – Determine the premium for the towing vehicle in accordance with Rule 215.E. Apply 10% of the DCPD premium applicable to the towing vehicle. If the towing vehicle is rated with an Outside New Brunswick exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the trailer may be towed. 	Collision	Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.		
		Comprehensive/ Specified Perils END 44/44R	Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium. Apply the Outside Province/Territory exposure for Liability to the premium.		
	Accident Benefits, Uninsured Automobile – No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these				

Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
cases, charge 100% of the premium applicable to the towing		Trailers	FA is	This will
 cases, charge 100% of the premium applicable to the towing vehicle. Collision - Calculate the premium for the required coverage and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge and apply to the premium. Do not apply any conviction surcharge unless the trailer is the only vehicle on the policy. Comprehensive/Specified Perils - Calculate the premium for the required coverages and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and apply to the premium. 	Coverage Liability Direct Compensation Property Damage (DCPD) (Not available in Northwest Territories, Nunavut & Yukon) Accident Benefits / Uninsured Automobile (Not available in Alberta, Northwest	DescriptionDetermine the premium for the towing vehicle in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.Determine the premium for the towing vehicle in accordance with Rule 215: E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies
	 vehicle. Collision - Calculate the premium for the required coverage and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge and apply to the premium. Do not apply any conviction surcharge unless the trailer is the only vehicle on the policy. Comprehensive/Specified Perils - Calculate the premium for the required coverages and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure 	vehicle. Courage Collision - Calculate the premium for the required coverage and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge and accident surcharge and acply to the premium. Do not apply any conviction surcharge unless the trailer is the only vehicle on the policy. Comprehensive/Specified Perils - Calculate the premium for the required coverages and deductible in accordance with Rule 215.E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and acply to the premium. Direct Compensation (DCPD) (Not available in Northwest Territories, Nunavut & Yukon) Accident Benefits / Uninsured Automobile (Not available in Alberta,	Vehicle. Collision - Calculate the premium for the required coverage and deductible in accordance with Rule 215. E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge and apply to the premium. Do not apply any conviction surcharge unless the trailer is the only vehicle on the policy. Determine the premium. Apply the appropriate trailer approvements of the premium. Comprehensive/Specified Perils - Calculate the premium for the required coverages and deductible in accordance with Rule 215. E, steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and apply to the premium. Direct Direct Direct Compensation Froperty Direct Manage (DCPD) Direct Northwest Territories, Nunavut & Yukon) Accident Secondance with Property Rule 215: E. 1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate precentage for the trailer applies to the towing vehicle is rated with 0.015 plus any fleet rating surcharge or discount. Apply the appropriate rating workarge to obtain the premium. Including that surcharge, if applies to the towing vehicle is rationary explored the trailer applies to the towing vehicle is rationary explored the trailer applies to the towing vehicle is rationary explored the trailer applies to the towing vehicle premium including that surcharge, the appropriate percentage for the trailer applicable to the highest rated vehicle with which the trailer may be towed.	cases, charge 100% of the premium applicable to the towing vehicle. Collision - Calculate the premium for the required coverage and deductible in accordance with Rule 215 E. to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge or to 9 plus any fleet rating surcharge to obtain the premium. Do not apply any conviction surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge or discount. Calculate Outside New Brunswick exposure surcharge and accident surcharge or discount. Calculate to the policy. Comprehensive/Specified Perils - Calculate the premium. If the towing vehicle is rated with an Outside New Construction surcharge. If the required coverage and deductible in accordance with Rule 215.E. steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Constructions with Rule 215.E. Steps 1 to 9 plus any fleet rating surcharge or discount. Calculate Outside New Brunswick exposure surcharge or discount. Calculate Outside New Brunswick exposure Direct Direct to 0000000000000000000000000000000000

Rule	Current Wording		А	pproved Wording	Change from Current	Premium impact on existing policies
Rule 215			Nunavut &		FA is reviewing	This will
Premiums			Yukon)		rules in the Commercial Section. Aims to harmonize the wordings	not impact premiums
			Collision	Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.	across all jurisdictions	
			Comprehensive / Specified Perils	Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.		
Rule 216	Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 145: Purchasing Vehicles in	Ν	lot applicable		This section has been	This will not impact
Policy Term	Jurisdiction Where FA Does Not Operate and Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction. A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily				moved to the General Section	premiums
	 poincy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term. 					

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 216 Policy Term	The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium. Policies subject to Rule 239: Fleets cannot be issued for a term of 6 months.		This section has been moved to the General Section	This will not impact premiums
Rule 217 Policy Changes	 A. A change to a policy shall not be processed if: a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or DeletingVehicles Leased Vehicles Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by 	 A. A change to a policy shall not be processed if: a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or Deleting Vehicles Leased Vehicles Where the Insured has a leased vehicle and is returning the vehicle, provided there is no change in the name of the Insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor is niterest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 217 Policy Changes	 endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy. In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. 	 may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. In situations where an Insured has two or more vehicles leased from different companies, separate policies may not be necessary for each vehicle. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	
	Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation.	Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.			
If the applicant has ve companies or, one veh name and one in the s maintained. If the applicant has v	Two or More Vehicles Registered to Different Names: If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.	Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.			
	If the applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.	If the applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary. C. Amending or Deleting Coverage on Vehicles with			
	C. Amending or Deleting Coverage on Vehicles with	Lessees or Lienholders			
	Lessees or Lienholders				
	Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder,	Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. Procedure of notification 1. The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time. 2. Faxed or mailed policy change requests are acceptable. 3. If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change. 5. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/ Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 6. Before physical damage coverage can be bound on a branded vehicle (salvage or rebuilt) a valid vehicle 	 send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227) Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. Procedure of notification The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time. Faxed or mailed policy change requests are acceptable. If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the Servicing Carrier on the date of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 	Current FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing
	branded vehicle (salvage or rebuilt) a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate, must be submitted with the request for a policy change (addition or substitution).	bound on a branded vehicle (salvage or rebuilt) a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate, must be submitted with the request for a policy change (addition or substitution).		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 7. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. E. Deletions of Vehicles and Coverages a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier	 NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 7) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. E. Deletions of Vehicles and Coverages a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date that it was requested to be effective. In the event that the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the insured	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies This will not impact premiums
	will delete the vehicle/ coverage effective 12:01 a.m. on September 6.	requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.	For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10. NOTE for a) and b) If the date the request was received by the Agent/Broker	across all jurisdictions	
	If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.	is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.		
	c) In the event that the vehicle has been sold, 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.	c) In the event that the vehicle has been sold , 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.		
	<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.	<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.		
	d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:	d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:		
	i) The day after the salvage is signed over to the insurer;	i) The day after the salvage is signed over to the Insurer;		
	or	or ii) The date the policy is no longer under the temporary		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect. 	 substitute auto provision, if that date is later than the date salvage was signed over. <i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist. aware, that the circumstances e) exist. b) exist. c) exist. d) exist. c) exist. e) exist. e) exist. e) exist. e) exist. f) fithe change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver Record Abstraction c) Driver Record Abstraction 	F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving		
	a) Differ Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.	 and/or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience (fleet) rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured. b) Since the rating is determined from the vehicle 		
	 b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other 	history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 vehicles and, consequently, Previous Insurance History on the additional or replacement driver(s) is not required. c) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Rule 239: Fleets. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement. 	on the additional or replacement driver(s) is not required. c) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Rule 239: Fleets. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 G. Not Applicable H. Midterm Policy Change Premium Calculation 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). 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. 	 G. Not Applicable G. Midterm Policy Change Premium Calculation 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). 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. 		
	 Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used. 	 Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated (pro rata) by using the Day Table. except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: addition of a vehicle or a coverage increase of a Liability limit decrease of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period. 	 Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: addition of a vehicle or a coverage increase of a Liability limit decrease of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 218	A. Before issuing a Renewal:	A. Before issuing a Renewal:	FA is	This will
Renewals	If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227: Proof of Insurance.	If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227 : Proof of Insurance.	reviewing rules in the Commercial Section.	not impact premiums
	NOTE: Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non- renewed.	NOTE: Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.	Aims to harmonize the wordings across all jurisdictions	
	Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating. A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history.	Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.		
	These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).	A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward		
	Renewals shall only be offered on policies for annual or six month terms.	Island).		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218		Renewals shall only be offered on policies for annual or six month terms.	FA is reviewing	This will not impact
Renewals	R. Not Applicable	NOTE: Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed. B. Not Applicable	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	B. Not Applicable C. Accidents Occurring Between Renewal Process Date &	B. Accidents Occurring Between Renewal Process		
	Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.	Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.		
	D. Depowel Processing	C. Renewal Processing		
	D. Renewal Processing 1. Other than Direct Billing	1. Other than Direct Billing		
	Servicing Carrier Responsibilities i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date. ii. Renewal Notice to the Insured The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date.	Servicing Carrier Responsibilities i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date. ii. Renewal Notice to the Insured The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date.		
	Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term.	Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record O. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218	Or	Or	FA is	This will
Renewals	Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	reviewing rules in the Commercial Section. Aims to	not impact premiums
	Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:	Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:	harmonize the wordings across all jurisdictions	
	 a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned 	 a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall 		
	premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	be responsible for earned premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		

Rule	Current Wording	Approved Wording	from Current	Premium impact on existing policies
Rule 218	2. Direct Billing Renewals	2. Direct Billing Renewals	FA is	This will
Renewals	 Servicing Carrier Responsibilities a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date. b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing 	 Servicing Carrier Responsibilities a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.	Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured.		
	d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.	 d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option. 		
	Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.		
Rule 219	A. Midterm Cancellation - Effective Date	A. Midterm Cancellation - Effective Date	Aims to	This will
Cancellations	 Received by Agent/Broker or Servicing Carrier within 30 days If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation 	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is	harmonize and simplify the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	Aims to harmonize the wordings across all jurisdictions	
	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).		
	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.		
	Note for 1 and 2 If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.	Note for 1 and 2 If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.		
	3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.	3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.		67-(40

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	<i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.	<i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	 4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the insurer, 	 4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the 	harmonize the wordings across all jurisdictions	
	b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.	 b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over. 		
	<i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.	<i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.		
	5. Coverage placed in Voluntary Market In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.	5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.		
	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.		
	B. Policies with Lessors or Lienholders If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the	B. Policies with Lessors or Lienholders If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the		68 of 12

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation. If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required 	 lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective is being cancelled and the effective date of required) to advise that the policy is being cancelled at the policy is being cancelled and the effective date of cancellation. If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)	required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.) D. Policy is Financed Through a Premium Finance		
	D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company <i>regardless of the</i> <i>reason</i> for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.	Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the Agent/Broker <i>regardless of the reason</i> for cancellation. The Agent/Broker <i>must</i> return the applicable refund premium to the premium finance company. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.		
	E. Cancellation – Procedures	E. Cancellation – Procedures		
	1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.	1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.		
	The Facility Association shall accept faxed signed and dated cancellation requests.	The Facility Association shall accept faxed signed and dated cancellation requests.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 The return premium shall be calculated as follows: Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium. All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium. 	The return premium shall be calculated as follows: Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.For commercial vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premiumFor commercial vehicles, not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premiumFor commercial vehicles, not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.Note:Note:For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill	 manual. If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill 		
	 When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured, 	 When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured. 		
	 or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests. If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata 	 or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests. If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.	calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker 'will be read to mean Servicing Carrier. When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured. Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.	Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker 'will be read to mean Servicing Carrier. When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured. Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation. When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.		
	3. Cancellation of Late Issued Renewals	3. Cancellation of Late Issued Renewals		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 219 Cancellations	If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term. Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured or shall have the insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. 4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions. Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed. Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent'/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be cancelled on a	If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term. Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have the Insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. 4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions. Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed. Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal terfusal. 5. Cancellation of Renewals in Outlying Areas No longer applicable	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219	6. Flat Cancellation Exceptions	5. Flat Cancellation Exceptions	FA is	This will
Cancellations	 Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 	 Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:	3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:		
	a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and	a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and		
	b) the cheque was immediately deposited; and	b) the cheque was immediately deposited; and		
	c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and	c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and		
	d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.	d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.		
	However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.	However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.		
	 7.Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non- 	6.Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219	payment of premium. The earned premium shall be calculated pro rata.	payment of premium. The earned premium shall be calculated pro rata.	FA is reviewing	This will not impact
Cancellations	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	 Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table. 	 1. Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk-(excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles)-is being placed in the voluntary market. 2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table. 		
Rule 221	A. Pro Rata	A. Pro Rata	FA is	This will
Time on Risk Tables	 Calculation for Endorsements & Cancellations Using the Day Table on the next page: Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 	 Calculation for Endorsements & Cancellations Using the Day Table on the next page: 1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233. 2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. 3. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 221	Refund/change percentage .345	Refund/change percentage .345	FA is reviewing	This will not impact
Time on Risk Tables	 Where the policy is a six month policy, double the refund/change percentage. 	 Where the policy is a six month policy, double the refund/change percentage. 	rules in the Commercial Section.	premiums
	5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.	5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.	Aims to harmonize the wordings across all jurisdictions	
	 For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage. 			
	C. Short Term Tables	C. Short Term Tables	Number 1	
	1. Motorcycles, Mopeds, Antique Vehicles. Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Te Table 1 or 2.	1. Motoreycles, Mopeds, Antique Vehicles. Use Short Term Table 3 for all coverages other thanComprehensive/Specified Perils which are subject to ShortTerm Table 1 or 2.	and Number 2 are being removed as they relate to	
	2. Snow Vehicles Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Te Table 1 or 2.	2. Snow Vehicles Use Short Term Table 4 for all coverages other than comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.	Recreational vehicles	
	3. All Other Vehicles For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.	3. All Other Vehicles Commercial Vehicles For a policy cancellation, use Short Term Table No. 1 or No. 2. For a short term policy, use Short Term Table 1.		
	Cancellation requested by or on behalf of Insured1.Referring to the Day Table calculate the number	Cancellation requested by or on behalf of Insured		
	of days the policy has been in force.	1. Referring to the Day Table, calculate the number of days the policy has been in force.		
	2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".	2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".		
	3. Subtract that percentage from 100% to determine the "refund percentage".	3. Subtract that percentage from 100% to determine the "refund percentage".		

Rule			Current Wor	ding			Ar	oproved Word	ling		Change from Current	Premium impact on existing policies This will not impact premiums
Rule 221	4.	policy premiu	und percentage um as at the ca	ncellation dat	e. Minimum	premium	n as at the ca	ercentage to th ncellation date	. Minimum reta		FA is Reviewing	not impact
Time on Risk Tables	retained	d premium mu	st be taken inte	o consid	deration.	premium	n must be tak	en into conside	eration.		rules in the Commercial	premiums
	Calcula 1.		n for a Short the Day Table,		numbor	Calculat	ting premiu	m for a Short	Term policy		Section. Aims to	
	1.		olicy has been		number		ing to the Da policy has b	ay Table, calcul een in force.	ate the numbe	er of	harmonize and simplify	
	2.		Table No. 1, de	etermine the		5	1 5				the wordings	
	"Percentage of premium".				2. Referr premium	0	No. 1, determi	ne the "Percen	tage of	across all jurisdictions.		
	3. Apply that percentage to the annual premium. Minimum retained premium must be taken into							age to the ann				
	D Sho	consideratior		lo 4 (seasor	al uso	Minim		premium must	be taken into			
	D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)						rt Term Tables No. 3 and No. 4 (seasonal use				These	
			all coverages e			vehicles					sections are	
			otorcycles, Mop Comprehensive				-all coverages (Motorcycles, N			being removed as		
			erm Table No.					For Comprehe			they relate	
		,	g upon the circ		-			e Short Term Table No. 1 or No. 2 or a			to	
								lepending upor			Recreational	
			n that insurance ntage of annual					n that insurance ding "Percentag			vehicles	
	below.	onding Percer	itage of annual	i premium mo	ulcateu	indicated		ung rercenta	je or annuar p i	-cimum-		
	2010111							month charge	pro-rata of the	e		
	2.		month charge				5 11	to the comple				
			plete month. Fo					f a motorcycle	insurance that	ŧ		
		,	that commence ys = 24; 24 d				ces on June	/.m: 1 ys – 24; 24 d	ivided by 30			
			6 for the mon		0,			6 for the mon		0,		
			SHORT TERM	A TABLE No. 3	3			SHORT TERM	M TABLE No. 3	}		
			rcycles & Moped					rcycles & Moper				
			luding Comprehe	· · · ·				luding Compreh		1		
		Period	Percentage	Period	Percentage		Period	Percentage	Period	Percenta		
			of annual premium		of annual premium			of annual premium		of annua premiun		
		January	Nil	July	20	1	January	Nil	July	20		
		February	Nil	August	20	1	February	Nil	August	20		
		March	5	September	10	1	March	5	September	10		
		April	10	October	5		April	10	October	5		
1		May	10	November	Nil		May	10	November	Nil		

		Curr	rent Wording				Approv	ed Wording			Change from Current	Premium impact on existing policies
Rule 221	Ju	ne 20	Dec	cember N	il	Ju	ne 20	De	cember-	Nil	These	This will
Time on Risk Tables	3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro- rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.					there is the table an addit to pro-r U.S. exp	tables below a use outside Ca indicates the ional premium ata of the annu oosure is applic for personal us iired.	anada during a charges as "N charged for th al premium. T able, except v	⊢month wh lil″ there sh hat month The surchar vhere the ∿	here hall be equal rge for rehicle	sections are being removed as they relate to Recreational vehicles	not impact premiums
	<i>For example:</i> The insured has a motorcycle that he wis to trailer down to Florida to use during the months of November and December in addition to regular use for year in Halifax. The annual premium is \$1,250 excludir any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.1 and apply that to the total annual premium. The additio premium charge for November and December will be \$				s of se for the cluding nber. ita er (.164) additional	wishes t months regular premiur for Nove Table, c of Nove the tota	mple: The insu of November a use for the yea n is \$1,250 exa alculate the pro- mber and Deca alculate the pri- mber and Deca l annual premi- or November a	to Florida to u and December ar in Halifax. T cluding any pro- ember. Using o rata fraction ember (.164) c um. The additi	se during t in addition he annual emium cald the Pro Ra for the mo and apply the onal premi	the to culation ta Day onths hat to ium		
			M TABLE No. 4 Vehicles	+					4			
	Exc	luding Compreh		l Perils				M TABLE No. 4	4			
	Period	Percentage	Period	Percentage		Eve	uding Compreh	Vehicles	Dorila			
		Ŭ		of annual				· ·	a 1 01115			
		of annual		of annual		Parton	Parcantana	Period	Percenta	ae.		
		of annual premium		premium		Period	Percentage of annual	Period	Percenta of annua	0		
	January	premium 25	July	premium Nil		Penoa	of annual premium	Period	Percenta of annua premium	1		
	January February	premium 25 25	July August	premium	_	January	of annual premium	Period July	of annua	1		
		premium 25 25 15	-	premium Nil Nil Nil	_		of annual premium 25	July	of annua premium Nil	1		
	February	premium 25 25 15 Nil	August	premium Nil Nil		January	of annual premium	July August	of annua premium Nil Nil	1		
	February March	premium 25 25 15 Nil Nil	August September	premium Nil Nil Nil Nil 10		January February March	of annual premium 25 25 25 15	July	of annua premium Nil Nil Nil Nil	1		
	February March April	premium 25 25 15 Nil	August September October	premium Nil Nil Nil Nil Nil		January February	of annual premium 25 25	July August September	of annua premium Nil Nil	1		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 222	A. A policy may only be reinstated if:	A. A policy may only be reinstated if:	FA is	This will
Reinstatements	 a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque shall assume full responsibility for that amount. 	 a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque shall assume full responsibility for that amount. 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	B. When a policy is reinstated	B. When a policy is reinstated		
	When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.	When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.		
Rule 223 Service Fee Schedule (Commission)	The commission rates are:Experience IndividuallyCommercial VehiclesRatedLong haul vehicles (including trailers) Classes 61-64, 996%Classes 33-36, 41-49, 53-557.5%10%	Not applicable	As this information is listed in the General Section already removing	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225	A. What Is A Chargeable Accident	A. What Is A Chargeable Accident	FA is	This will
Definition of Accident	 A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which: 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or 2. A loss remains unsettled or unpaid, 	 A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which: 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or 2. A loss remains unsettled or unpaid, 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	or	or		
	 A civil suit is pending in respect of Liability or Collision. 	 A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage. * (No Fault Benefits Schedule (Accident Benefits) Ontario only)* 		
	A chargeable accident is 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.	A chargeable accident is 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.		
	B. What Is Not A Chargeable Accident	B. What Is Not A Chargeable Accident		
	 An occurrence shall not be regarded as a chargeable accident if: 1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 	 An occurrence shall not be regarded as a chargeable accident if: 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 		
	 2. Damage to the applicant's vehicle a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; 	 2. Damage to the Applicant's vehicle a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; 		
	 b) occurred while the vehicle was legally parked and is reported to police within 24 hours; 	 b) occurred while the vehicle was legally parked and is reported to police within 24 hours; 		
	 c) resulted from collision with a wild or domestic animal; 	 c) resulted from collision with a wild or domestic animal; 		
	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident." 	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident." 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	 The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy). A chargeable accident will affect the rating of the Liability (including DCPD) and Collision coverages. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred. For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents involving vehicle 1 will be allocated to vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'. 	The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with any Servicing Carrier whether or not on the same policy. A chargeable accident will affect the rating of the Liability (including DCPD) and Collision coverages. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability, DCPD (not available in Northwest Territories Nunavut and Yukon) and Collision coverages. (For Ontario Only, Accident Benefits and Uninsured Automobile is also affected). At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred. For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents involving vehicle 1 will be allocated to vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Cur	rent Wording		Αρριον	ved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of	The following table illustrat be applied in the rating of	es how chargeable accidents a other types of vehicles	are to	are to be applied in the rat	tes how chargeable accidents ting of other types of vehicles if the vehicle actually involved	FA is reviewing rules in the	This will not impact premiums
Accident	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied		Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	Commercial Section. Aims to	
	Private Passenger	Private Passenger, Motorhome, Light Commercial, Taxi or Garage		Private Passenger	Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)	harmonize the wordings across all jurisdictions	
	Light Commercial	Commercial, Private Passenger, Motorhome or Garage		Light Commercial	Commercial, Private Passenger, Motor Home or Garage (Car Dealer)	,	
	Commercial Public (excluding Taxi)	Commercial or Garage Public (excluding Taxi)		Heavy Commercial	Heavy Commercial or Garage (Car Dealer)		
	Taxi Motorhome	Taxi or Private Passenger Motorhome, Private		Public (excluding Taxi)	Public (excluding Taxi Class 7A,7B,7C)		
	Motornome	Passenger or Light Commercial		Taxi Motor Home	Taxi or Private Passenger Motor Home, Private		
	Motorcycle	Motorcycle			Passenger, Light Commercial		
	Garage All Terrain or Snow	Garage All Terrain or Snow		Motorcycle	Motorcycle		
	Vehicle	Vehicle		Garage	Garage		
				All Terrain Vehicle or Snow Vehicle	All Terrain Vehicle, Snow Vehicle		
	Note: "Type of vehicle" me which the vehicle was or w	eans the section of the manual ould have been rated.	l in	Note: "Type of vehicle" m in which the vehicle was or	eans the section of the manual r would have been rated.		
	vehicle and the insured had now going to begin using t The accident that occurred	k is rated as a private passen d an at fault accident. The insu- he vehicle for commercial purp while the vehicle was rated for to be applied when the insured for commercial use.	ured is poses. pr	vehicle for commercial pur occurred while the vehicle	insured had an at fault wy going to begin using the poses. The accident that was rated for personal use will en the insured begins driving the		
	showing on the policy and policy or mandatory covera	is being charged against a vel that vehicle is deleted from th age on that vehicle is removed ident shall be re-assigned on	e I or	vehicle showing on the pol from the policy, the at-fau	is being charged against a icy and that vehicle is deleted It accident shall be re-assigned active the date the vehicle was		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	 to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended to the vehicle that produces the highest premium where there is more than one remaining vehicle effective the date coverage on the original vehicle was deleted or suspended 	 Where an at-fault accident is being charged against a vehicle and more than one vehicle exists on the policy or in instances where mandatory coverage on that vehicle are removed/suspended, the at-fault accident shall be reassigned as follows: to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended. to the vehicle that produces the highest premium where there is more than one remaining vehicle. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 226 Accident and Conviction	 These surcharges are applicable to Liability (including Passenger Liability and DCPD) and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by he same Servicing Carrier (whether or not on the same policy). Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. <i>For example:</i> The insured owns a business in which three commercial vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle insured in the voluntary market are not used to calculate the accident surcharges on the vehicle insured in FA. There have been 3 accidents on the vehicle insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy. 	These surcharges are applicable to Liability, DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharge for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. <i>For example:</i> The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured in FA. The accidents that occurred on the vehicle insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy. Where the term 'described vehicle' is used, it includes a vehicle substituted for it.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	 Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history. a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it. For example: Applicant has had 1 at fault accident on the 	 Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history. a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it. For example: Applicant has had 1 at fault accident on the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.	described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.		
	b) One driver and two or more vehicles Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	b) One driver and two or more vehicles Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	<i>For example:</i> There are two commercial vehicles on the policy; applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.	<i>For example:</i> There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.		
	c) Two or more drivers and two or more vehicles Each driver is to be assigned as an operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle they most frequently drive. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	<i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is operator of vehicle 2	<i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere.		83 of 120

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle. 2. At Renewal (for surcharge only) At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver). b) Other vehicles but were the subject of claims under this policy. 	 Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle. 2. At Renewal (for surcharge only) At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver). b) Other vehicles but were the subject of claims under this policy. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction. Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa. Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles. a) One vehicle and more than one driver	Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by any Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction. Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa. Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles. a) One vehicle and more than one driver		

Rule	Current Wording	Change from Current	Premium impact on existing policies	
Rule 226 Accident and Conviction	The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record has the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). That conviction record shall be used in calculating the maximum driving record and the conviction surcharge. b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle. c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.	The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge (in accordance with the conviction surcharge schedule). The listed driver that generates the highest premium impact will be used. b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle. c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs 	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording			Current Wording Approved Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation		from the policy or where the notice of cancellation period was not previously approved by Underwriting.		reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums		
of Cancellation or Deletion is Required	2.	 The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings. a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. 	2.	 The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings. a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. 	harmonize the wordings across all jurisdictions			
		 b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 		 Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 				
	3.	If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.	3.	If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.				
	4.	Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.	4.	Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.				
	5.	named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.	5.	Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.				
	6.	Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed be the organization or authority with	6.	Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked		86 of 12		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. A. Financial Responsibility Certificate A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier. 	 to use a certificate prescribed be the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. A. Financial Responsibility Certificate A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before they may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	B. Renewal or Offer to Renew If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.	B. Renewal or Offer to Renew If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.		
	 C. Policy Cancellation or Vehicle Deletion, 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. 	C. Policy Cancellation or Vehicle Deletion, 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.		
	The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.	The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different.		
	<i>For example:</i> The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the	<i>For example:</i> The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. 	for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned. For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit. 	The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. <i>For example:</i> The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. <i>For example:</i> In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000. A filing for a \$5,000,000 limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filing should be made showing the split limits of \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees. 	E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 228 Out of Province Exposure	 Any commercial vehicle or interurban that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. 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. 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. 	 Any commercial vehicle or interurban that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. 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. 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. NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 A. Outside Province Exposure Surcharge (excluding Interurban Vehicles) For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. 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) 	A. Outside Province Exposure Surcharge (excluding Interurban Vehicles) For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment		

Rule	Current Wo	rding	Approved	Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	 quarters immediately preceding the or endorsement. If the Named Insured does not part contact your Servicing Carrier for the confirm the percentage of exposure including U.S. exposure. If this exposure is 5.0% or less of t surcharge will apply to Liability, Acc Automobile, DCPD and END 44. NOTE: Where vehicles are operated be asked whether or not proof of in so, in what amount. If eligible, U.S using the minimum FMCSA required carriage, commodity transported article Liability, Accident Benefits, Unit DCPD, END 44 For each percentage point of total r applicable Canadian jurisdiction, su applicable premium. 	icipate in IFTA, please the documents required to outside the Province, btal mileage, a 5% ident Benefits, Uninsured I in the U.S., Insureds must surance must be filed and, if . Filings will be completed I limit based on the type of d State required.	reports from the last four (4) preceding the effective date o If the Named Insured does no contact your Servicing Carrier to confirm the percentage of e Province, including U.S. expose If this exposure is 5.0% or less surcharge will apply to Liabilit Uninsured Automobile, DCPD NOTE: Where vehicles are op- must be asked whether or not filed and, if so, in what amour will be completed using the <u>m</u> limit based on the type of carri transported and State require Liability, Accident Benefits DCPD, END 44 If this exposure is 5.0% or less U.S. or applicable Canadian ju will apply to Liability, Accident Automobile, DCPD and END 44 If this exposure is over 5.0% or applicable Canadian jurisdic applicable premium.	f the policy or endorsement. t participate in IFTA, please for the documents required exposure outside the sure. is of total mileage, a 5% y, Accident Benefits, and END 44. erated in the U.S., Insureds is proof of insurance must be nt. If eligible, U.S. Filings <u>inimum</u> FMCSA required riage, commodity d. , Uninsured Automobile, is of total mileage in the irisdiction, a 5% surcharge : Benefits, Uninsured 4. of total mileage in the U.S.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	For example:		For example:			
	Outside Province Exposure	Applicable Surcharge	Outside Province Exposure	Applicable Surcharge		
	Up to 5%	5%	Up to 5%	5%		
	10%	10%	10%	10%		
	25%	25%	25%	25%		
	50%	50%	50%	50%		
	Optional Physical Damage For each percentage point of total mileage in the U.S. or		Optional Physical Damage For each percentage point of t applicable Canadian jurisdictic applicable premium.			

Rule	Cu	irrent Wording	Approved Wording			Change from Current	Premium impact on existing policies
Rule 228	For example:		For example:			FA is	This will
	Outside Province	Applicable	Outside Province	Applicable	1	reviewing	not impact
Out of	Exposure	Surcharge	Exposure	Surcharge		rules in the	premiums
Province	10%	5%	5%	2.5%		Commercial	
Exposure	25%	12.5%	10%	5%		Section.	
	50%	25%	25%	12.5%		Aims to	
		<u> </u>	50%	25%		harmonize	
	B. Curroney Differentia	I Surcharge (Excluding Interurban	B. Currency Differentia	al Surcharge (Excluding	-	the wordings	
	5	in Surcharge (Excluding The urban	Interurban Vehicles)			across all	
	Vehicles)		Whenever proof of insura	ance is required by U.S.		jurisdictions	
	Liability premium to prov	fferential surcharge is added to the ide for the potential additional loss of a claim in U.S. dollars.	authorities, a currency di the Liability premium to p	ifferential surcharge is added			
	charged for the U.S. dolla the premium is calculated	is the rate of exchange being ar, to the nearest cent, as at the date d by the Servicing Carrier for policy carrier shall use the Bank of Canada vious published day.					
	The surcharge percent following formula:	age is calculated by means of the					
	Currency differential x	Percentage of U.S. Exposure					
	Therefore the currency di The vehicle travels outsid	the U.S. dollar is 1.3085 Canadian. ifferential is 0.31. e the Province 50% of the time. Of that e Exposure, the vehicle travels into the					
	Currency differential surcharge: 0.31 X 25% = 7.75%		Currency differential surcharge: 0.31 X 25% = 7.75%				
	The currency differenti	ial surcharge is	The currency different	ial surcharge is			
	2. There is no minimur	Liability premium, not DCPD. n surcharge applicable. n additional surcharge and not to be	2. There is no minimur	Liability premium, not DCPD. m surcharge applicable. n additional surcharge and no			

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	 <i>Example:</i> The Liability premium is The percentage of Outside Province Exposure is: The percentage of U.S. Exposure is: The Currency Differential Surcharge is: <i>Note: In this example, the Currency Diff</i> <i>calculated based on the U.S. Exposure of 2</i> Base Premium Outside Province Exposure Surcharge \$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) Total Liability premium In addition to the Servicing Carrier's insurance. Payable only when proof of insurance authorities. The combined dollar value of the Cur Surcharge and the Outside Province e subject to a minimum of \$50 per poli <i>For example</i>: Using the example above, th Outside Province exposure surcharge is \$5 value of the Currency Differential Surcharge combined dollar value is \$578, well exceed required. Interurban Outside Province Exposed (Excluding Commercial Vehicles) The percentage of exposure outside the Pr U.S., will be determined based on the Inte Agreement (IFTA) assessment reports fror quarters immediately preceding the effection or endorsement. 	25% \$1,000 \$500 <u>\$78</u> \$1,578 fee for filing proof of a is required by U.S. rency Differential exposure surcharge is cy term. The dollar value of the 00 and the dollar ge is \$78. The total ding the minimum ure Surcharge ovince, including the rnational Fuel Tax n the last four (4)	 <i>Example:</i> The Liability premium is The percentage of Outside Province Exposure is: The percentage of U.S. Exposure is: The Currency Differential Surcharge is: <i>Note: In this example, the Currency Diffe</i> <i>is calculated based on the U.S. Exposure</i> Base Premium Outside Province Exposure Surcharge \$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) Total Liability premium In addition to the Servicing Carrier's proof of insurance. Payable only when proof of insurance U.S. authorities. The combined dollar value of the Cu Differential Surcharge and the Outsi exposure surcharge is subject to a n per policy term. <i>For example</i>: Using the example above, t the Outside Province exposure surcharge dollar value of the Currency Differential S The total combined dollar value is \$578, v the minimum required. Interurban Outside Province Expose (Excluding Commercial Vehicles) The percentage of exposure outside the P including the U.S., will be determined bas International Fuel Tax Agreement (IFTA) reports from the last four (4) quarters im preceding the effective date of the policy 	of 25% \$1,000 \$500 <u>\$78</u> \$1,578 fee for filing e is required by rrency de Province hinimum of \$50 he dollar value of is \$500 and the urcharge is \$78. well exceeding sure Surcharge rovince, ed on the assessment mediately	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	с	Current Wording		Аррі	roved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	contact your Servicing C confirm the percentage including U.S. exposure. NOTE: Where vehicles a be asked whether or not so, in what amount. If e using the <u>minimum</u> FMC carriage, commodity tra The surcharges applicab 63, 64 and 99) traveling	 If the Named Insured does not participate in IFTA, please ervicing Carrier for the documents required to rcentage of exposure outside the Province, exposure. 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. NOTE: Where vehicles are operated in the U.S., Insureds must her or not proof of insurance must be filed and, if nount. If eligible, U.S. Filings will be completed mum FMCSA required limit based on the type of nodity transported and State required. s applicable to Interurban Vehicles (Class 61, 62, b) traveling outside of the jurisdiction of based on the total mileage reported in Canada 		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums		
	Step 1: Determine the Canadian Out of Province Exposure.				nd shall be calculated as follows. e Canadian Out of Province		
		ovince exposure is determine s outside the jurisdiction of re			ovince exposure is determined by avels outside the jurisdiction of da.		
	-	Province Exposure (Oper inces and Quebec) is <u>50%</u>	•	-	Province Exposure (Operating inces and Quebec) is <u>50% or</u>		
	and reports 50% or less outside the Atlantic P Newfoundland & Labrad	hicle is registered in New Br of its total <u>Canadian</u> mileag rovinces (New Brunswick, or, Nova Scotia, Prince Edwa 1% per percentage (%) of adian mileage.	e traveling ard Island)	Brunswick and reports 5 mileage traveling outsi d Brunswick, Newfoundlar Edward Island) and Qu	chicle is registered in New 50% or less of its total <u>Canadian</u> de the Atlantic Provinces (New nd & Labrador, Nova Scotia, Prince ebec , surcharge 1% per sure applies to the total Canadian		
	Example:			Example:			
	Canadian Out of	Applicable Canadian]	Canadian Out of	Applicable Canadian		
	Province Exposure	Mileage Surcharge	4	Province Exposure	Mileage Surcharge		
	5%	5%	4	5%	5%		
	10%	10%	4	10%	10%		
	25% 50%	25% 50%	-	25% 50%	25% 50%		
		50%	L	50%	50 %		

Rule		Current Wording		Approved Wording			Change from Current	Premium impact on existing policies
Rule 228 Out of	b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is over 50%:b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is over 50%:						FA is reviewing rules in the	This will not impact premiums
Province Exposure	reports more than 50 Atlantic Provinces (Labrador, Nova Scotia	le registered in New Brunsw % of its total mileage outs i (New Brunswick, Newfoundl a, Prince Edward Island) an rge (or discount) outlined b	i de the and & d Quebec , is	reports more than 50 Atlantic Provinces (Labrador, Nova Scotia	e registered in New Brunsw % of its total mileage outs i New Brunswick, Newfoundl a, Prince Edward Island) an o the surcharge (or discoun	Commercial Section. Aims to harmonize the wordings across all jurisdictions		
		charge (or discount) amoun jority of the exposure is inc			charge (or discount) amoun majority of the exposure is			
	Region	Applicable Surcharge/Discount		Region	Applicable Surcharge/Discount			
	Ontario	320%		Ontario	320%			
	Western Canada	15%		Western Canada	15%			
		cludes travel to British			cludes travel to British			
	Columbia, Alberta, S			Columbia, Alberta, S				
	Manitoba			Manitoba				
	Territories	-20%		Territories	-20%			
		travel to the Northwest			travel to the Northwest			
		and the Yukon Territories			and the Yukon Territories			
	Territories, Nanavar	and the raken reintenes	1		egistered in New Brunswick	travels		
	<i>Example</i> A vehicle re	egistered in New Brunswick	travels 70%		ntario, 10% in Alberta and 2			
		, 10% in Alberta and 20% i			he vehicle has accumulated			
		hicle has accumulated over			mileage in Ontario, a 320%			
		Ontario, a 320% surcharge		surcharge applies.				
	If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.				across multiple Regions, wh select the Region that gene			
	in the Atlantic Provinc Western Canada and equal exposure in On Ontario surcharge app	egistered in New Brunswick ces and Quebec, 30% in On 10% into the U.S. As the v tario and Western Canada, plies, as the surcharge amo able to the U.S. exposure we Step 2 below.	tario, 30% in 'ehicle has a 320% unt is higher.	30% in the Atlantic Pu Ontario, 30% in West As the vehicle has eq Canada, a 320% Onta surcharge amount is	egistered in New Brunswick rovinces and Quebec, 30% ern Canada and 10% into t ual exposure in Ontario and ario surcharge applies, as th higher. The surcharge appli- uld be determined based or	in he U.S. Western ne cable to		

Rule		Curre	ent Wordi	ing			Approv	ed Wordi	ing	Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	Step 2: Determ The U.S. Exposu travels into the U The U.S. surchau travels. See Cha	ire is determ <u>U.S.</u> rge is based	ined by ho			Step 2: Determ The U.S. Exposu travels into the U The U.S. surchai vehicle travels.	re is deteri <u>J.S.</u> rge is base	mined by d on the S	how often the vehicle	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	Region 1	Regio	on 2	Region 3		Region 1		ion 2	Region 3	harmonize the wordings	
	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 Mexic North Carc Ohio Oklahoma Pennsylvar South Dak Tennessee Virginia Washingto	co olina nia ota e n	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshir New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia	e	Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesot Missouri Montana New Mex North Ca Ohio Oklahom Pennsylv South Da Tennesse Virginia Washingt	a ico rolina a ania ikota ee	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia	_ across all jurisdictions	
	The rate of the UU.S. Exposure) i exposure exists:	s based on t				The rate of the L of U.S. Exposure majority of expo	e) is based	on the Re	irge (per percentage gion where the		
	Region			le Surcharge Exposure		Region			ble Surcharge of Exposure		
	Region 1		1%			Region 1		1%			
	Region 2		1.25%			Region 2		1.25%			
	Region 3		1.5%			Region 3		1.5%			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	Example: 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.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.Example: 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.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.Example: A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban VehicleThe total surcharge is applicable is determined by totaling the surcharge amounts calculated under Step 1 and Step 2.The total surcharge is applicable to Liability (BI and PD) and DCPD premiums.Example: Step 1: Canadian Out of Province Surcharge = 320% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Province Exposure Surcharge would apply to Liability (BI and PD) and DCPD Premiums.	Example: 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.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.Example: 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.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.Example: A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban VehicleThe total surcharge applicable is determined by totaling the surcharge is applicable to Liability (BI and PD) and DCPD premiums.Example: Step 1: Canadian Out of Province Surcharge = 320% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Province Exposure Surcharge = 380% If applicable, round up the nearest whole %.In the above example, a 380% surcharge would apply to Liability (BI and PD) and DCPD Premiums.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 229 Claims	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association policy must immediately be reported in the manner prescribed by the Servicing Carrier.	This section of the rule is listed under Rule 428 in	This will not impact premiums
	 1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water The following scenarios shall be considered Comprehensive losses: An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water. An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom. A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom. 2. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault. 	 1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on I ce/Water The following scenarios shall be considered Comprehensive losses: An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water. An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle or All Terrain Vehicle sinks to the bottom. A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom. 2. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault. 	the Recreational section of the vehicle, which is the correct location for this part. Will be removing from the Commercial Section	
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits, Uninsured Automobile and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	from Current	Premium impact on existing policies	
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	 No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: Vehicles for which proof of insurance is issued or filed. Experience rated risks Recreational vehicles rated in the Recreational Vehicle section Vehicles that were never intended to be driven. Vehicles held for sale whether or not on an auto dealer's lot. 	No refund is allowed in respect of Compret Specified Perils. If Liability, DCPD (<i>not available in Northwe</i> <i>Nunavut and Yukon</i>) and Accident Benefits removed or suspended twice in one year, a those coverages a third time will not be per the following renewal. It is not necessary t licence plate from the vehicle while covera or suspended. END 16/17 is not available for the foll 1. Vehicles for which proof of insurance is 2. Experience rated risks. 3. Recreational vehicles rated in the Recre Section. 4. Vehicles that were never intended to be 5. Vehicles held for sale whether or not on dealer's lot. Rating The refund for the period of coverage suspension/cancellation is calculated accor	est Territories, coverages are then removal of ermitted until co remove the ge is removed owing: issued or filed. ational Vehicle driven. an auto	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	table below (<i>except Ontario</i>): Period of Suspension/Cancellation Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 2 ½ months 2 ½ months and less than 3 months 3 months and less than 3 ½ months 3 ½ months and less than 4 months 4 months and less than 4 ½ months 4 ½ months and less than 5 months 5 months and less than 5 ½ months 5 ½ months and less than 6 months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta only In no event shall a refund be granted for a period of less than forty five (45) consecut (Applies to Alberta and Ontario only) or six consecutive days.	tive days		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 232 Suspension of Operator's Licence	Rule 232: Suspension of Operator's Licence – Use of END 28 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. A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal. Note: Where the insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.	 Rule 232: Suspension of Operator's Licence – Use of END 28 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 insurace applies, or where a driver is unlicensed. These provisions apply whether 28/28A/28(C)) is being added to the policy at the request of the insured or by the Servicing Carrier because of the below mentioned circumstances. NOTE: END 28 is applicable in New Brunswick, Northwest Territories, Nunavut and Yukon. END 28A is applicable in Ontario, Newfoundland & Labrador, Nova Scotia and Prince Edward Island. END 28(C) is applicable in Alberta. A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. The time on risk charge for the period to expiration of notice of cancellation will be will be pro rata of the premium applicable to the risk as submitted. 4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage. 	Aims to harmonize the wordings across all jurisdictions	•	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232	B. If there is another licensed driver of the vehicle	B. If there is another licensed driver of the vehicle	FA is	This will
Suspension of Operator's Licence	 (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 physical damage where provided, for that person. END 8a shall be used in conjunction with END 28 except where END 28 applies to the named insured. 	 (It is assumed that the person concerned will not drive without a valid licence.) 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. NOTE: END 8A shall be used in conjunction with END 28 except where END 28 applies to the Named Insured. (Available in New Brunswick, Northwest Territories, Nunavut and Yukon only). 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.	 If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating. If the person concerned does drive without a 		
	C. If the person concerned does drive without a valid	valid licence (This rule is applicable to Alberta, New		
	licence	Brunswick, Northwest Territories, Nunavut and Yukon)		
	 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: a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving 	 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: a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident. 		
	offence or by being involved in an accident.	D. Unsigned END 28		
	D. Unsigned END 28	If END 28 is not signed, END 28 shall be deleted and the		
	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.	policy shall be re-rated as though there was no END 28.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence	E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word "Insured" in the Insured/Not Insured column. In any jurisdiction where Accident Benefits and Uninsured Automobile are mandatory when Liability coverage is provided, the word "Insured" must be shown against Section B and Section D in the Insured/Not Insured column.	 E. Completion of END 28 and END 8A (Applicable to Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon only) The approved END 28 is to be completed showing the minimum statutory limits and the applicable driver is to be specified as 'Insured' under all mandatory coverages indicated on the form. END 8A is to be completed showing the minimum statutory limit on the second line of the endorsement. (Applicable to New Brunswick, Northwest Territories, Nunavut and Yukon). 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits and DCPD No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits for private passenger vehicles where vehicles are rated by value. 	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. 	Aims to harmonize the wordings across all jurisdictions Commercial vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums

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	 These certificates must accompany the application to the Servicing Carrier. B. Optional Physical Damage Coverage No optional physical damage coverage (for any value) will be available for: Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value 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. 	 These certificates must accompany the application to the Servicing Carrier. B. Optional Physical Damage Coverage No optional physical damage coverage (for any value) will be available for: Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value 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. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	 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 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available. 	 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 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available. 		
Rule 234 Vehicles Used Outside Jurisdiction of Registration	 When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 	 When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 234 Vehicles Used Outside Jurisdiction of Registration	 The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. If the vehicle is operated outside New Brunswick, including into the U.S., New Brunswick rates and a surcharge apply. Refer to Rule 228: Outside New Brunswick Exposure to determine the surcharges applicable. 	 The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. If the vehicle is operated outside the jurisdiction, which it is, registered, including into the U.S., Rates for that jurisdiction are applied along with a surcharge Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable. 	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 235 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	 When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days. When the insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.	 When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current	Wording	Approved	Approved Wording		
Rule 235 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	 does not operate for shipment jurisdiction for resale, coverage a garage policy for Automobile Premium Calculation The premium is to be calculate tables subject to minimum prefer Private passenger vehicles are appropriate driving record. The New Brunswick exposure. The territory to be used is the resides. Commercial vehicles classified Commercial vehicles classified 	e U.S. or jurisdictions where FA back to a Canadian FA e must be provided by means of Dealers. d in accordance with Short Term mium. to be rated class 01 using the re is no surcharge for Outside territory where the insured as light are to be rated class 36.	 Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers. Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside New Brunswick exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0 and 100% Outside Province or Territory Exposure Surcharge applies. The territory to be used is the territory where the Insured resides.		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies 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-Unspidays or less – Class 7M Use POL 1 and END 5c. Insurance is provided on a speand use of END 21a/b is not permitted. 1. Coverages/Premiums Liability, DCPD and Optiona Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks 	rmitted. Use of END 44 is not	A. Short-Term Rentals-Uns of 30 days or less – Class 7 Use POL 1 and END 5C. Insurance is provided on a spe basis and use of END 21A or E Use of END 44/44R is not perr Coverages/Premiums 1. Liability, DCPD (Not apple Territories, Nunavut and Yo Physical Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles	M ecified vehicle/per vehicle ND 21B is not permitted. nitted. licable for Northwest	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved	Wording	from Current	Premium impact on existing policies
Rule 236	Tractors/Trailers 175% of 64/0 rate	Light Trucks	200% of 43/0 rate	FA is reviewing	This will
Chart Tarre	Deivata Tura Trailara	Heavy Trucks	200% of 45/0 rate		not impact
Short Term Rentals	Private Type Trailers Liability Non Pleasure rate plus \$15	Tractors/Trailers	175% of 64/0 rate	rules in the Commercial	premiums
Unspecified	DCPD Normal rate	Private Type Trailers		Section.	
Lessees – Leases of 30	Optional Physical Damage 250% of normal rate Motor Homes and Vehicles with mounted Camper Unit	Liability	Non Pleasure rate plus \$15	Aims to harmonize the wordings	
Days or Less	Liability 250% of 07/0 rate	Optional Physical Damage	250% of normal rate		
and Ride Sharing	Optional Physical Damage 250% of normal rate	Motor Homes		across all jurisdictions	
Sharing	Motorcycles & Mopeds 250% of Driving Record 0	Liability	250% of 07/0 rate	Junsaletions	
	Snow Vehicles250% of normal rateAll Terrain Vehicles250% of normal rate	DCPD	250% of 07/0 rate		
		Optional Physical Damage	250% of normal rate		
	Any other vehicle Refer to Servicing Carrier	Vehicles with mounted Camp	er Unit		
		Liability	250% of 07/0 rate		
		Optional Physical Damage	250% of normal rate		
		Motorcycles & Moped	250% of Driving Record 0 rate applicable to Age 16- 20	-	
		Snow Vehicles	250% of normal rate		
		All Terrain Vehicles	250% or normal rate	-	
		Any other vehicle	Refer to Servicing Carrier	-	
	 2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned. B. Ride Sharing – Class 7N 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. 	 NOTE: No DCPD premium is a and Camper Units. Refer to R Commercial Trailers. 2. Accident Benefits, Unins applicable for Alberta, North Nunavut and Yukon) Charge the normal rate for the B. Ride Sharing – Class 7N Applicable where a vehicle is u vehicle-sharing service, or pee Use POL 1 and END 5C. Insura specified vehicle/per vehicle ba END 21B is not permitted. Uspermitted. 	Tule 212 when rating Sured Automobile (Not hwest Territories, type of vehicle concerned. sed in connection with a r-to-peer rental company. nce is provided on a asis and use of END 21A or the of END 44/44R is not		
		Rate as Short-Term Rental (as above) and code as Class 7N.	outlined in Section A		105 of 120

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 237 Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	 A. Application The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form. B. Policy 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. C. Rating The vehicle is rated as if owned by the lessee.	 A. Application The lessee must complete a current approved Standard or Facility Association Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form. B. Policy 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. C. Rating The vehicle is rated as if owned by the lessee.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 238 Driver Training Vehicles	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. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.	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. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. For example: The insured opens a driver training school and either uses their own truck car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in Private Passenger section the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 238 Driver Training Vehicles	 B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. Private Passenger Vehicles: Rate as Class 07 Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light Rate as Class 36; Heavy Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates C. Vehicles used for Driver Training in addition to some other use 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. For example: If the vehicle is used for driving to and from work less than 17 km one way, use Class 02. 3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two. For example: Step 1 	 B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. Private Passenger Vehicles: Rate as Class 07 (Driving Record 0,1,2,3 only). Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light Rate as Class 36; Heavy Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates C. Vehicles used for Driver Training in addition to some other use 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. For example: If the vehicle is used for driving to and from work less than 17 km one way, use Class 02. 3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2 4. Compare the premium in step 1 to the premium calculated in step 2 4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two. For example: Step 1 The vehicle is a light commercial vehicle and using Class	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	policies This will not impact premiums
	The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is	36, private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of		

Rule		Current Word	ing	Ap	proved Wording)	Change from Current	impact
Rule 238 Driver Training Vehicles	total policy premi Step 2 The driver training the vehicle to driv premium of \$400 02. Step 3 The premium in S surcharge premiu Step 4 Use the higher of (\$470). D. Driver Training	g use is part time an ve to and from anoth is calculated by ratir step 2 is \$400 and we m of \$700 calculated the results from Step	ng the vehicle as Class e add to that the d in Step 1. p 1 (\$770) or Step 3	 \$70. The total policy p therefore \$770. Step 2 The driver training use uses the vehicle for retherefore, a premium of vehicle as Class 43. to Therefore a premium of vehicle as Class 02. Step 3 The premium in Step 2 surcharge premium of Step 4 Use the higher of the r (\$1070). D. Driver Training Venicles used only or University training venicles are sured on the premium of the premium o	e is part time and tail delivery of au of \$1000 is calcu drive to and fror of \$400 is calcula 2 is \$1,000 and w \$70 calculated ir results from Step ehicle Surcharg y for Secondary	the Insured to parts; lated by ratin n another jok ted by rating we add to that n Step 1. 1 (\$770) or e Table	Reviewing rules in th Commerc Section. g the Aims to harmonize and simpl the wordii across all jurisdictio Step 3	e premiums al ify ngs
	University train	ing courses.		Coverage	Equipped with Dual Controls	Other		
		Equipped with		Liability	35%	135%		
	Coverage	dual controls	Other	Accident Benefits	0%	0%		
	Liability/DCPD Collision	35% 0%	135% 75%	DCPD*	35%	135%		
				Collision	0%	75%		
				Other Coverages	0%	0%		
				*DCPD surcharge ap except in Northwest where DCPD coverag 2. Other Vehicles	Territories, Nu	navut and \		
				Coverage	Equipped with Dual Controls	Other		

Rule	Current Wording	Арр	proved Wordin	ıg	Change from Current	Premium impact on existing policies
Rule 238	2. Other Vehicles Equipped with	Liability	70%	170%	FA is Reviewing	This will not impact
Driver	Coverage dual controls Other	Accident Benefits	0%	0%	rules in the	premiums
Training Vehicles	Liability/DCPD 70% 170% Collision 25% 100%	DCPD*	70%	170%	Commercial Section.	
		Collision	25%	100%	Aims to	
		Other Coverages	0%	0%	harmonize and simplify	
D. 1. 000		*DCPD surcharge ap except in Northwest Yukon where DCPD c	Territories, N	unavut, and	the wordings across all jurisdictions	
Rule 239	A. Definition	A. Definition			FA is reviewing	This will not impact
Fleet		 A group of 10 Under Commo Used for busin used for dual p transportation 	on ownership or ness (incl. Class purposes), com	07 and vehicles mercial or public	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
		Liability insura vehicles with L	ance in the past Liability coverage the number of p were insured. or more self pr	•		
	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	business, commercial, on a long-term lease ar owned in determining v applicant must have ha in the past 12 months i coverage for the past y policies on which those <i>For example</i> : If the ins (on a long term basis) Liability for the past 12	or public transp re considered th whether or not with 120 months i.e. 10 vehicles rear, regardless vehicles were ured owned 10 1 vehicle that v	vortation. Vehicles the equivalent of a risk is a fleet. The of Liability insurance with Liability of the number of insured. vehicles and leased vere insured for		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 	 O7 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and Wehicles and all associated drivers adhere to the vehicle and Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and vehicle Owner. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.	FA is reviewing rules in the Commercial Section	This will not impact premiums
	 B. Fleet Rating Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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 NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	 B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are 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 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. 	Section. Aims to harmonize the wordings across all jurisdictions	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 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. If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their 	 If vehicles being added to a fleet insured through Facility Association were previously on another fleet with the same common ownership or management as the Facility Association fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Midterm Rating If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating. Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	•
	policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.	expiry date.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1997 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1999. The insured had no losses between May 1, 1997 and May 1, 1999. The insured had 1 cocurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. <	 Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 199	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing policies This will not impact premiums
	c) Fleet Vehicle Count Calculation	is required must be fully described.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	Must be completed to determine the number of vehicles insured by coverage.	c) Fleet Rating Information Statement or Commercial Vehicle Supplement	FA is reviewing	This will not impact
Fleet	 Fleet Rating Information Statement This form provides additional information about the risk. 	This form provides additional information about the risk.d) Any additional supplements such as drivers list, taxi questionnaire.	rules in the Commercial Section. Aims to harmonize	premiums
	e) Any additional supplements such as drivers list, taxi questionnaire.	2. Incomplete Fleet submission forms If the necessary information required by the Servicing	the wordings across all jurisdictions	
	2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	Junsaletions	
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.		
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 228: Outside New Brunswick Exposure.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard) . See Rule 228: Outside Province/Territory Exposure.		
	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.+ Proof of Insurance.		
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.		
	The applicant(s) must sign and date all documentation where indicated.	The applicant(s) must sign and date all documentation where indicated.		
	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 Premiums are to be calculated at Driving Record 0 and must include the Outside New Brunswick Exposure Surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 	 Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure Surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. 	 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). After the effective date, where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non- payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. <i>For example</i> : The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	<i>For example</i> : Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	 individual vehicle premium. <i>For example</i>: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The carned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.1., or if a combined Road and Passenger B.1. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.1., show each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.1. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.1. is \$300. The premium shall be entered on the fleet schedule as \$1,000,000 Road Hazard and \$2,000,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Road Hazard is \$4,000 Road Hazard and \$2,000,000 Passenger B.1. The premium for \$200,000 Pas	 Refer to Rule 215 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Lability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I. or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. b) The insured requires \$1,000,000 Road Hazard and Passenger B.I. limit of \$1,000,000 Road Hazard and Passenger B.I. limit of \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. 		on existing
	 apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. <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). Every other vehicle Enter the premium applicable to the statutory minimum limit. 	 \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. Mote: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22). 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	 Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision under Collision and Comprehensive/Specified Perils losses under Comprehensive/Specified Perils. All other coverages Enter premium and deductibles where indicated. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors. c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3. d) Add the final total under each Table to the total derived from adding together all other premiums. d) Add the final total under each Table to the total derived from adding together all other premiums. d) Add the final total under each Table to the total derived from adding together all other premiums. d) Add the final total under each Table to the total derived from adding together all other premiums. d) Add the final total under each Table to the total derived from adding together all other premiums. d) Add the final total under each Table to the total derived from adding together all other premiums. 	 Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum 	This information is listed in other sections of the manual. Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.	certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal	Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 241 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. An Explosive Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	 The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 242 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.A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium.Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b/4B/4(B). END 4b/4B/4(B) can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy) END 30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31 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".	Information is moved from Rule 214	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. 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.	 END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. 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. 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. This endorsement must be signed by the Insured. 	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
PUBLIC SECT	ION			
Rule 312 Endorsements	 END 20 - Loss of Use Facility Association does not provide this coverage for Public Vehicles. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Endorsement Section. END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for 	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 312: Not applicable	FA is reviewing rules in the Public Section. This section is a duplication	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 312 Endorsements	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. END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment 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. <i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 312: Not applicable	FA is reviewing rules in the Public Section. This section is a duplication	This will not impact premiums
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits, Uninsured Automobile and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	No refund is allowed in respect of Comprehensive and Specified Perils.	No refund is allowed in respect of Comprehensive and Specified Perils.		
	If Liability and Accident Benefits coverages are removed or suspended twice in a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.	If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the		122 of 12

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	 END 16/17 is not available for the following: Vehicles for which proof of insurance is issued or filed. Experience rated risks Recreational vehicles rated in the Recreational Vehicle section Vehicles that were never intended to be driven. Vehicles held for sale whether or not on an auto dealer's lot. 	 licence plate from the vehicle while coverage or suspended. END 16/17 is not available for the folio 1. Vehicles for which proof of insurance is i 2. Experience rated risks. 3. Recreational vehicles rated in the Recrease Section. 4. Vehicles that were never intended to be 5. Vehicles held for sale whether or not on dealer's lot. Rating The refund for the period of coverage suspension/cancellation is calculated accordinate table below (<i>except Ontario</i>): 	owing: issued or filed. ational Vehicle driven. an auto	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Period of Suspension/Cancellation Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 2 ½ months 3 months and less than 3 months 3 months and less than 3 ½ months 3 ½ months and less than 4 ½ months 4 months and less than 4 ½ months 5 months and less than 5 ½ months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta only In no event shall a refund be granted for a period of less than forty five (45) consecut (Applies to Alberta and Ontario only) or six consecutive days.	ive days		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 329.A Home-Made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits and DCPD No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits for private passenger vehicles where vehicles are rated by value. 	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits and DCPD No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier. 	Public and Recreational vehicles do not have rate groups for Accident Benefits	This will not impact premiums
Rule 338.D.7 Fleet, New Application	 7. Premium Calculation Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. 	 7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. 	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338.D.7 Fleet, New Application	 b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages. b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. <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). <i>Every other vehicle</i> Enter the premium applicable to the statutory minimum limit. <i>Physical Damage</i> All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision under Collision and Comprehensive/Specified Perils.	 b) If one premium applies to both Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. <i>For example:</i> a) The insured requires a combined Road Hazard and Passenger B.I., show each premium separately. <i>For example:</i> a) The insured requires a combined Road Hazard and Passenger B.I., limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$1,000,000 Road Hazard and \$700 because the same Liability limit will apply to both coverages. b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. <i>Mote:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22). <i>Every other vehicle</i> Enter the premium applicable to the statutory minimum limit. <i>Physical Damage All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</i> b) Record All Perils losses according to the peril under which they were paid i.e. Collision under Collision and Comprehensive/Specified Perils.	This information is listed in other sections of the manual. Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338.D.7	All other coverages	All other coverages	This	This will
	Enter premium and deductibles where indicated.	Enter premium and deductibles where indicated.	information	not impact
Fleet,	Premium Totals	Premium Totals	is listed in other	premiums
New	Liability	Liability	sections of	
Application	a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A	 a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A 	the manual.	
	(Road Hazard Liability), Table 1B (Road Hazard	(Road Hazard Liability), Table 1B (Road Hazard	Also the	
	Liability – Hazardous Cargo), Table 2	Liability – Hazardous Cargo), Table 2 (Passenger	information	
	(Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)	Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)	is for Public Vehicles but	
	and rassenger b.r. combined)	rassenger b.r. combinedy	listed under	
	 Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public 	b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public	PPV, Commercial	
	sections of the manual for the factors.	sections of the manual for the factors.	and Recreational	
	c) Apply the increased limit factor for limits over	c) Apply the increased limit factor for limits over		
	\$1,000,000 if required. See Commercial section	+1,000,000 if required. See Commercial section		
	for tables 1A and 1B and Public section for Tables 1A, 2 and 3.	for tables 1A and 1B and Public section for Tables 1A. 2 and 3.		
	d) Add the final total under each Table to the total	d) Add the final total under each Table to the total		
	derived from adding together all other premiums.	derived from adding together all other premiums.		
	All Other Coverages	All Other Coverages		
	Total the premiums in each column.	Total the premiums in each column.		
Rule 338	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment.	Information has been	This will not impact
	Provides that, in the event of loss or damage by theft or	Provides that, in the event of loss or damage by theft or	moved from	premiums
Endorsements	attempted theft, the maximum amount of insurance for the	attempted theft, the maximum amount of insurance for	section with	
Applicable to POL 1	equipment or the actual cash value is \$1,500 in total.	the equipment or the actual cash value is \$1,500 in total.	Commonly Used	
(Owner's		Where a vehicle is insured for Comprehensive or Specified	Endorsemen	
Policy)		Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage.	ts	
		This endorsement must be signed by the Insured.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATION	AL SECTION			
Rule 429 Suspension and Reinstatement of Coverages – END 16/17	 END 16/17 is not available for the following: Vehicles for which proof of insurance is issued or filed. Experience rated risks Recreational vehicles rated in the Recreational Vehicle section Vehicles that were never intended to be driven. Vehicles held for sale whether or not on an auto dealer's lot. 	Not applicable	This endorsement is not available on Recreational Vehicles described in the Recreational Section of the manual	This will not impact premiums
Rule 432.A Home-Made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits and DCPD No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits for private passenger vehicles where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier. 	 The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits and DCPD No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier. 	Public and Recreational vehicles do not have rate groups for Accident Benefits	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438.D.7 Fleet, New Application	 7. Premium Calculation Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.1., or if a combined Road and Passenger B.1. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.1., show each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.1. limit of \$1,000,000. The premium for \$200,000 Passenger B.1. is \$300. The premium for \$200,000 Passenger B.1. is \$300. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Passenger B.1. S300. The premium for \$200,000 Passenger B.1. S300. The premium for \$200,000 Passenger B.1. The premium for \$200,000 Pass	 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability 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. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.1. limit is to be provided, onter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.1., or if a combined Road Hazard and Passenger B.1., show each premium separately. For example: a) The insured requires a combined Road Hazard and Passenger B.1., is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.1. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.1. T		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438.D.7 Fleet, New Application	 Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision under Collision and Comprehensive/Specified Perils losses under Comprehensive/Specified Perils. All other coverages Enter premium and deductibles where indicated. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability) – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors. c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A, and 1B and Public section for Tables 1A, 2 and 3. d) Add the final total under each Table to the total derived from adding together all other premiums. All Other Coverages Total the premium of the factors. 	 Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles 		