

December 2021

Manual of Rules and Rates Newfoundland and Labrador

Revised Private Passenger Rates Effective April 1, 2022 (New Business and Renewals)

Effective April 1, 2022 Facility Association is implementing the following updates for new business and renewals in Newfoundland and Labrador:

• Revised Private Passenger Rates. Overall, there is a change of +6.9% for Private Passenger Vehicles. Rates may vary depending upon individual policy circumstance.

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



August 2021

Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

Various Rule Changes for GISA (ASP) Updates Effective January 1, 2022 (New Business and Renewals)

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

 There are amended rules in various sections of the manual for GISA (ASP) updates. A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

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

Approved Wording

Change from current Premium impact

Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Class 70, 73, 74, 78 Class 70, 73, 74, 78 Bulletin 2020-10. 7.5% 10% School Bus Class 71 7.5% 10% School Bus Class 71 Hotel & Country Club Hotel & Country Club 10% 7.5% 10% 7.5% Class 72 Class 72 Private Bus Class 79 7.5% 10% Private Bus Class 7M 7.5% 10% Taxi, Limousine Class 77 3% 3% Taxi Class 7A 3% 3% Van Pool Class 79 3% 7.5% 10% Limousine Class 7B 3% Ambulance Class 76 7.5% 10% Ride Hailing Class 7C 3% 3% Funeral Vehicles Class 75 Van Pool Class 7M 7.5% 7.5% 10% 10% Short Term Rental 7.5% 10% Ambulance Class 76 7.5% 10% Funeral Vehicles Class 75 7.5% Class 79 10% Short Term Rental 7.5% 10% Class 7M Ride Sharing Class 7N 7.5% 10% PRIVATE PASSENGER SECTION Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified 146 Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term **Ride Sharing** accordance with GISA or Less Rentals-Bulletin 2020-10. Unspecified Use POL 1 and END 5C. Insurance is provided A. Short-Term Rentals-Unspecified Lessees Lessees - Lease on a specified vehicle/per vehicle basis and - Leases of 30 days or less - Class 7M use of END 21A/B is not permitted. Use of Use POL 1 and END 5C. of 30 Davs or Less END 44 is not permitted. 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. **Coverages/Premiums** 1. Liability, DCPD and Optional Physical 1. Liability, DCPD and Optional Physical Damage Damage **Class of Vehicle Premium Class of Vehicle** Premium Private Passenger Private Passenger 250% of 07/0 rate 250% of 07/0 rate Vehicles Vehicles Commercial Vehicles Commercial Vehicles Light Trucks 200% of 43/0 rate Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Tractors/Trailers 175% of 64/0 rate Private Type Trailers Private Type Trailers

Rule	Current W	ording/	Approved Wo	ording	Change from current	Premium impact
	Liability Physical Damage Motor Homes and Veh Camper Units Liability DCPD Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premit private trailers and can 2. Accident Benefits, Automobile Charge the normal rate concerned.	Non-Pleasure rate plus \$15 250% of normal rate nicles with mounted 250% of 07/0 rate 250% of 07/0 250% of Normal rate 250% of Driving Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier um is applicable to oper units.	Liability Optional Physical Damage Motor Homes and Vel Camper Units Liability DCPD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premi trailers and camper unitrailers and camper unitr	Non-Pleasure rate plus \$15 250% of normal rate hicles with mounted 250% of 07/0 rate 250% of 07/0 250% of Normal rate 250% of Driving Record 0 250% of normal rate 250% of normal rate 250% of normal rate Refer to Servicing Carrier um is applicable to private its. Uninsured Automobile of for the type of vehicle ass 7N nicle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of hitted. Use of END 44 is not ental (as outlined in Section		

Approved Wording

Change from current Premium impact

Current Wording

Rule

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COMMERCIAL	SECTION					
236 Short-Term Rentals-	Rule 236: Short Term Unspecified Lessees - or Less		Rule 236: Short Term Lessees - Leases of 3 Ride Sharing		Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Unspecified Lessees – Lease of 30 Days or Less	Use POL 1 and END 5C. on a specified vehicle/p use of END 21A/B is not END 44 is not permitted	er vehicle basis and t permitted. Use of	- Leases of 30 days of Use POL 1 and END 5C.		34.002020	
	Liability, DCPD and O Damage	ptional Physical	Insurance is provided o vehicle basis and use o permitted. Use of END	•		
	Class of Vehicle	Premium	Coverages/Premiums			
	Private Passenger	250% of 07/0 rate	1. Liability, DCPD and	l Optional Physical		
	Vehicles Commercial Vehicles		Damage Class of Vehicle	Premium		
	Light Trucks	200% of 43/0 rate	Private Passenger	250% of 07/0 rate		
	Heavy Trucks	200% of 45/0 rate	Vehicles	, , , , , , , , , , , , , , , , , , , ,		
	Tractors/Trailers	175% of 64/0 rate	Commercial Vehicles			
	Private Type Trailers	N DI	Light Trucks	200% of 43/0 rate		
	Liability	Non-Pleasure rate plus \$15	Heavy Trucks Tractors/Trailers	200% of 45/0 rate 175% of 64/0 rate		
	Physical Damage	250% of normal rate	Private Type Trailers	173% of 04/0 rate		
	Motor Homes and Veh		Liability	Non-Pleasure rate		
	Camper Units		,	plus \$15		
	Liability	250% of 07/0 rate	Optional Physical	250% of normal rate		
	DCPD	250% of 07/0	Damage			
	Physical Damage	250% of Normal rate	Motor Homes and Veh	icles with mounted		
	Motorcycles & Mopeds	250% of Driving Record 0	Camper Units Liability	250% of 07/0 rate		
	Snow Vehicles	250% of normal rate	DCPD	250% of 07/0		
	All Terrain Vehicles	250% of normal rate	Optional Physical	250% of Normal rate		
	Any other vehicle	Refer to Servicing	Damage			
		Carrier	Motorcycles &	250% of Driving		
	NOTE: No DCDD mannin	una in amplianda da	Mopeds	Record 0		
	NOTE: No DCPD premiu private trailers and cam		Snow Vehicles All Terrain Vehicles	250% of normal rate 250% of normal rate		
	private trailers and cam	ipei uilles.	Any other vehicle	Refer to Servicing		
			7, 55. 755.5	Carrier		
				ım is applicable to private		
			trailers and camper uni	ts.		

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.	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.		
PUBLIC SECT	ION			
Table of Contents	D. Private Bus - 79 E. Van Pool - 79	D. Private Bus – 7M E. Van Pool – 7M	Description updated in accordance with GISA	This does not impact premiums.
307 Rating Class	F. Taxi – 77 G. Limousine	F. Taxi - 7A G. Limousine - 7B K. Ride Hailing - Class 7C	Bulletin 2020-10	
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6A and insert rated use of vehicle.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.
		A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.		

Rule	Current Word	ling		Approved Wordin	g		Change from current	Premium impact
				Ride Hailing vehicles do not transport passengers other of a transportation network. Code and rate as a Taxi Where seating capacity excesseat over seven, add the peapplicable to Passenger Bod Accident Benefits for a Publi	eeds sev r seat pr ily Injur c Bus.	en, for each		
Rule 320:	The commission rates are			The commission rates are	-		Description updated in	This does not
Commission Schedule	Public Vehicles	Exp.	Indv.	Public Vehicles	Exp.	Indv.	accordance with GISA Bulletin 2020-10	impact premiums.
Schedule	Public Bus	6%	6%	Public Bus	6%	6%	Bulletin 2020-10	
	Class 70, 73, 74, 78	7 50/	1.00/	Class 70, 73, 74, 78	7 50/	100/		
	School Bus Class 71 Hotel & Country Club	7.5% 7.5%	10%	School Bus Class 71 Hotel & Country Club	7.5% 7.5%	10%		
	Class 72	7.5%	10%	Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	3%	3%	Taxi Class 7A	3%	3%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	3%	3%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	3%	3%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
332	Rule 332: Short Term Rei	ntale_lln	cnocified	Rule 332: Short Term Rei	ntale_llr	specified	Introduces new coverage	This does not
332	Lessees - Leases of 30 Da			Lessees - Leases of 30 Da			and Description updated in	impact premiums.
Short-Term Rentals-	Lessees - Leases of 30 Da	ays of L	C33	Ride Sharing	ays Oi L	ess and	accordance with GISA Bulletin 2020-10.	impact premiums.
Unspecified				A. Short-Term Rentals-Ui	nspecifi	ed Lessees		
Lessees – Lease				- Leases of 30 days or le				
of 30 Days or				Use POL 1 and END 5C.				
Less								
	Use POL 1 and END 5C. Insu	urance is	provided	Insurance is provided on a s	specified	vehicle/per		
	on a specified vehicle/per ve			vehicle basis and use of ENI	,			
	use of END 21A/B is not per END 44 is not permitted.	mitted. I	Jse of	permitted. Use of END 44 is	not peri	mitted.		
				Coverages/Premiums				
	Liability, DCPD and Optio	nal Phy	sical	1. Liability, DCPD and Op	tional P	hysical		

Rule	Current W	ording/	Approved Wo	rding	Change from current	Premium impact
Kule	Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability DCPD Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premit private trailers and cam	Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate icles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 250% of normal rate Refer to Servicing Carrier Im is applicable to	Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes and Vel Camper Units Liability DCPD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate nicles with mounted 250% of 07/0 rate 250% of 07/0 250% of Normal rate 250% of Driving Record 0 250% of normal rate Refer to Servicing Carrier um is applicable to private	Change from current	Premium impact
	2. Accident Benefits, Automobile Charge the normal rate concerned.		Charge the normal rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	icle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of litted. Use of END 44 is not ontal (as outlined in Section		

Approved Wording

Rule

Current Wording

Change from current Premium impact

August A							
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			Carrier	Any other vehicle			
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Rule	Current	Wordir	ng	Approved Word	ling		Change from current	Premium impact
	2. Accident Benefit Automobile Charge the normal ra			2. Accident Benefits, U Charge the normal rate for concerned.				
	concerned.			B. Ride Sharing – Class Applicable where a vehicl with a vehicle-sharing se rental company	le is used ir			
				Use POL 1 and END 5C. I a specified vehicle/per ve END 21A/B is not permitt permitted. Rate as Short-Term Rent A above) and code as Cla	ehicle basis ed. Use of al (as outli	and use of END 44 is no	t	
DRIVER'S PO	OLICY SECTION			A above) and code as Cia	155 / 14.			
Rule 721	Public Vehicle	Exp.	Indv.	Public Vehicle	Exp.	Indv.	Introduces new coverage	This does not
Service Fee	Public Bus Class 70,73,74,78	6%	6%	Public Bus Class 70,73,74,78	6%	6%	and Description updated in accordance with GISA	impact premiums.
Schedule (Commission)	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%	Bulletin 2020-10.	
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine	3%	3%	Taxi Class 7A	3%	3%		
	Class 77	<u> </u>	1.50	Limousine	3%	3%		
	Van Pool Class 79	7.5%	10%	Class 7B	201	201		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	3%	3%		
	Funeral Vehicles	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Class 75			Ambulance	7.5%	10%		
	Short Term Rental	7.5%	10%	Class 76	7.50/	100/		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		



Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

2021 Private Passenger CLEAR Rate Group Tables, 2021 Commercial Rate Group Tables and Various Rule Changes Effective September 1, 2021 (New Business and Renewals)

Effective September 1, 2021 Facility Association is implementing the following updates for new business and renewals in Newfoundland & Labrador:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and Table II).
- Various Rule Changes. 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.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASSE	NGER SECTION			
149.A Fleets, Definition	NEW	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. 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.	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
149.B Fleets, Fleet Rating	 Experience rating includes the following: Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract. Claims (paid by the previous Insurer) 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. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
COMMERCIAL	SECTION		•	
212.B.1 Trailers, Rating of Trailers, Owned 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 and DCPD 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 and DCPD 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.	Removes reference to DCPD coverage when rating excess trailers.	This may impact premiums.
239.A Fleets, Definition	NEW	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,	Proposes a definition of "Common Manageme nt" to be used to determine	This change will not impact premiums. Risks that to not meet this

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		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, 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. 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 experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.	if a risk is to be fleet rated.	criteria will be rated on an individually rated basis.
239.B Fleets, Fleet Rating	 Experience rating includes the following: Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract. Claims (paid by the previous insurer) outside the coverage on the application. 	Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet	Will not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	 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. 	 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. 	experience rating.	
PUBLIC SECTI			1	
335.A Fleets, Definition	NEW	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	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.
		A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		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 experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.		
335.B Fleets, Fleet Rating	 Experience rating includes the following: Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract. Claims (paid by the previous Insurer) 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. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	Clarifies existing wording to indicate that atfault and not-atfault losses are used in fleet experience rating.	Will not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATIONAL	SECTION			
438.A Fleets, Definition	NEW	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. 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.	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
438.B Fleets, Fleet Rating	 Experience rating includes the following: Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract. Claims (paid by the previous insurer) 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. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.



April 2021

Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

Commercial Rule 201 Change Effective August 1, 2021 (New Business and Renewals)

Effective August 1, 2021 Facility Association is implementing the following rule change for new business and renewals in Newfoundland & Labrador:

• There is an amended rule in Commercial Section of the manual. A summary of the rule change is 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.

Approved Wording

Change

Premium

Current Wording

Rule

		-		-	from Current	impact on existing policies
COMMERCIAL S	ECTION					
201: C Coverages Available	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)		a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than:		Amends Minimum Physical Damage Deductible	This will not impact premiums
and Minimum Deductibles,						
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light Vehicles	
Damage Coverage and Deductibles	15 and under	\$500	15 and under	\$500	with a RG of 22 and over.	
and Deductibles	16 – 18	\$1,000	16 – 18	\$1,000		
	19 – 21	\$2,500	19 – 21	\$2,500		
	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum		
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	END 40	deductible \$5,000). END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months		
	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:		b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price		Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums
			New, including the cost equipment. Deductible \$250 and are to be no least to be not least to be not least to be no least to be not least to be n			
	List Price New	Minimum Deductible	List Price New	Minimum Deductible		
	Vehicle Make and Model listed in Commercial Rate Group Table I	10% of List Price New (minimum deductible \$5,000).	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
	\$50,001-\$75,000	12% of List Price New	<\$50,001	\$2,500		
	\$75,001 - \$100,000	15% of List Price New	\$50,001 - \$65,000	\$3,500		
	\$100,001 -	20% of List Price New	\$65,001 - \$80,000	\$4,000		
	\$125,000	2070 of Eist Fried New	\$80,001 - \$100,000	\$5,000		
	\$125,001 and Over	25% of List Price New	φοσ,σσ1 φ1σσ,σσσ	1 40,000		

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	is \$122,000, 20% is 5	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months e new of Class 42 Sand & Gravel truck \$24,400. The deductible shall be 19 factor for \$2,500 or more applies.	is \$122,000 5% is \$6,1	Commercial Vehicles with Physical	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums



March 2021

Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

Revised Public Bus, Private Bus, School Bus, Hotel & Country Club Bus, Ambulance, Funeral and Garage Rates Effective July 1, 2021 (New Business and Renewals)

Effective July 1, 2021 Facility Association is implementing the following rate changes for new business and renewals in Newfoundland & Labrador:

- Revised Public Bus rates. Overall, there is a change of +4.8%
- Revised Private Bus rates. Overall there is a change of -0.7%
- Revised School Bus rates. Overall there is a change of +10.9%
- Revised Hotel & Country Club Bus rates. Overall there is a change of +4.2%
- Revised Ambulance rates. Overall there is a change of +3.1%
- Revised Funeral rates. Overall there is a change of +5.0%
- Revised Garage rates. Overall there is a change of +7.2%

Rates may vary depending on individual policy circumstances.

For complete details on this rate change, refer to the manual pages now available on the Facility Association website www.facilityassociation.com.