



### Manual of Rules and Rates Nova Scotia

### Revised Private Passenger Rates and Various Rule changes Effective February 1, 2022 (New Business and Renewals)

**Effective February 1, 2022** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised Private Passenger rates. Overall, there is a change of -8.4%.
- There are amended rule changes in various sections of the manual. A summary of the rule changes 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.

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PRIVATE PASS	ENGER SECTION					
136.C Accident/Conviction Surcharge Table	1 Minor Conviction         2 Minor Convictions         3 Minor Convictions         4 Minor Convictions         2 Each additional Minor Conviction         1 Major Conviction	0% 5% 15% 25% 15% 15% 25%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
136.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major		ences c, may be hin or in the hited to:	1 Serious Conviction         Each additional Serious Conviction         a. Major         Convictions for any of the following of any Act governing highway traffic or for substantially the same whether commoutside Canada:            -       Using a hand held wireless communication/entertainmer	or any offence iitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard	This will impact premiums
136.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li>a. Major</li> <li>Convictions for any of the following offence any Act governing highway traffic or for any substantially the same whether committee outside Canada:</li> <li>Failure to stop on request of or obey of of a police officer.</li> </ul>	ny offence d within or	<ul> <li>c. Serious         Convictions for any of the following of the Criminal Code of Canada or under governing highway traffic or under an for any offence substantially the same committed within or outside Canada o conviction which appears on a Driver I identified as a Criminal Code convictio     </li> <li>Failure to stop on request of or ol of a police officer.</li> </ul>	any Act y other Act or whether r any Record abstract on:	market Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
136.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:         <ul> <li>Novice Driver with alcohol in blood</li> </ul> </li> </ul>	Adds conviction that was missing in specified jurisdiction This conviction is listed under the Criminal Code Convictions	This will affect premiums.
149.A Fleets, Definition	NEW	<ul> <li>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: <ol> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and</li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and</li> <li>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</li> </ol> </li> <li>Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ul>	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
		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 149/239/438.		
149.B Fleets, Fleet Rating	<ul> <li>Experience rating includes the following:</li> <li>Losses 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.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul>	<ul> <li>Experience rating includes the following:</li> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insure by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> 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.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL S</b>	ECTION			
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 <del>and</del> <del>DCPD</del> 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.
226.C Accident/Conviction Surcharge Table	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction15%Each additional Major Conviction25%1 Serious Conviction100%Each additional Serious Conviction100%	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction25%Each additional Major Conviction25%1 Serious Conviction100%Each additional Serious Conviction100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
226.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:  Using handheld/operated electronic/ wireless device	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:  - Using a hand held wireless communication/entertainment device	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
226.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li>a. Major         <ul> <li>Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</li> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul> </li> </ul>	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<ul> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul>	in the standard market	
226.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:         <ul> <li>Novice Driver with alcohol in blood</li> </ul> </li> </ul>	Adds conviction that was missing in specified jurisdiction This conviction is listed under the Criminal Code Convictions	This will affect premiums.
239.A Fleets, Definition	NEW	<ul> <li>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: <ol> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and</li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and</li> <li>Vehicles and all associated drivers adhere to the Vehicles and all associated drivers adhere to the Named Insured, and</li> </ol> </li> <li>Second 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</li> </ul>	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
239.B Fleets, Fleet Rating	<ul> <li>Experience rating includes the following:</li> <li>Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insure by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul>	<ul> <li>between the Named Insured and Vehicle Owner.</li> <li>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accom pany all new business applications.</li> <li>A copy of the common management a greement will be required on subsequent renewals to maintain experience rating.</li> <li>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 149/239/438.</li> <li>Experience rating includes the following: <ul> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insure by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> </li> </ul>	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.

Rule	Current Wording		Approved Wording	I	Change from Current	Premium impact on existing policies
PUBLIC SECTIO	)N					-
323.C	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
Assident/Conviction	2 Minor Convictions	5%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction Surcharge Table	3 Minor Convictions	15%	3 Minor Convictions	15%	levels to be	premiums
Suicharge rable	4 Minor Convictions	25%	4 Minor Convictions Each additional Minor Conviction	25%	consistent	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%	across all	
	1 Major Conviction	15%	1 Major Conviction	25%	jurisdiction	
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<ul> <li>b. Minor</li> <li>The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</li> <li>Using handheld/operated electronic/ wireless device</li> </ul>		a. Major Convictions for any of the following any Act governing highway traffic o substantially the same whether com outside Canada:  - Using a hand held wireless communication/entertainm	r for any offence imitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
323.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li>a. Major</li> <li>Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</li> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul>		<ul> <li>c. Serious         Convictions for any of the following         the Criminal Code of Canada or und         governing highway traffic or under a         for any offence substantially the sai         committed within or outside Canada         conviction which appears on a Drive         identified as a Criminal Code convic          Failure to stop on request of or             of a police officer.         </li> </ul>	er any Act any other Act or ne whether or any r Record abstract cion :	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
323.D.c Accident and Conviction	NEW		<b>c. Serious</b> Convictions for any of the following the Criminal Code of Canada. When shown below is not recorded on the Abstract as a Criminal Code Convict	e a conviction Driver Record	Adds conviction that was missing in	This will affect premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Surcharge, Conviction Definition: Serious		under any Act governing highway traffic or any other Act within or outside Canada: - Novice Driver with alcohol in blood	specified jurisdiction This conviction is listed under the Criminal Code Convictions	
335.A Fleets, Definition	NEW	<ul> <li>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: <ol> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and</li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and</li> <li>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</li> </ol> </li> <li>Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> <li>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accom pany all new business applications.</li> </ul>	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
335.B Fleets, Fleet Rating	<ul> <li>Experience rating includes the following:</li> <li>Losses 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.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul>	<ul> <li>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</li> <li>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 149/239/438.</li> <li>Experience rating includes the following: <ul> <li>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 Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> </li> </ul>	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not im pact prem iums.
RECREATIONAL	SECTION			
425.C Accident/Conviction Surcharge Table	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction15%	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	I Major Conviction15%Each additional Major Conviction25%	I Major Conviction25%Each additional Major Conviction25%	,	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	1 Serious Conviction       100%         Each additional Serious Conviction       100% <b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:          -         Using handheld/operated electronic/wireless device	1 Serious Conviction       100%         Each additional Serious Conviction       100%         a. Major       Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:          -         Using a hand held wireless communication/entertainment device	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
425.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li><b>a. Major</b> <ul> <li>Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</li> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul> </li> </ul>	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:     <ul> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul> </li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
425.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:         <ul> <li>Novice Driver with alcohol in blood</li> </ul> </li> </ul>	Adds conviction that was missing in specified jurisdiction This conviction is listed under the Criminal Code Convictions	This will affect premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
438.A Fleets, Definition	NEW	<ul> <li>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: <ol> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and</li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and</li> <li>Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and</li> </ol> </li> <li>Vehicles and all associated drivers adhere to the vehicle and all associated drivers adhere to work, including risk management practices, code of conduct, training and service standards, and</li> <li>Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ul> A signed 'Facility Association Common Management Attestation', signed by the Named Insured and 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 149/239/438.	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.

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438.B Fleets, Fleet Rating	<ul> <li>Experience rating includes the following:</li> <li>Losses 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.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul>	<ul> <li>Experience rating includes the following:</li> <li>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 Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul>	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
GARAGE SECTION	ON CON			-
623.A Accident/Conviction Surcharge Table	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction15%Each additional Major Conviction25%1 Serious Conviction100%Each additional Serious Conviction100%	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction25%Each additional Major Conviction25%I Serious Conviction100%Each additional Serious Conviction100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
623.B.b & a Accident and Conviction Surcharge, Conviction	<b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:	Amends the named convictions from 'Minor' to 'Major' to	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Definition: Minor and Major	outside Canada, if not specifically named in the Major or Serious list, including but not limited to:  - Using handheld/operated electronic/ wireless device	<ul> <li>Using a hand held wireless communication/entertainment device</li> </ul>	align FA with treatment in the standard market	
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: <ul> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul></li></ul>	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:     <ul> <li>Failure to stop on request of or obey directions of a police officer.</li> </ul> </li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
623.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:         <ul> <li>Novice Driver with alcohol in blood</li> </ul> </li> </ul>	Adds conviction that was missing in specified jurisdiction This conviction is listed under the Criminal Code Convictions	This will affect premiums.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
NON-OWNED S	ECTION					
724.C Accident/Conviction Surcharge Table	4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	0% 5% 15% 25% 15% 15% 25%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
724.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major		fences c, may be hin or in the nited to:	1 Serious Conviction         Each additional Serious Conviction         a. Major         Convictions for any of the following of any Act governing highway traffic or for substantially the same whether commoutside Canada:            -       Using a hand held wireless communication/entertainmer	or any offence iitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<ul> <li>a. Major</li> <li>Convictions for any of the following offendany Act governing highway traffic or for a substantially the same whether committed outside Canada:</li> <li>Failure to stop on request of or obey of a police officer.</li> </ul>	ny offence d within or	<ul> <li>c. Serious         Convictions for any of the following of the Criminal Code of Canada or under governing highway traffic or under an for any offence substantially the same committed within or outside Canada o conviction which appears on a Driver lidentified as a Criminal Code convictio     <li>Failure to stop on request of or ol of a police officer.</li> </li></ul>	any Act y other Act or whether r any Record abstract n:	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
724.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	<ul> <li>c. Serious         Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:         <ul> <li>Novice Driver with alcohol in blood</li> </ul> </li> </ul>	Adds conviction that was missing in specified jurisdiction This conviction is listed under the Criminal Code Convictions	This will affect premiums.



August 2021

## Manual of Rules and Rates NOVA SCOTIA

## 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 Nova Scotia:

• 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.

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

Rule	Current Wording			Approved Wording			Change from current	Premium impact
GENERAL SEC	TION							
Commission							Introduces new coverage	This does not
	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
	Public Bus	6%	6%	Public Bus	6%	6%	accordance with GISA	
	Class 70, 73, 74, 78			Class 70, 73, 74, 78			Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	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 Class 7	7 6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 7	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	7.5%	10%		
				Class 7M	1.0.10	2010		
				Ride Sharing Class 7N	7.5%	10%		
PRIVATE PAS	SENGER SECTION				-	· · · · ·		•
146	Rule 146: Short Term I				Rule 146: Short Term Rentals-Unspecified		Introduces new coverage	This does not
a <del>.</del>	Unspecified Lessees -	Leases of 3	30 Days	Lessees - Leases of 30 Da	aysor L	ess and	and Description updated in	impact premiums.
Short-Term Rentals-	or Less			Ride Sharing			accordance with GISA Bulletin 2020-10.	
Unspecified	Use POL 1 and END 5C.			A. Short-Term Rentals-Unspecified Lessees				
Lessees – Lease	on a specified vehicle/pe	r vehicle ba	isis and	<ul> <li>Leases of 30 days or less – Class 7M</li> </ul>				
of 30 Days or Less	use of END 21A/B is not END 44 is not permitted.		Use of	Use POL1 and END 5C.				
				Insurance is provided on a	specified	l vehicle/per		
	Coverages/Premiums			vehicle basis and use of EN				
	1. Liability, DCPD and	Optional P	hysical	permitted. Use of END 44 is				
	Damage	•	-		•			
	_			Coverages/Premiums				
		Premium		1. Liability, DCPD and Op	otional P	hysical		
	Private Passenger	250% of 0	7/0 rate	Damage				
	Vehicles				remium			
	Commercial Vehicles				50% of 0	7/0 rate		
	5	200% of 4	,	Vehicles				
	,	200% of 4	,	Commercial Vehicles				
		175% of 6	4/0 rate			3/0 rate		
	Motor Homes		- / -	,		5/0 rate		
		250% of 0			/5% of 6	64/0 rate		
	Optional Physical	250% of N	ormai rate	Motor Homes			1	

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	Damage/DCPD Private Type Trailers BI PD Optional Physical Damage Vehicles with mounted Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premiu private trailers and cam <b>2. Accident Benefits</b> , I <b>Automobile</b> Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier Im is applicable to oper units.	<ul> <li>trailers and camper un</li> <li><b>2. Accident Benefits,</b> Charge the normal rate concerned.</li> <li><b>B. Ride Sharing – Cla</b> Applicable where a veh with a vehicle-sharing i rental company</li> <li>Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.</li> </ul>	d Camper Units 250% of 07/0 rate 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 private ts. Uninsured Automobile e for the type of vehicle ss 7N icle is used in connection service, or peer-to-peer . Insurance is provided on vehicle basis and use of itted. Use of END 44 is not ntal (as outlined in Section		

Rule	Current W	ording	Approved Wo	rding	Change from current	Premium impact	
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 no END 44 is not permitted	er vehicle basis and t permitted. Use of	A. Short-Term Rental – Leases of 30 days o Use POL 1 and END 5C		Duiletin 2020 10.		
	END 44 is not permitted. Coverages/Premiums 1. Liability, DCPD and Optional Physical		Insurance is provided o vehicle basis and use o permitted. Use of END 4				
	Damage		Coverages/Premium	S			
	Class of Vehicle	Premium	1. Liability, DCPD and				
	Private Passenger Vehicles	250% of 07/0 rate	Damage Class of Vehicle	Premium			
	Commercial Vehicles		Private Passenger	250% of 07/0 rate			
	Light Trucks	200% of 43/0 rate	Vehicles				
	Heavy Trucks Tractors/Trailers Motor Homes	200% of 45/0 rate 175% of 64/0 rate	Commercial Vehicles Light Trucks Heavy Trucks	200% of 43/0 rate 200% of 45/0 rate			
	Lia bility Optional Physical	250% of 07/0 rate 250% of Normal rate	Tractors/Trailers Motor Homes	175% of 64/0 rate			
	Damage/DCPD		Liability	250% of 07/0 rate			
	Private Type Trailers BI	Non-Pleasure rate plus \$15	Optional Physical Damage/DCPD Private Type Trailers	250% of Normal rate			
	PD Optional Physical	Non Pleasure 250% of normal rate	BI	Non-Pleasure rate plus \$15			
	Damage		PD	Non Pleasure			
	Vehicles with mounted Liability Optional Physical	Camper Units 250% of 07/0 rate 250% of Normal rate	Optional Physical Damage Vehicles with mounter				
	Damage	250% of Normal rate	Liability	250% of 07/0 rate			
	Motorcycles &	250% of Driving	Optional Physical	250% of Normal rate			
	Mopeds	Record 0	Damage				
	Snow Vehicles All Terrain Vehicles	250% of normal rate 250% of normal rate	Motorcycles & Mopeds	250% of Driving Record 0			
	Any other vehicle	Refer to Servicing	Mopeas Snow Vehicles	250% of normal rate			
		Carrier	All Terrain Vehicles Any other vehicle	250% of normal rate Refer to Servicing			
			Any other vehicle	Carrier			

Rule	Current Wording	Approved Wording	Change from current	Premium impact	
	NOTE: No DCPD premium is applicable to private trailers and camper units.	NOTE: No DCPD premium is applicable to private trailers and camper units.			
	2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.	<b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.			
		<b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company			
		Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.			
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.			
PUBLIC SECT	ION				
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing (Class 7C)	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.	
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 Rating Class	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	NEW	<b>K. Ride Hailing - Class 7C</b> Attach END 6C and insert rated use of vehicle.	Type of Use creased in accordance with GISA	This does not impact premiums.	
Rating Class		A vehicle used in connection with Ride Hailing is a	bulletin 2020-10.		

Rule	Current Word	Current Wording Approved Wording					Change from current	Premium impact
				motor vehicle, used to prov transportation of passenge through use of a transporta Ride Hailing vehicles do no transport passengers other of a transportation network Code and rate as a Taxi Where seating capacity exo seat over seven, add the p applicable to Passenger Bo Accident Benefits for a Pub	rs for cor ation netw t solicit, a than thr c. ceeds sev er seat p dily Injur	npensation work. accept or ough the use ven, for each remium		
Rule 320:	The commission rates are			The commission rates ar	e:		Description updated in	This does not
Commission	Public Vehicles	Exp.	Indv.	Public Vehicles	Exp.	Indv.	accordance with GISA	impact premiums.
Schedule	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10	
	School Bus Class 71 Hotel & Country Club Class 72	7.5% 7.5%	10% 10%	School Bus Class 71 Hotel & Country Club Class 72	7.5%	10% 10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	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			Rule 332: Short Term Re			Introduces new coverage	This does not
Short-Term Rentals-	Lessees - Leases of 30 Da	aysor Lo	ess	Lessees - Leases of 30 D Ride Sharing	Lessees - Leases of 30 Days or Less and		and Description updated in accordance with GISA Bulletin 2020-10.	impact premiums.
Unspecified Lessees – Lease of 30 Days or Less				A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not				
	Use POL1 and END 5C. Ins							

Rule	Current V	Vording	Approved Wo	rding	Change from current	Premium impact	
	use of END 21A/B is no END 44 is not permitte		permitted. Use of END	44 is not permitted.			
	Coverages/Premium 1. Liability, DCPD and Damage		Coverages/Premium 1. Liability, DCPD and Damage				
	Class of Vehicle Private Passenger Vehicles	<b>Premium</b> 250% of 07/0 rate	<b>Class of Vehicle</b> Private Passenger Vehicles	<b>Premium</b> 250% of 07/0 rate			
	Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate	Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate			
	Liability Optional Physical Damage/DCPD Private Type Trailers	250% of 07/0 rate 250% of Normal rate	Liability Optional Physical Damage/DCPD Private Type Trailers	250% of 07/0 rate 250% of Normal rate			
	BI PD	Non-Pleasure rate plus \$15 Non Pleasure	BI PD	Non-Pleasure rate plus \$15 Non Pleasure			
	Damage Vehicles with mounte Liability	250% of normal rate d Camper Units 250% of 07/0 rate	Optional Physical Damage Vehicles with mounter Liability				
	Optional Physical Damage Motorcycles &	250% of Driving	Optional Physical Damage Motorcycles &	250% of Driving			
	Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier	Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier			
	NOTE: No DCPD premium is applicable to private trailers and camper units.		NOTE: No DCPD premin trailers and camper uni	um is applicable to private ts.			
	2. Accident Benefits, Automobile Charge the normal rate concerned.	<b>Uninsured</b> e for the type of vehicle	2. Accident Benefits, Charge the normal rate concerned.	<b>Uninsured Automobile</b> for the type of vehicle			

Rule	Current W	lording	Approved Wo	rding	Change from current	Premium impact
			with a vehicle-sharing s 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 itted. Use of END 44 is not ntal (as outlined in Section		
RECREATION	AL SECTION					
435 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 435: Short Term Lessees - Leases of 3 Use POL 1 and END 5C. on a specified vehicle/p use of END 21A/B is no END 44 is not permitted Coverages/Premium 1. Liability, DCPD and Damage	<b>0 Days or Less</b> Insurance is provided er vehicle basis and t permitted. Use of d. <b>s</b>	Lessees - Leases of 3 Ride Sharing A. Short-Term Rental - Leases of 30 days of Use POL 1 and END 5C	s-Unspecified Lessees or less – Class 7M on a specified vehicle/per f END 21A/B is not	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes Liability Optional Physical Damage/DCPD Private Type Trailers BI	Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate 250% of 07/0 rate 250% of Normal rate Non-Pleasure rate	Coverages/Premium 1. Liability, DCPD and Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes Liability Optional Physical			

Rule	e Current Wording			Approved Wo	rding		Change from current	Premium impact
	PD Optional Physical Damage Vehicles with mounte Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premin private trailers and can <b>2. Accident Benefits,</b> Automobile Charge the normal rate concerned.	d Camper Uni 250% of 0 250% of N 250% of D Record 0 250% of n 250% of n Refer to Se Carrier um is applicat per units. <b>Uninsured</b>	ormal rate ts 7/0 rate ormal rate riving ormal rate ormal rate ormal rate orvicing	Damage/DCPD Private Type Trailers BI PD Optional Physical Damage Vehicles with mounter Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premi trailers and camper un <b>2. Accident Benefits,</b> Charge the normal rate concerned. <b>B. Ride Sharing – Cla</b> : Applicable where a veh with a vehicle-sharing a rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not permi permitted. Rate as Short-Term Re A above) and code as C	ed Camper Units 250% of 07/0 ra 250% of Norma 250% of Driving Record 0 250% of normal 250% of normal Refer to Servicir Carrier um is applicable to its. <b>Uninsured Autor</b> e for the type of ve <b>ss 7N</b> hicle is used in conr service, or peer-to- . Insurance is prov vehicle basis and un hitted. Use of END 4	al rate ate al rate g l rate ng o private mobile chicle mection o-peer vided on use of 44 is not		
Rule 721	LICY SECTION			T			Introduces new covers co	This does not
Rule / ZI	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp. Ind	dv	Introduces new coverage and Description updated in	impact premiums.
Commission	Public Bus	6%	6%	Public Bus	6% 6%	-	accordance with GISA	impact premiums.
	Class 70, 73, 74, 78			Class 70, 73, 74, 78			Bulletin 2020-10.	

Rule	Current Wording		Approved Wordin	g		Change from current Premium impact	
	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 Class 77	6%	6%	Taxi Class 7A	6%	6%	
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%	
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%	
	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	7.5%	10%	
				Class 7M			
				Ride Sharing Class 7N	7.5%	10%	



July 2021

### Manual of Rules and Rates NOVA SCOTIA

### Revised Taxi Rates and Various Rule Changes Effective November 1, 2021 (New Business and Renewals)

**Effective November 1, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised Taxi rates. Overall, there is a change of +4.7%. Rates may vary depending upon individual policy circumstances.
- There are amended rules in various 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 Servicing Carriers, to whom all enquiries should be addressed.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
PRIVATE PASS	ENGER SECTION			
PRIVATE PASSI 128 Renewals, Renewal Processing	<b>ENGER SECTION</b> <b>Renewal not accepted</b> If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	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: <ul> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <li>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;</li> <li>OR</li> <li>c) Provide a signed (i.e. written, electronic or auto signature) request from the</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater. Renewal documents that have been returned 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 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 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.		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
129.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If renewal documents and liability cards are 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</li> <li>Association account. If the renewal documents are 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 date shall be accepted in lieu of renewal documents.</li> <li>5. Cancellation of Renewals in Outlying Areas No longer applicable</li> <li>6. Flat Cancellation Exceptions</li> <li>1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 128) 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 of Renewals in Outlying Areas <ul> <li>No longer applicable</li> </ul> </li> <li>6. Flat Cancellation Exceptions <ol> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ol> </li> <li>2. 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.</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	2) 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:		
COMMERCIAL S	SECTION			•
218 Renewals, Renewal Processing	Renewal not accepted         If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.         If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater.	<ul> <li>Renewal not accepted</li> <li>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: <ul> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <li>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;</li> <li>OR</li> <li>c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</li> </ul> </li> <li>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 be responsible for earned premium or minimum retained premium whichever is greater.</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	Renewal documents that have been returned 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.	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.		
219.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation         New Policy         Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.     </li> <li>Additional Premium Policy Change         Flat cancellation of an additional premium policy change is not allowed.     </li> <li>Renewal         If renewal documents and liability cards are 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 the renewal documents are 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 date shall be accepted in lieu of renewal documents.     </li> <li>Cancellation of Renewals in Outlying Areas         No longer applicable         6. Flat Cancellation Exceptions         1) Any action account is the for a fully accounts.         7. Cancellation for Exceptions         1) Any action account is the for a fully accounts.         8. Any action of Renewals in Outlying Areas         No longer applicable         6. Flat Cancellation Exceptions         1) Any action of Exceptions         1)</li></ul>	<ul> <li>4. Flat Cancellation         New Policy         Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.     </li> <li>Additional Premium Policy Change         Flat cancellation of an additional premium policy change is not allowed.     </li> <li>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 responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.     </li> <li>5. Cancellation of Renewals in Outlying Areas         <ul> <li>No longer applicable</li> <li>6. Flat Cancellation Exceptions</li> </ul> </li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	<ul> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the</li> </ul>	1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	effective date of the policy, may be cancelled flat.	<ul> <li>date of the policy, may be cancelled flat.</li> <li>2. 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.</li> </ul>		
	2) 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:		
PUBLIC SECTIO	DN			
309.B Driving Record, Driving Record Entitlement	NEW	5. Taxi and Limousine maximum driving record entitlement is Driving Record 5. Driving Record entitlement is based on period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance.	Clarifies that only Taxis are entitled to a maximum Driving Record 5.	This may impact premiums.
316 Renewals, Renewal Processing	Renewal not accepted If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	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: <ul> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <li>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;</li> <li>OR</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
		c) Provide a signed (i.e. written, electronic		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater. Renewal documents that have been returned 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.	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 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.		
317.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation         New Policy         Flat cancellation of a new policy is not allowed except as provided under Rule 317: Flat Cancellation Exceptions.     </li> <li>Additional Premium Policy Change         Flat cancellation of an additional premium policy change is not allowed.     </li> </ul>	<ul> <li>4. Flat Cancellation</li> <li>New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 317: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	<b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are not received within 15 days, the renewal shall	<b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 316) 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		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	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 date shall be accepted in lieu of renewal documents.	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 date shall be accepted in lieu of evidence of renewal refusal.		
	5. Cancellation of Renewals in Outlying Areas No longer applicable	5. Cancellation of Renewals in Outlying Areas – No longer applicable		
	<ul> <li>6. Flat Cancellation Exceptions</li> <li>1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>	<b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.		
		2. 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.		
	2) 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:		
RECREATIONA	SECTION			
411.B.4 Off Road Vehicles, Rating & Policy Issuance Notes	Optional Physical Damage Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, rate groups are established as follows: If the value of the vehicle is less than \$15,000 the rate group for DCPD and physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.	DCPD and Optional Physical Damage Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, rate groups are established as follows: If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price	Confirms the additional documents required to rate within specified parameters	This does not impact premiums.
	If the value of the vehicle is \$15,000 or more, the rate group for DCPD and physical damage (if	new. If the value of the vehicle is \$15,000 or more, the rate group for DCPD and optional physical		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	purchased) must be established based on list price new. Where the insured produces at his or her own expense an appraisal acceptable to the Servicing Carrier then the snow vehicle or all terrain vehicle may be rated according to the Actual Cash Value (plus applicable tax) subject to END 19.	<ul> <li>damage (if purchased) must be established in accordance with the following conditions:</li> <li>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.</li> <li>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 application series and must be attached to a certificate must be</li> </ul>		
417 Renewals, Renewal Processing	Renewal not accepted If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	attached to the application or the change request.Renewal not acceptedIf the renewal not acceptedIf 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:a)Return all the renewal documents (including liability cards) to the Servicing Carrier;ORb)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.	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	If the documents are received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the	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		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	Agent's/Broker's Facility Association account. If the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater.	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 be responsible for earned premium or minimum retained premium whichever is greater.		
	Renewal documents that have been returned 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.	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.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
418.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 418: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> </ul>	<ul> <li>4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 418: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	<b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 date shall be accepted in lieu of renewal documents.	<b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 417) 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 date shall be accepted in lieu of evidence of renewal refusal.		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<ul> <li>5. Cancellation of Renewals in Outlying Areas No longer applicable</li> <li>6. Flat Cancellation Exceptions <ol> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ol> </li> </ul>	<ul> <li>5. Cancellation of Renewals in Outlying Areas <ul> <li>No longer applicable</li> </ul> </li> <li>6. Flat Cancellation Exceptions <ul> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul> </li> <li>2. 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.</li> </ul>		
	2) 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:		
GARAGE SECTI	ON			
611 Renewals, Renewal Processing	Renewal not accepted If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	<ul> <li>Renewal not accepted</li> <li>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: <ul> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <li>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;</li> </ul> </li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
		OR c) Provide a signed (i.e. written, electronic or auto signature) request from the		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact	
		Insured to cancel the policy effective the renewal date.			
	If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater.	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 be responsible for earned premium or minimum retained premium whichever is greater.			
	Renewal documents that have been returned 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.	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.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.			
617.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 617: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.</li> </ul>	<ul> <li>4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 617: Flat Cancellation Exceptions. </li> <li>Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.</li></ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.	
	<b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents	<b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 611) 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.			

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	are 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 date shall be accepted in lieu of renewal documents.	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 date shall be accepted in lieu of evidence of renewal refusal.		
	<ul> <li>5. Flat Cancellation Exceptions</li> <li>1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>	<ul> <li>5. Flat Cancellation Exceptions <ol> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> <li>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.</li> </ol></li></ul>		
	2) 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:		
Rule: 624 Automobile Dealers	<ul> <li>C. Dealer Plates:</li> <li>If there are dealer plates with no driver to be rated as principal operator of them, then rate each as excess dealer plates as described under Excess Dealer Plates.</li> <li>For example:</li> <li>There are two staff units, 3 owned cars and 1 dealer plate.</li> <li>Charge a private passenger rate for each of the three cars, a staff unit rate for the garage exposure and 25% of 07, 0, 1, 2 or 3 for the dealer plate. One of the staff units must be assigned as principal operator of two vehicles.</li> </ul>	<b>C. Dealer Plates</b> If there are dealer plates with no driver to be rated as principal operator of them, then rate each as excess dealer plates as described under D. Excess Dealer Plates.	Removes an ambiguous example suggesting Excess Dealer Plates are entitled to a Driving Record higher than 0.	No impact on premium.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
DRIVERS POLI	CY SECTION			
717 Renewals, Renewal Processing	Renewal not accepted If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	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: 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	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
		<ul> <li>OR</li> <li>C) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</li> </ul>		
	If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater.	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 be responsible for earned premium or minimum retained premium whichever is greater.		
	Renewal documents that have been returned 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.	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.		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
718.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 718: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If renewal documents and liability cards are 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 the renewal documents are 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 date shall be accepted in lieu of renewal documents.</li> <li>5. Cancellation of Renewals in Outlying Areas No longer applicable</li> <li>6. Flat Cancellation Exceptions</li> <li>1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 718: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 717) 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 date shall be accepted in lieu of evidence of renewal refusal.</li> <li>5. Cancellation of Renewals in Outlying Areas <ul> <li>No longer applicable</li> </ul> </li> <li>6. Flat Cancellation Exceptions <ol> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ol> </li> <li>2. 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.</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	2. 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:		
NON OWNED A	UTOMOBILE SECTION		•	•
811.C Rating, Liability for Damage to Hired Automobiles (END 94)	A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed: a. The type(s) of automobile concerned; whether hired with or without drivers; the period(s) for which the automobiles will be hired; the estimated cost of hire.	<ul> <li>A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:</li> <li>a) The type(s) of automobile concerned, including the estimated manufacturer list price new; whether hired with or without drivers; the period(s) for which the automobiles will be hired; the estimated cost of hire.</li> </ul>	Amends the rating methodolgy for END 94.	This will impact premiums charged on Non-Owned Automobile policies with END 94.
	b. The required coverage and the desired limit of liability and deductible in respect of any one occurrence.	<ul> <li>b) The required coverage and the desired limit of liability and deductible in respect of any one occurrence.</li> </ul>		
	<b>Note:</b> In END 94, below the heading "Section B", the words "or assumed by him under any contract or agreement" must be deleted unless a copy of the contract/ agreement is submitted and provision of coverages in respect of the assumed liability is in fact approved by the Servicing Carrier.	<b>Note:</b> In END 94, below the heading 'Section B', the words 'or assumed by him under any contract or agreement' must be deleted unless a copy of the contract/agreement is submitted and provision of coverages in respect of the assumed liability is in fact approved by the Servicing Carrier.		
	For private passenger type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the appropriate Class 07, Driving Record 0 physical damage premium using Rate Group 17.	For private passenger type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the appropriate Class 07, Driving Record 0 physical damage premium in the applicable territory. Rate group shall be determined using Table A, based on manufacturer list price new of the current model year.		
	For commercial type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the Commercial vehicle Driving Record 3 Rating Group 8 premium in the applicable territory.	For commercial type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the commercial vehicle Driving Record 0 in the applicable territory. Rate group shall be determined using Table II, based on manufacturer list price new of the current model year.		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
816 Renewals, Renewal Processing	Renewal not accepted If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents (including liability cards) to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.	<ul> <li>Renewal not accepted</li> <li>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: <ul> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <li>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;</li> <li>OR</li> <li>c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective</li> </ul> </li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.
	If the documents are 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 the documents are 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 be responsible for earned premium or minimum retained premium whichever is greater. Renewal documents that have been returned 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.	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 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.		

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
817.E Cancellations, Cancellation Procedures	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 817: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If renewal documents and liability cards are 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</li> <li>Association account. If the renewal documents are 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 date shall be accepted in lieu of renewal documents.</li> <li>5. Cancellation of Renewals in Outlying Areas No longer applicable</li> <li>6. Flat Cancellation Exceptions</li> <li>1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>	<ul> <li>4. Flat Cancellation New Policy</li> <li>Flat cancellation of a new policy is not allowed except as provided under Rule 817: Flat Cancellation Exceptions.</li> <li>Additional Premium Policy Change</li> <li>Flat cancellation of an additional premium policy change is not allowed.</li> <li>Renewal</li> <li>If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 816) 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.</li> <li>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 date shall be accepted in lieu of evidence of renewal refusal.</li> <li>5. Cancellation of Renewals in Outlying Areas <ul> <li>No longer applicable</li> </ul> </li> <li>6. Flat Cancellation Exceptions <ul> <li>Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul> </li> <li>2. 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,</li> </ul>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	2) 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:		



May 2021

#### Manual of Rules and Rates NOVA SCOTIA

#### 2021 Private Passenger CLEAR Rate Group Tables and 2021 Commercial Rate Group Tables 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 Nova Scotia:

- 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 II).

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

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



March 2021

# Manual of Rules and Rates NOVA SCOTIA

#### Commercial Rule 201 Change Effective July 3, 2021 (New Business and Renewals)

**Effective July 3, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

• 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.

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

Rule		rrent Wording	Pro	posed Wording	Change from Current	Premium impact on existing policies
COMMERCIAL S						
201:C Coverages Available and Minimum Deductibles,	a) Minimum Deduc Vehicles (Gross Ve The deductibles are to	tibles for Light Commercial hicle Weight up to 4,500 kg) be no less than:	a) Minimum Dedu Vehicles (Gross Ve The deductibles are to	to the second se	Amends Minimum Physical Damage Deductible	This will not impact premiums, as changes apply to
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light	deductibles
Damage Coverage and Deductibles	15 and under	\$500	15 and under	\$500	Vehicles	\$2,500 or
and Deductibles	16 - 18	\$1,000	16-18	\$1,000	with a RG of 22 and	greater
	19 – 21	\$2,500	19 – 21	\$2,500	over.	
	22 and over END 40	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). END 40 is mandatory on any	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
	END 40	vehicles with prior fire and total theft claims within the past 60 months	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months		
	Vehicles (Gross Ve The following deducti New, including the cos	tibles for Heavy Commercial hicle Weight over 4,500kg) bles are based on Vehicle List Price st of any customizations and attached es are to be rounded to the nearest	Vehicles (Gross Ve The following deductil New, including the cos	ctibles for Heavy Commercial hicle Weight Over 4,500kg) bles are based on Vehicle List Price st of any customizations and attached es are to be rounded to the nearest	Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums, as changes apply to deductibles \$2,500 or
	\$500 and are to be no	less than:	\$250 and are to be no	less than:		greater
	List Price New	Minimum Deductible	List Price New	Minimum Deductible		
	Vehicle Make and Model listed in Commercial Rate Group Table I <\$50,001	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		\$80,001 - \$100,000	\$5,000		
	\$125,001 and Over	25% of List Price New				
			1			

Rule	С	urrent Wording	Proposed Wording		Change from Current	Premium impact on existing policies
	is \$122,000, 20% is \$	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 10 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



February 2021

### Manual of Rules and Rates NOVA SCOTIA

#### Revised All-Terrain Vehicles and Snow Vehicles Rates Effective July 1, 2021 (New Business and Renewals)

Effective July 1, 2021 Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised All-Terrain Vehicles rates. Overall, there is a change of +7.5%. Rates may vary depending upon individual policy circumstances.
- Revised Snow Vehicles rates. Overall, there is a change of +6.9%. Rates may vary depending upon individual policy circumstances.

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

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