



Manual of Rules and Rates NUNAVUT

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 Nunavut:

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

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

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

Approved Wording

Change from current Premium impact

Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Bulletin 2020-10. Class 70, 73, 74, 78 Class 70, 73, 74, 78 School Bus Class 71 7.5% 10% School Bus Class 71 7.5% 10% Hotel & Country Club 7.5% 10% Hotel & Country Club 7.5% 10% Class 72 Class 72 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% PRIVATE PASSENGER SECTION 146 Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term or Less **Ride Sharing** accordance with GISA Rentals-Bulletin 2020-10. Unspecified A. Short-Term Rentals-Unspecified Lessees Lessees - Lease - Leases of 30 days or less - Class 7M of 30 Days or Use POL 1 and END 5C. Insurance is provided Use POL 1 and END 5C. Less on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of Insurance is provided on a specified vehicle/per END 44 is not permitted. vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. **Coverages/Premiums Coverages/Premiums** 1. Liability, Physical Damage 1. Liability, Optional Physical Damage **Class of Vehicle Premium** Class of Vehicle Premium Private Passenger 250% of 07/0 rate Private Passenger 250% of 07/0 rate Vehicles Vehicles Commercial Vehicles Commercial Vehicles Liaht Trucks Light Trucks 200% of 43/0 rate 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Tractors/Trailers 175% of 64/0 rate Private Type Trailers Private Type Trailers Liability Non-Pleasure rate Liability Non-Pleasure rate plus \$15 plus \$15

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	Physical Damage Motor Homes and Ver Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	concerned. B. Ride Sharing – Cla Applicable where a verwith a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N nicle is used in connection service, or peer-to-peer I. Insurance is provided on vehicle basis and use of nitted. Use of END 44 is not		
COMMERCIAL						
Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 236: Short Term Unspecified Lessees or Less Use POL 1 and END 5C on a specified vehicle/puse of END 21A/B is no END 44 is not permitte	Leases of 30 Days Insurance is provided per vehicle basis and of permitted. Use of	Lessees - Leases of 3 Ride Sharing A. Short-Term Renta - Leases of 30 days of Use POL 1 and END 5C	ls-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
			vehicle basis and use of			

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
			permitted. Use of END	44 is not permitted.		
	Coverages/Premium	s	Coverages/Premium	s		
	1. Liability, Physical [1. Liability, Optional			
	Class of Vehicle	Premium	Class of Vehicle	Premium		
	Private Passenger	250% of 07/0 rate	Private Passenger	250% of 07/0 rate		
	Vehicles		Vehicles			
	Commercial Vehicles		Commercial Vehicles			
	Light Trucks	200% of 43/0 rate	Light Trucks	200% of 43/0 rate		
	Heavy Trucks	200% of 45/0 rate	Heavy Trucks	200% of 45/0 rate		
	Tractors/Trailers	175% of 64/0 rate	Tractors/Trailers	175% of 64/0 rate		
	Private Type Trailers	N 51 .	Private Type Trailers	N. Di		
	Liability	Non-Pleasure rate	Liability	Non-Pleasure rate		
	Dhysical Damass	plus \$15	Ontional Physical	plus \$15		
	Physical Damage Motor Homes and Veh	250% of normal rate	Optional Physical Damage	250% of normal rate		
		icies with infounted	_			
	Camper Units Liability	2500/ of 07/0 mate	Motor Homes and Vel Camper Units	nicles with mounted		
	Physical Damage	250% of 07/0 rate 250% of Normal rate	Liability	250% of 07/0 rate		
	Motorcycles &	250% of Driving	Optional Physical			
	Mopeds	Record 0 rate	Damage	230% of Normal fate		
	Mopeus	applicable to Age 16-	Motorcycles &	250% of Driving		
		20	Mopeds	Record 0 rate		
	Snow Vehicles	250% of normal rate	Mopeus	applicable to Age 16-		
	All Terrain Vehicles	250% of normal rate		20		
	Any other vehicle	Refer to Servicing	Snow Vehicles	250% of normal rate		
	7 my other vehicle	Carrier	All Terrain Vehicles	250% of normal rate		
		camer	Any other vehicle	Refer to Servicing		
	2. Accident Benefits		7, 0	Carrier		
	Charge the normal rate	for the type of vehicle	2. Accident Benefits	G 4		
	concerned.	Tor the type or vernere	Charge the normal rate	e for the type of vehicle		
			concerned.	2 ro. c. c, p o o. roo.o		
			B. Ride Sharing – Cla	ss 7N		
			Applicable where a veh	icle is used in connection		
			with a vehicle-sharing	service, or peer-to-peer		
			rental company			
				. Insurance is provided on		
				vehicle basis and use of		
				itted. Use of END 44 is not		
			permitted.			

Rule	Current Wording	Approved Wording	Change from current	Premium impact	
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.			
PUBLIC SECT	ION				
Table of Contents	E. Van Pool – 79	D. Private Bus – 7M E. Van Pool – 7M	Description updated in accordance with GISA	This does not impact premiums.	
307 Rating Class	F. Taxi - 77 G. Limousine	F. Taxi - 7A G. Limousine - 7B K. Ride Hailing - Class 7C	Bulletin 2020-10		
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.	
307. E 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 Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6A and insert rated use of vehicle.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.	
		A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.			
		Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.			
		Code and rate as a Taxi			
		Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.			
Rule 320:	The commission rates are:	The commission rates are:	Description updated in	This does not	

Rule	Current Wording			Approved Wording			Change from current	Premium impact
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	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	5 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 Rentals-Unspecified		Rule 332: Short Term Re			Introduces new coverage	This does not	
	Lessees - Leases of 30 Days or Less		Lessees - Leases of 30 D			and Description updated in	impact premiums.	
Short-Term		-		Ride Sharing	•		accordance with GISA	' '
Rentals-	Use POL 1 and END 5C. I	nsurance i	s provided				Bulletin 2020-10.	
Unspecified	on a specified vehicle/per	vehicle ba	asis and	A. Short-Term Rentals-U	nspecifi	ed Lessees		
Lessees – Lease	use of END 21A/B is not p	ermitted.	Use of	- Leases of 30 days or le	ss – Cla	ss 7M		
of 30 Days or Less	END 44 is not permitted.			Use POL 1 and END 5C.				
	Coverages/Premiums			Insurance is provided on a specified vehicle/per				
	1. Liability, Physical Da			vehicle basis and use of END 21A/B is not				
	Class of Vehicle	Premium		permitted. Use of END 44 is not permitted.				
		250% of 0	7/0 rate					
	Vehicles			Coverages/Premiums				
	Commercial Vehicles			1. Liability, Optional Phy		mage		
		200% of 4	,		remium			
	,	200% of 4	,		50% of 0	//0 rate		
		175% of 6	4/0 rate	Vehicles				
	Private Type Trailers			Commercial Vehicles	200/ 64	2/0		
	,	Non-Pleas	ire rate		00% of 4	,		
	plus \$15 Physical Damage 250% of normal rate		Heavy Trucks 200% of 45/0 rate					
	Motor Homes and Vehic			•	Tractors/Trailers 175% of 64/0 rate			
	Camper Units	CS WILLI III	Juniceu		Private Type Trailers Liability Non-Pleasure rate			
		250% of 0	7/0 rate	,	us \$15	are rate		
			ormal rate	·		ormal rate		
		250% of C		Damage	. 5 , 5 01 11	ai iacc		

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	Motor Homes and Vel Camper Units Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier		
	2. Accident Benefits Charge the normal rate concerned.	e for the type of vehicle	2. Accident Benefits Charge the normal rate for the type of vehicle concerned.			
				ss 7N nicle is used in connection service, or peer-to-peer		
			a specified vehicle/per	. Insurance is provided on vehicle basis and use of nitted. Use of END 44 is not		
			Rate as Short-Term Re A above) and code as (ental (as outlined in Section Class 7N.		
RECREATION						
435 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Lessees - Leases of 3	. Insurance is provided per vehicle basis and ot permitted. Use of	Lessees - Leases of 3 Ride Sharing	, Is-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Coverages/Premium 1. Liability, Physical Class of Vehicle		Insurance is provided of vehicle basis and use of permitted. Use of END			

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
Rule	Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate icles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	Coverages/Premium 1. Liability, Optional Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes and Veh Camper Units Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing rental company	Physical Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N nicle is used in connection service, or peer-to-peer	Change from current	Premium impact
			a specified vehicle/per END 21A/B is not perm permitted.	. Insurance is provided on vehicle basis and use of hitted. Use of END 44 is not ental (as outlined in Section		

Rule	Current Word	ing		Approved Wordin	g		Change from current	Premium impact
				A above) and code as Class	7N.	N.		
DRIVER'S PO	OLICY SECTION			<u> </u>				<u> </u>
721							Introduces new coverage	This does not
	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
Commission	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	7.5%	10%	Hotel & Country Club	7.5%	10%		
	Class 72			Class 72				
	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%		





Manual of Rules and Rates NUNAVUT

Revised Commercial Rule 234 and 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 Nunavut:

- Commercial Rule 234 in the manual has been amended.
- There are amended rule changes in various sections of the manual for GISA (ASP) updates.
- A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

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

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

Approved Wording

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Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Bulletin 2020-10. Class 70, 73, 74, 78 Class 70, 73, 74, 78 School Bus Class 71 7.5% 10% School Bus Class 71 7.5% 10% Hotel & Country Club 7.5% 10% Hotel & Country Club 7.5% 10% Class 72 Class 72 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% PRIVATE PASSENGER SECTION 146 Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term or Less **Ride Sharing** accordance with GISA Rentals-Bulletin 2020-10. Unspecified A. Short-Term Rentals-Unspecified Lessees Lessees - Lease - Leases of 30 days or less - Class 7M of 30 Days or Use POL 1 and END 5C. Insurance is provided Use POL 1 and END 5C. Less on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of Insurance is provided on a specified vehicle/per END 44 is not permitted. vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. **Coverages/Premiums Coverages/Premiums** 1. Liability, Physical Damage 1. Liability, Optional Physical Damage **Class of Vehicle Premium** Class of Vehicle Premium Private Passenger 250% of 07/0 rate Private Passenger 250% of 07/0 rate Vehicles Vehicles Commercial Vehicles Commercial Vehicles Liaht Trucks Light Trucks 200% of 43/0 rate 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Tractors/Trailers 175% of 64/0 rate Private Type Trailers Private Type Trailers Liability Non-Pleasure rate Liability Non-Pleasure rate plus \$15 plus \$15

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	Physical Damage Motor Homes and Ver Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N nicle is used in connection service, or peer-to-peer I. Insurance is provided on vehicle basis and use of nitted. Use of END 44 is not		
COMMERCIAL						
234: Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.		When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the commercial vehicle(s) in the new jurisdiction. The existing policy must be cancelled pro rata and new insurance obtained in the new jurisdiction.		Provides guidance on how to rate an interurban vehicle chiefly used in another jurisdiction	This may impact premiums.

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:	Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they are registered. When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:		
	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.	The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in a nother jurisdiction.		
	2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.	2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.		
	3. If the vehicle is operated outside Nunavut, including into the U.S., Nunavut rates and a surcharge apply. Refer to Rule 228: Outside Nunavut Exposure to determine the surcharges applicable.	3. If the vehicle is classified as Commercial (excluding Interurban Classes 61, 62, 63, 64 or 99) and is operated outside Nunavut, including into the U.S., Nunavut rates and a surcharge apply. Refer to Rule 228: Outside Nunavut Exposure to determine the surcharges applicable.		
		4. If the vehicle is classified as Interurban (Class 61, 62, 63, 64 or 99) and is operated outside the Territories (Northwest Territories, Nunavut, Yukon), including into the U.S., the vehicle is to be rated based on the Province the vehicle accumulates the majority of its mileage based on Mileage Reports (logs) on the vehicles concemed.		
		If the majority of the mileage is accumulated within Nunavut, Nunavut, rates and a surcharge apply. Refer to Rule 228: Outside Nunavut Exposure to determine the surcharges applicable.		
		If the majority of mileage is accumulated outside of Nunavut, the jurisdiction where the vehicle is chiefly used will determine the 'Region' and rates that are to apply. The Outside Nunavut Exposure (Rule 228) surcharge will apply in addition to the indicated rate. Refer to Rule 228: Outside		

Rule	Current W	ording	Approved Wo	rding	Change from current	Premium impact
			Nunavut Exposure, to capplicable.	letermine the surcharge		
			If the vehicle is chiefly region as defined below on the region that gene premium.	used in more than one I, it is to be rated based crates the highest vehicle		
				rovinces (Newfoundland a, New Brunswick, Prince using New Brunswick		
			Region 2 – Central (O using Ontario Interurba	ntario and Quebec): Rate an rates.		
			Region 3 – West and Columbia, Saskatchewa Territories): Rate usin			
236 Short-Term Rentals-	Rule 236: Short Term Unspecified Lessees - or Less		Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and 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/puse of END 21A/B is no	per vehicle basis and t permitted. Use of	A. Short-Term Rental - Leases of 30 days of Use POL 1 and END 5C			
Less	END 44 is not permitted.		Insurance is provided o vehicle basis and use o permitted. Use of END	•		
	Coverages/Premiums 1. Liability, Physical Damage Class of Vehicle Premium Private Passenger 250% of 07/0 rate Vehicles		Coverages/Premium 1. Liability, Optional I Class of Vehicle Private Passenger Vehicles			
	Commercial Vehicles	2000/ of 42/0 make	Commercial Vehicles	2000/ of 42/0 mate		
	Light Trucks Heavy Trucks	200% of 43/0 rate 200% of 45/0 rate	Light Trucks Heavy Trucks	200% of 43/0 rate 200% of 45/0 rate		
	Tractors/Trailers Private Type Trailers Liability	175% of 64/0 rate Non-Pleasure rate	Tractors/Trailers Private Type Trailers Liability	175% of 64/0 rate Non-Pleasure rate		
L	Liability	Hom i leadure rate	Liability	THOSE FICUSUIC TULE		1

Rule	Physical Damage 250% of normal rate Motor Homes and Vehicles with mounted Camper Units Liability 250% of 07/0 rate Physical Damage 250% of Normal rate Motorcycles & 250% of Driving Mopeds Record 0 rate applicable to Age 16-20 Snow Vehicles 250% of normal rate All Terrain Vehicles Refer to Servicing Carrier 2. Accident Benefits Charge the normal rate for the type of vehicle concerned. PUBLIC SECTION Table of Contents D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine		Approved Wo	rding	Change from current	Premium impact
			with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N sicle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of sitted. Use of END 44 is not ental (as outlined in Section		
	-					
Table of Contents 307 Rating Class	E. Van Pool – 79 s F. Taxi – 77		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 – Cla	ss 79	D. Private Bus – Cla	rss 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.

Rule	Current Word	ling		Approved Wording		Change from current	Premium impact	
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	G. Limousine			G. Limousine – Class 71	3		Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K	NEW			K. Ride Hailing - Class 7	'C		Type of Use creased in	This does not
Rating Class	IVEV			Attach END 6A and insert ra		of vehicle.	accordance with GISA bulletin 2020-10.	impact premiums.
			A vehicle used in connection motor vehicle, used to prove transportation of passenger through use of a transporta	ide pre-a s for con	nrranged npensation			
			Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.					
				Code and rate as a Taxi				
				Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.				
Rule 320:	The commission rates are	e:		The commission rates are	<u> </u>		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	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club	7.5%	10%	Hotel & Country Club	7.5%	10%		
	Class 72	7.50/	1.00/	Class 72	7 50/	100/		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77 Van Pool Class 79	6% 7.5%	6% 10%	Taxi Class 7A Limousine Class 7B	6% 6%	6%		
	Ambulance Class 76	7.5%	10%		6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Ride Hailing Class 7C Van Pool Class 7M	7.5%	10%		
	Short Term Rental	7.5%	10%	Ambulance Class 76	7.5%	10%		
1	Short Term Rental 7.5% 10% Class 79		Funeral Vehicles Class 75 7.5% 10%					

Rule	Current W	ording	Approved Wo	rding	Change from current	Premium impact
			Short Term Rental Class 7M Ride Sharing Class 7N	7.5% 10% N 7.5% 10%		
332 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 332: Short Term Lessees - Leases of 30 Use POL 1 and END 5C. on a specified vehicle/p use of END 21A/B is not END 44 is not permitted Coverages/Premiums 1. Liability, Physical D Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	Insurance is provided ber vehicle basis and t permitted. Use of d. Solamage Premium 250% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate	Rule 332: Short Term Lessees - Leases of 3 Ride Sharing A. Short-Term Renta - Leases of 30 days of Use POL 1 and END 5C	Rentals-Unspecified O Days or Less and Is-Unspecified Lessees or less - Class 7M On a specified vehicle/per of END 21A/B is not 44 is not permitted. S Physical Damage Premium 250% of 07/0 rate 200% of 45/0 rate 175% of 64/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate nicles with mounted 250% of 07/0 rate	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

Rule	Current W	ording/	Approved Wo	rding	Change from current	Premium impact
	2. Accident Benefits Charge the normal rate concerned.	for the type of vehicle	2. Accident Benefits Charge the normal rate concerned.	e for the type of vehicle		
			B. Ride Sharing – Clas Applicable where a veh with a vehicle-sharing rental company	ss 7N icle is used in connection service, or peer-to-peer		
			a specified vehicle/per	. Insurance is provided on vehicle basis and use of litted. Use of END 44 is not		
			Rate as Short-Term Re A above) and code as (ntal (as outlined in Section Class 7N.		
RECREATION						
435 Short-Term	Rule 435: Short Term Lessees - Leases of 3		Rule 435: Short Term Lessees - Leases of 3 Ride Sharing	Rentals-Unspecified O Days or Less and	Introduces new coverage and Description updated in accordance with GISA	This does not impact premiums.
Rentals- Unspecified Lessees – Lease of 30 Days or	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 Renta Leases of 30 days of Use POL 1 and END 5C		Bulletin 2020-10.	
Less	Coverages/Premiums 1. Liability, Physical I		Insurance is provided of vehicle basis and use of	on a specified vehicle/per f END 21A/B is not		
	Class of Vehicle Private Passenger Vehicles	Premium 250% of 07/0 rate	permitted. Use of END Coverages/Premium	·		
	Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate	1. Liability, Optional Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Physical Damage Premium 250% of 07/0 rate		
	Liability Physical Damage Motor Homes and Veh	Non-Pleasure rate plus \$15 250% of normal rate	Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate		
	Camper Units Liability Physical Damage	250% of 07/0 rate	Liability Optional Physical	Non-Pleasure rate plus \$15 250% of normal rate		

Rule	Current Wo	rding		Approved Wo	rding		Change from current	Premium impact
	Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate for concerned.	20 250% of no 250% of no Refer to Se Carrier	ate to Age 16- ormal rate ormal rate ervicing	Damage Motor Homes and Ver Camper Units Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing i rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted. Rate as Short-Term Re A above) and code as 0	250% of 0 250% of N 250% of D Record 0 r applicable 20 250% of n 250% of n Refer to Se Carrier e for the type ss 7N icle is used in service, or pe	7/0 rate ormal rate oriving ate to Age 16- ormal rate ormal rate ormal rate ervicing of vehicle a connection eer-to-peer a provided on and use of END 44 is not		
721	LICY SECTION						Introduces new coverage	This does not
/21	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
Commission	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	accordance with GISA Bulletin 2020-10.	
	School Bus Class 71 Hotel & Country Club Class 72	7.5%	10%	School Bus Class 71 Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79 Taxi, Limousine Class 79 Van Pool Class 79	7.5% 7 6% 7.5%	10% 6% 10%	Private Bus Class 7M Taxi Class 7A Limousine Class 7B	7.5% 6% 6%	10% 6% 6%		

Rule	Current Word	ing		Approved Wordin	g		Change from current	Premium impact
	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%		





Manual of Rules and Rates NUNAVUT

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

Effective October 1, 2021 Facility Association is implementing the following updates for new business and renewals in Nunavut:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and Table II).
- Various Rule Changes. A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

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

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
FPRIVATE PASS	SENGER SECTION			
136.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions Each additional Minor Conviction 15% 1 Major Conviction 15% Each additional Major Conviction 25%	1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15% 1 Major Conviction 25% Each additional Major Conviction 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	1 Serious Conviction 100% Each additional Serious Conviction 100%	1 Serious Conviction 100% Each additional Serious Conviction 100%		
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor 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	any Act governing highway traffic or for any offe	nce convictions	This will impact premiums
Accident and Conviction Surcharge, Conviction Definition: Major and Serious	 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 coutside Canada: Failure to stop on request of or obey directions of a police officer. Stunting 	the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Recor Abstract as a Criminal Code Conviction but is shounder any Act governing highway traffic or any o	convictions from 'Major' to ther 'Serious' to align FA with	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: Major and Serious	NEW	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: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
		- Learner/Level One driver with alcohol in blood		
149.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
149.B Fleets, Fleet Rating	Experience rating includes the following: • Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;	5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149/239/438. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;	Clarifies existing wording to indicate that atfault and not-atfault losses are used in fleet	impact on existing
	 Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	 Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	experience rating.	

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
COMMERCIALS	SECTION				
226.C Accident/Conviction Surcharge Table	1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15% 1 Major Conviction 15% Each additional Major Conviction 25%	1 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
226.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	1 Serious Conviction 100% Each additional Serious Conviction 100% b. Minor 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 Each additional Serious Conviction a. Major Convictions for any of the following off any Act governing highway traffic or fo substantially the same whether commi outside Canada: - Using a hand held wireless communication/entertainment	r any offence tted within or	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	 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: Failure to stop on request of or obey directions of a police officer. Stunting 	c. Serious Convictions for any of the following off the Criminal Code of Canada. Where a shown below is not recorded on the Dr Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to stop on request of or ob of a police officer. - Stunting	conviction iver Record but is shown ic or any other	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
226.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	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: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
		- Learner/Level One driver with alcohol in blood	_	
239.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	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
		5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.		
		A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.		
		A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.		
		The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149/239/438.		
239.B Fleets, Fleet Rating	 Experience rating includes the following: 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to opens all 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to opene all	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
	directly from the prior Insurer to ensure all information on the risk is provided.	directly from the prior Insurer to ensure all information on the risk is provided.		

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
PUBLIC SECTION)N				
323.C Accident/Conviction Surcharge Table	1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15% 1 Major Conviction 15% Each additional Major Conviction 25%	1 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%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	1 Serious Conviction 100% Each additional Serious Conviction 100%	1 Serious Conviction Each additional Serious Conviction	100%		
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor 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 off any Act governing highway traffic or for substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmen	or any offence itted 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	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: - Failure to stop on request of or obey directions of a police officer. - Stunting	c. Serious Convictions for any of the following off the Criminal Code of Canada. Where a shown below is not recorded on the Dr. Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to stop on request of or obord a police officer. - Stunting	conviction river Record but is shown ic or any other	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
323.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	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: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
		 Learner/Level One driver with alcohol in blood 		
335.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	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
		5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.		
		A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.		
		A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.		
		The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149/239/438.		
339.B Fleets, Fleet Rating	 Experience rating includes the following: 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured chose not to present the claim; 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; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
	directly from the prior Insurer to ensure all information on the risk is provided.	directly from the prior Insurer to ensure all information on the risk is provided.		

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
RECREATIONAL	SECTION					
425.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 15%		1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15%		Aligns Surcharge levels to be consistent across all	This will impact premiums
	Each additional Major Conviction 1 Serious Conviction	15% 25% 100%	1 Major Conviction Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction	25% 25% 100% 100%	jurisdiction	
425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inconter moving violations, including new of added to an Act governing highway trafficonsidered Minor, whether committed withoutside Canada, if not specifically named Major or Serious list, including but not linute. - Using handheld/operated electromireless device	fences c, may be thin or I in the mited to:	a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums	
Accident and Conviction Surcharge, Conviction Definition: Major and Serious	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: on: 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: - Failure to stop on request of or obey directions		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: - Failure to stop on request of or obey directions of a police officer. - Stunting		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	ent Wording Approved Wording		current Wording Approved Wording		Premium impact on existing policies
425.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	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: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums		
		 Learner/Level One driver with alcohol in blood 				
438.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	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
		 Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 		
		A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all newbusiness 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.		
438.B Fleets, Fleet Rating	 Experience rating includes the following: 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.		

Rule	Current Wording Approved Wording			Change from Current	Premium impact on existing policies
GARAGE SECTION	ON				
623.A Accident/Conviction Surcharge Table	1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15% 1 Major Conviction 15% Each additional Major Conviction 25% 1 Serious Conviction 100%	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
623.B.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	Each additional Serious Conviction 100% b. Minor 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 offendany Act governing highway traffic or for a	any offence ed within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	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 coutside Canada: - Failure to stop on request of or obey direction of a police officer. - Stunting	r 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		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		ording Approved Wording Change from Current		from impa	
623.B.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	njo r		c. Serious Convictions for any of the following of the Criminal Code of Canada. Where shown below is not recorded on the Dabstract as a Criminal Code Conviction under any Act governing highway transact within or outside Canada: - Failure to have alcohol ignition device installed and function requirement for driver's licer reinstatement - Driver in the alcohol ignition device programme operating so equipped - Learner/Level One driver fail sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums	
			 Learner/Level One driver wit blood 	h alcohol in		
DRIVER'S POLI	-					
724.C	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
	2 Minor Convictions	5%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction	3 Minor Convictions	15%	3 Minor Convictions	15%	levels to	premiums
Surcharge Table	4 Minor Convictions	25%	4 Minor Convictions	25%	be consistent	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%	across all	
	1 Major Conviction	1 5 0/	1 Major Conviction	350/	jurisdiction	
	1 Major Conviction	15% 25%	1 Major Conviction	25% 25%		
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
724.D.b & a	b. Minor	100 /0	a. Major	10070	Amends	This will
/ Z ¬ . D . D & a			Convictions for any of the following of	ffences under	the named	impact
Accident and	other moving violations, including new offences		any Act governing highway traffic or for any offence		convictions	premiums
Conviction	added to an Act governing highway traffic, may be substantially the same whether committed within				from	
Surcharge,	considered Minor, whether committed	within or	outside Canada:		`Minor' to	
Conviction	outside Canada, if not specifically nam				`Major' to	
Definition: Minor	Major or Serious list, including but not	t limited to:	 Using a hand held wireless 		align FA	
and Major			communication/entertainme	nt device	with	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	- Using handheld/operated electronic/ wireless device		treatment in the standard market	
724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	 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: Failure to stop on request of or obey directions of a police officer. Stunting 	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: - Failure to stop on request of or obey directions of a police officer. - Stunting	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
724.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	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: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums



March 2021

Manual of Rules and Rates NUNAVUT

Commercial Rule 201 Change 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 Nunavut:

• 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.

Approved Wording

Change

Premium

Current Wording

Rule

		3		3	from Current	impact on existing policies
COMMERCIAL S	ECTION					
201: C Coverages Available and Minimum			a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)		Amends Minimum Physical	This will not impact premiums
Deductibles,	The deductibles are to	be no less than:	The deductibles are to	be no less than:	Damage Deductible	
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light	
Damage Coverage and Deductibles	15 and under	\$500	15 and under	\$500	Vehicles with a RG	
and Deddelibles	16 – 18	\$1,000	16 – 18	\$1,000	of 22 and	
	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).		
		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		
	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg)		b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)		Amends Minimum Physical Damage Deductible	This will not impact premiums
	The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest		The following deducti			
			New, including the cos	for Heavy		
			equipment. Deductibles are to be rounded to the nearest		Vehicles.	
	\$500 and are to be no l	ess than:	\$250 and are to be no	less than:		
	List Price New	Minimum Deductible	List Price New	Minimum Deductible		
	Vehicle Make and	10% of List Price New (minimum	Vehicle Make and	5% of List Price New rounded to		
	Model listed in	deductible \$5,000).	Model listed in	the nearest \$250 (minimum		
	Commercial Rate Group Table I		Commercial Rate Group Table I	deductible \$2,500, maximum deductible \$5,000).		
	<\$50,001	10% of List Price New	- Group Table I	deductible \$5,000).		
	\$50,001	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	, , , , , , , , , , , , , , , , , , , ,			
		•				

Rule	Current Wording		The state of the s		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 ce new of Class 42 Sand & Gravel truck is \$24,400. The deductible shall be ting 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