

October 2021

**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.

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																																																					
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	<p>Physical Damage 250% of normal rate Motor Homes and Vehicles with mounted Camper Units</p> <p>Liability 250% of 07/0 rate Physical Damage 250% of Normal rate Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16-20</p> <p>Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p>	<p>Optional Physical 250% of normal rate Damage Motor Homes and Vehicles with mounted Camper Units</p> <p>Liability 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16-20</p> <p>Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
COMMERCIAL SECTION				
236 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 236: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less</p> <p>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.</p>	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not</p>	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

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PUBLIC SECTION				
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 Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6A and insert rated use of vehicle. 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.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.
Rule 320:	The commission rates are:	The commission rates are:	Description updated in	This does not

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FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle</p> <p>Record 0 rate applicable to Age 16-20 250% of normal rate 250% of normal rate Refer to Servicing Carrier</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p>	<p>Motor Homes and Vehicles with mounted Camper Units Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle</p> <p>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</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
RECREATIONAL SECTION				
435 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</p> <p>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.</p> <p>Coverages/Premiums 1. Liability, Physical Damage Class of Vehicle Premium</p>	<p>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.</p> <p>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.</p>	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

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	<div><div><div>Private Passenger Vehicles</div><div>250% of 07/0 rate</div></div><div>Commercial Vehicles</div><div><div>Light Trucks</div><div>200% of 43/0 rate</div></div><div><div>Heavy Trucks</div><div>200% of 45/0 rate</div></div><div><div>Tractors/Trailers</div><div>175% of 64/0 rate</div></div><div>Private Type Trailers</div><div><div>Liability</div><div>Non-Pleasure rate plus \$15</div></div><div><div>Physical Damage</div><div>250% of normal rate</div></div><div>Motor Homes and Vehicles with mounted Camper Units</div><div><div>Liability</div><div>250% of 07/0 rate</div></div><div><div>Physical Damage</div><div>250% of Normal rate</div></div><div>Motorcycles & Mopeds</div><div><div>Record 0 rate</div><div>applicable to Age 16-20</div></div><div><div>Snow Vehicles</div><div>250% of normal rate</div></div><div><div>All Terrain Vehicles</div><div>250% of normal rate</div></div><div><div>Any other vehicle</div><div>Refer to Servicing Carrier</div></div></div> <div><div>2. Accident Benefits</div><div>Charge the normal rate for the type of vehicle concerned.</div></div>	<div><div>Coverages/Premiums</div><div>1. Liability, Optional Physical Damage</div><div><table><thead><tr><th>Class of Vehicle</th><th>Premium</th></tr></thead><tbody><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units</td><td></td></tr><tr><td>Liability</td><td>250% of 07/0 rate</td></tr><tr><td>Optional Physical Damage</td><td>250% of Normal rate</td></tr><tr><td>Motorcycles & Mopeds</td><td>250% of Driving Record 0 rate applicable to Age 16-20</td></tr><tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr><tr><td>All Terrain Vehicles</td><td>250% of normal rate</td></tr><tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr></tbody></table></div><div>2. Accident Benefits</div><div>Charge the normal rate for the type of vehicle concerned.</div><div>B. Ride Sharing – Class 7N</div><div>Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</div><div>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.</div><div>Rate as Short-Term Rental (as outlined in Section</div></div>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Liability	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier		
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September 2021

**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.

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

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COMMERCIAL SECTION				
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.

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>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:</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If 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. 	<p>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:</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If 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 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 concerned. <p>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.</p> <p>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</p>		

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																
		<p>Nunavut Exposure, to determine the surcharge applicable.</p> <p>If the vehicle is chiefly used in more than one region as defined below, it is to be rated based on the region that generates the highest vehicle premium.</p> <p>Region 1 – Atlantic Provinces (Newfoundland & Labrador, Nova Scotia, New Brunswick, Prince Edward Island): Rate using New Brunswick Interurban rates.</p> <p>Region 2 – Central (Ontario and Quebec): Rate using Ontario Interurban rates.</p> <p>Region 3 – West and North (Alberta, British Columbia, Saskatchewan, Manitoba and the Territories): Rate using Alberta Interurban rates.</p>																																		
236 Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</p> <p>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.</p> <p>Coverages/Premiums 1. Liability, Physical Damage</p> <table><thead><tr><th>Class of Vehicle</th><th>Premium</th></tr></thead><tbody><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td> Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td> Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td> Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>Liability</td><td>Non-Pleasure rate</td></tr></tbody></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	Non-Pleasure rate	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>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.</p> <p>Coverages/Premiums 1. Liability, Optional Physical Damage</p> <table><thead><tr><th>Class of Vehicle</th><th>Premium</th></tr></thead><tbody><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td> Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td> Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td> Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>Liability</td><td>Non-Pleasure rate</td></tr></tbody></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	Non-Pleasure rate	<p>Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.</p>	<p>This does not impact premiums.</p>
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SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Physical Damage plus \$15 250% of normal rate</p> <p>Motor Homes and Vehicles with mounted Camper Units</p> <p>Liability 250% of 07/0 rate</p> <p>Physical Damage 250% of Normal rate</p> <p>Motorcycles & 250% of Driving</p> <p>Mopeds Record 0 rate applicable to Age 16-20</p> <p>Snow Vehicles 250% of normal rate</p> <p>All Terrain Vehicles 250% of normal rate</p> <p>Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p>	<p>Optional Physical plus \$15 250% of normal rate</p> <p>Damage</p> <p>Motor Homes and Vehicles with mounted Camper Units</p> <p>Liability 250% of 07/0 rate</p> <p>Optional Physical 250% of Normal rate</p> <p>Damage</p> <p>Motorcycles & 250% of Driving</p> <p>Mopeds Record 0 rate applicable to Age 16-20</p> <p>Snow Vehicles 250% of normal rate</p> <p>All Terrain Vehicles 250% of normal rate</p> <p>Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
PUBLIC SECTION				
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.

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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.																																																															
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307. K Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6A and insert rated use of vehicle. 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.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.																																																															
Rule 320: Commission Schedule	The commission rates are: <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi, Limousine Class 77</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 79</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	Van Pool Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 79	7.5%	10%	The commission rates are: <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td></tr><tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td></tr><tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Limousine Class 7B	6%	6%	Ride Hailing Class 7C	6%	6%	Van Pool Class 7M	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
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Heavy Trucks	200% of 45/0 rate																																													
Tractors/Trailers	175% of 64/0 rate																																													
Private Type Trailers																																														
Liability	Non-Pleasure rate plus \$15																																													
Optional Physical	250% of normal rate																																													

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording	Change from current	Premium impact
	Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20		Damage Motor Homes and Vehicles with mounted Camper Units		
	Snow Vehicles	250% of normal rate		Liability	250% of 07/0 rate	
	All Terrain Vehicles	250% of normal rate		Optional Physical	250% of Normal rate	
	Any other vehicle	Refer to Servicing Carrier		Damage Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20	
	2. Accident Benefits Charge the normal rate for the type of vehicle concerned.			Snow Vehicles	250% of normal rate	
				All Terrain Vehicles	250% of normal rate	
				Any other vehicle	Refer to Servicing Carrier	
				2. Accident Benefits Charge the normal rate for the type of vehicle concerned.		
				B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company		
				Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.		
				Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.		
DRIVER'S POLICY SECTION						
721					Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Commission	3. Public Vehicles			3. Public Vehicles		
	Public Bus	Exp. 6%	Indv. 6%	Public Bus		
	Class 70, 73, 74, 78			Class 70, 73, 74, 78		
	School Bus Class 71	7.5%	10%	School Bus Class 71		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B		

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			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 Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%		
				Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		

May 2021

**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.

FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021

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149.A Fleets, Definition	NEW	<p>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:</p> <ol style="list-style-type: none"> 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 	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>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.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>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.</p>		
149.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> 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. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

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335.A Fleets, Definition	NEW	<p>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:</p> <ol style="list-style-type: none"> 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 	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>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.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>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.</p>		
339.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • 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. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021

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FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021

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FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL

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	- 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	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
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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 www.facilityassociation.com has been updated with this information.

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

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																									
COMMERCIAL SECTION																													
201:C Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than:	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than:	Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over.	This will not impact premiums																									
	<table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 – 18</td><td>\$1,000</td></tr><tr><td>19 – 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td></tr></table>	Rate Groups			Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 – 18</td><td>\$1,000</td></tr><tr><td>19 – 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td></tr></table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	
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b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than:	Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums																										
<table><tr><th>List Price New</th><th>Minimum Deductible</th></tr><tr><td>Vehicle Make and Model listed in Commercial Rate Group Table I</td><td>10% of List Price New (minimum deductible \$5,000).</td></tr><tr><td><\$50,001</td><td>10% of List Price New</td></tr><tr><td>\$50,001-\$75,000</td><td>12% of List Price New</td></tr><tr><td>\$75,001 - \$100,000</td><td>15% of List Price New</td></tr><tr><td>\$100,001 - \$125,000</td><td>20% of List Price New</td></tr><tr><td>\$125,001 and Over</td><td>25% of List Price New</td></tr></table>	List Price New			Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	10% of List Price New (minimum deductible \$5,000).	<\$50,001	10% of List Price New	\$50,001-\$75,000	12% of List Price New	\$75,001 - \$100,000	15% of List Price New	\$100,001 - \$125,000	20% of List Price New	\$125,001 and Over	25% of List Price New	<table><tr><th>List Price New</th><th>Minimum Deductible</th></tr><tr><td>Vehicle Make and Model listed in Commercial Rate Group Table I</td><td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td></tr><tr><td><\$50,001</td><td>\$2,500</td></tr><tr><td>\$50,001 - \$65,000</td><td>\$3,500</td></tr><tr><td>\$65,001 - \$80,000</td><td>\$4,000</td></tr><tr><td>\$80,001 - \$100,000</td><td>\$5,000</td></tr></table>	List Price New	Minimum Deductible	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	\$2,500	\$50,001 - \$65,000	\$3,500	\$65,001 - \$80,000	\$4,000	\$80,001 - \$100,000	\$5,000
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**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2021**

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums
	Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 20% is \$24,400. The deductible shall be \$24,500 and the rating factor for \$2,500 or more applies.		END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage. <i>Example:</i> If list price new of Class 42 Sand & Gravel truck is \$122,000 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.		