



Manual of Rules and Rates NUNAVUT

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

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

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

 $The \ Facility \ Association \ website \ \underline{www.facility association.com} \ has \ been \ updated \ with \ this \ information.$

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SENGER SECTION			
Table of Contents	Rule 138: Outside Nunavut Exposure	Rule 138: Outside Territory Nunavut Exposure A. Outside-Nunavut Exposure Surcharge B. Currency Differential Surcharge	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 111 Rating Class	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no occasional drivers under age 25; premium is then charged for such occasional drivers by adding the Liability and Collision premium for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 (Reduction of Coverage as Respects Operation by Named Persons).	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no occasional drivers under age 25; years of age. Premium is then charged for such occasional drivers by adding the Liability and Collision premium Coverage for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 (Reduction of Coverage as Respects Operation by Named Persons). Notes:	FA manual update to align wordings across jurisdictions	This will not impact premium
Rule 113: Driving Record B. Driving Record Entitlement	1. A chargeable accident will affect the rating of the Liability and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outisde Nunavut Exposure and Rule 144: Vehicles Used Outside Jurisdiction of Registration.	1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outisde Nunavut Outside Territory Exposure and Rule 144: Vehicles Used Outside Jurisdiction of Registration.	Upon a review of FA rule there needs to be an updated to align with current rate pages	not impact premiums

Rule	Current W	ording	Approv	ed Wording	Change from Current	Premium impact on existing policies
Rule 138:	Rule 138: Outside Nunavut E	xposure	Rule 138: Outside Territor	ry Nunavut Exposure	FA aims to	This will
Outside Nunavut Exposure	A. Outside Nunavut Exposure Any vehicle that is operated in a jurisdiction (excluding Northwes the U.S. is subject to a surchare apply to all classes of vehicles of required and/or where the vehic commercial purposes or are car	another Canadian st Territories and Yukon) or ge. This surcharge shall where proof of insurance is cles are used for business,	(excluding Northwest Territo subject to a surcharge. This classes of vehicles where pro	in another Canadian jurisdiction ries and Yukon) or the U.S. is surcharge shall apply to all of of insurance is required re used for business, commercial	harmonize and simplify the wordings across all jurisdictions	impact premiums
	The surcharge does not apply w for personal use only and proof required.		The surcharge does not apply personal use only and proof	y where the vehicle is used for of insurance is not required.		
	The Insured must advise the Agof the total mileage that the vel Nunavut and the jurisdiction(s) and will be driven. Refer to Rule Outside Jurisdiction of Registrat	hicle will be used outside into which the vehicle is a 144: Vehicles Used	the total mileage that the ve Province/Territory including t	the U.S. Nunavut and the vehicle is and will be driven.		
	If this exposure is 5.0% or less surcharge shall be waived unles required by authorities. In this apply to Liability, Accident Bene	ss proof of insurance is case a 5% surcharge will	If this exposure is 5.0% or ke surcharge shall be waived ur required by authorities. In the to Liability, Accident Benefits	nless proof of insurance is nis case a 5% surcharge will apply	<i>+</i>	
	NOTE: Where vehicles are oper- Agents/Brokers must ask Insur- insurance must be filed and, if s	eds whether or not proof of	NOTE: Where vehicles are of Agents/Brokers must ask Insinsurance must be filed and,	sureds whether or not proof of	. or	
	Liability, Accident Benefits, I	END 44		ess of total mileage in the U.S. or ion, a 5% surcharge will apply to		
	For each percentage point of us Canadian jurisdiction or the U.S applicable premium. For example:	., surcharge 1% of the	mileage in the U.S. or use in jurisdiction or the U.S., surch premium.	this exposure is over 5% of total another applicable Canadian harge 1% of the applicable		
	Outside Nunavut Exposure	Applicable Surcharge	For example: Outside Territory	Applicable Surcharge		
	Up to 5% and proof of insurance required	5%	Nunavut Exposure Up to 5% and proof of insurance required	5%		

Rule	Curre	ent Wording	Арр	roved Wording		Change from Current	Premium impact on existing policies
Rule 138:	10%	10%	10%	10%		FA aims to	This will
	25%	25%	25%	25%		harmonize	impact
Outside	50%	50%	50%	50%		and simplify	premiums
Nunavut Exposure	Physical Damage For each percentage point	t of use in another applicable ne U.S., surcharge .50% of the		t of use total mileage in the U. adian jurisdiction or the U.S. ,	S. or	the wordings across all jurisdictions	
	Exposure	Surcharge	Outside Territory Nunavut Exposure	Applicable Surcharge			
	6%	3%	6%	3%			
	10%	5%	10%	5%			
	25%	12.5%	25%	12.5%			
	50%	25%	50%	25%			
	the Liability premium to p additional loss arising fror dollars.	n the payment of a claim in U.S.	currency differential surch	nce is required by U.S. authori narge is added to the Liability ne potential additional loss aris nim in U.S. dollars.			
	charged for the U.S. dolla date the premium is calcu policy issuance. The Servi	s the rate of exchange being r, to the nearest cent, as at the lated by the Servicing Carrier for cing Carrier shall use the Bank m the previous published day.	charged for the U.S. dolla date the premium is calcu policy issuance. The Serv	s the rate of exchange being r, to the nearest cent, as at th llated by the Servicing Carrier icing Carrier shall use the Bank the previous published day.	for		
	The surcharge percentage following formula:	e is calculated by means of the	The surcharge percentage following formula:	e is calculated by means of the			
	For example: The rate of	U.S. exposure surcharge exchange for the U.S. dollar is the currency differential is surcharge is 25%.	For example: The rate of	U.S. exposure surcharge exchange for the U.S. dollar is one the currency differential is orge is 25%.			
	Currency differential 7.75%	surcharge: 0.31 X 25% =	Currency differential se	urcharge: 0.31 X 25% = 7.7	'5%		
	The currency differenti 1. Applied only to the L 2. Not subject to a min	iability premium.	The currency differenti 1. Applied only to the Lial 2. Not subject to a minim	oility premium.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 138: Outside	3. Additional to but not compounded on the U.S. exposure surcharge.	3. Additional to but not compounded on the U.S. exposure surcharge.	FA aims to harmonize and simplify	This will impact premiums
Outside Nunavut Exposure	For example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.	For example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.	the wordings across all jurisdictions of S.	
	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.		
Rule 144: Vehicles Used Outside Jurisdiction of Registration	 When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 	 When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
	2. If the vehicle is operated outside Nunavut but within Northwest Territories or Yukon, Nunavut rates apply. Refer to Rule 138: Outside Nunavut Exposure.	2. If the vehicle is operated outside Nunavut but within Northwest Territories or Yukon, Nunavut rates apply. Refer to Rule 138: Outside Nunavut Exposure. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.		
	Outside Nunavut exposure surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.	3. Outside Nunavut exposure Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered,		

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Rule 144: Vehicles Used Outside Jurisdiction of Registration	 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: the Insured lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut, Iqaluit rates apply. 	including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable. 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: the Insured lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut, Iqaluit rates apply.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does not Operate	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated Class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Nunavut exposure. The territory to be used is the territory where the Insured resides.	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated Class 01 or 08- 19 using the appropriate driving record. There is no surcharge for Outside Nunavut Province/Territory exposure. The territory to be used is the territory where the Insured resides.	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 149: Fleets	A. Definition	 A. Definition A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	number of policies on which those vehicles were insured. A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA, whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA, whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:	the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the	_	on existing
	 The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 	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		

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Rule 149: Fleets	 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 	 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	_
	 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; 	 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; 		

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Rule 149: Fleets	Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	 Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The		

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Rule 149: Fleets	vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Physical Damage Coverage On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage On fleets, v Vehicles may not be covered for Comprehensive/ Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.		
	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and		
	May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25–36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.		
	D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application	D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: Outside Nunavut Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The Applicant(s) must sign and date all documentation where indicated.	The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: Outside Nunavut Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The Applicant(s) must sign and date all documentation where indicated.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Nunavut Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.	Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.		
	Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted.	Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted.		
	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.		
	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.		
	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the		
	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	Example 2: Referring to Example 1, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: • Refer to Rule 124 on rating of experience (fleet) rated risk. • For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. Example 2: Referring to Example 1, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Approved Wording

Change

Premium

Current Wording

Rule

	_		from Current	impact on existing policies
COMMERCIA	L SECTION			
Table of Contents	Rule 228: Outside Territory Exposure A. Outside Territory Exposure Surcharge (Excluding Interurban Vehicles	Rule 228: Outside Territory Exposure A. Outside Territory Exposure Surcharge (Excluding Interurban Vehicles	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 200: Filed Underwriting Rules	*For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.	D. Supplementary Underwriting Documents *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G-F New Policies: No Prior Insurance, for special rating instructions.	Correct referencing section of Rule 204 and remove name of the rule.	This will not impact premium
Rule 206: Rating Territory	For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Outside Province/Territory including U.S. exposure surcharge Surcharge and U.S. currency differential surcharge are to be applied where required.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating.	This will not impact premium
Rule 215.E Chart – Towing Vehicle	E. Premium Determination 2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Calculate the `manual' premium for the required coverages and deductibles in accordance with Rule 215.E.1.	E. Premium Determination 2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 215.E.1.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating	This may impact premium

Approved Wording

Change

Premium

Current Wording

Rule

		• • • • • • • • • • • • • • • • • • •			from Current	impact on existing policies
Rule 215.E					Currency	This may
Chart –		Towing Vehicles		Towing Vehicles	differential surcharge	impact premium
Towing Vehicle	Coverage Liability	Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.	Liability	Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.	will be discontinued as FA is working towards modernizing and simplifying its rating	premium
Rule 228:	Rule 228: 0	outside Territory Exposure	Rule 228: 0	utside Territory Exposure	Correct	This will
Outside Territory Exposure	Any commer another Cana surcharge (o	cial or interurban vehicle that is operated in adian jurisdiction or the U.S. is subject to a r discount).	Any commerc U.S., or anoth a surcharge (ial or interurban vehicle that is operated in the ner Canadian jurisdiction or the U.S, is subject to or discount).	reference of section of Rule 204 and remove	not impact premium
		ge does not apply where the vehicle is used use only and proof of insurance is not	The surcharge personal use	e does not apply where the vehicle is used for only and proof of insurance is not required.	name of the rule.	
	Underwriting	200.D for a list of Supplementary documents that may be required on vehicles side of the jurisdiction of registration, the U.S.	documents th	200.D for a list of Supplementary Underwriting at may be required on vehicles traveling outside tion of registration, including into the U.S.		
		I Insured(s) has no prior insurance, refer to No Prior Insurance with Out-of-Province S. Exposure		Insured(s) has no prior insurance, refer to Rule Prior Insurance with Out of Province including		
	outside of the vehicle(s) sh	Named Insured has not previously traveled e Province/Territory or into the U.S., the all be underwritten with 75% Out of erritory or U.S. Exposure surcharge. This th Commercial and Interurban Vehicles.	outside of the vehicle(s) sha Province/Te	Named Insured has not previously traveled Province/Territory-or into the U.S., the last be underwritten with 75% Out of **Irritory or U.S. Exposure surcharge. This had Commercial and Interurban Vehicles.	Currency differential surcharge	This may impact premiums
			1		will be	P. 0a.
	B.Currency Interurban	Differential Surcharge (Excluding Vehicles)	B.Currency Interurban	Differential Surcharge (Excluding /ehicles)	discontinued as FA is working	
	authorities, a	roof of insurance is required by U.S. a currency differential surcharge is added to premium to provide for the potential	currency diffe	oof of insurance is required by U.S. authorities, a rential surcharge is added to the Liability rovide for the potential additional loss arising nent of a claim in U.S. dollars.	towards modernizing and	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228:	additional loss arising from the payment of a claim in U.S.	The currency differential is the rate of exchange being	simplifying	
	dollars.	charged for the U.S. dollar, to the nearest cent, as at the date	its rating	This may
Outside	The currency differential is the rate of exchange being	the premium is calculated by the Servicing Carrier for policy	Currency	impact
Territory	charged for the U.S. dollar, to the nearest cent, as at the	issuance. The Servicing Carrier shall use the Bank of Canada	differential	premiums
Exposure	date the premium is calculated by the Servicing Carrier for	closing rate from the previous published day.	surcharge	
	policy issuance. The Servicing Carrier shall use the Bank	The course was a second of the	will be	
	of Canada closing rate from the previous published day.	The surcharge percentage is calculated by means of the following formula:	discontinued as FA is	
	The surcharge percentage is calculated by means of	lonowing formula:	working	
	the following formula:	Currency differential x Percentage of U.S. exposure	towards	
	the following formula.	currency unicrential x refeelitage of 0.5. exposure	modernizing	
	Currency differential x Percentage of U.S. exposure	For example:	and	
		The rate of exchange for the U.S. dollar is 1.3085 Canadian.	simplifying	
	For example:	Therefore the currency differential is 0.31. The vehicle travels	its rating	
	The rate of exchange for the U.S. dollar is 1.3085	outside the Territory 50% of the time. Of that 50% total		
	Canadian.	Outside Territory Exposure, the vehicle travels into the U.S.		
	Therefore the currency differential is 0.31. The vehicle	25% of the time.		
	travels outside the Territory 50% of the time. Of that 50%			
	total Outside Territory Exposure, the vehicle travels into	Currency differential surcharge: 0.31 X 25% = .75%		
	the U.S. 25% of the time.	The currency differential surcharge is		
		1. Applied only to the Liability premium.		
	Currency differential surcharge: 0.31 X 25% = .75% The currency differential surcharge is	2. Not aution to a minimum augebour		
	1. Applied only to the Liability premium.	2. Not subject to a minimum surcharge		
	1. Applied only to the Liability premium.	3. This surcharge is an additional surcharge and not to be		
	2. Not subject to a minimum surcharge	compounded.		
	21 Not subject to a minimum suremange	Compounded		
	3. This surcharge is an additional surcharge and not to be	Example:		
	compounded.	The Liability premium is \$1,000		
	Example:	The percentage of Outside Territory Exposure is: 50%		
	The Liability premium is \$1,000			
	TI	The percentage of U.S. exposure is 25%		
	The percentage of Outside Territory Exposure is: 50%	The Currency Differential Surcharge is 7.75%		
	The percentage of H.C. evensure is 350/	Note: In this example, the Currency Differential Surcharge is		
	The percentage of U.S. exposure is 25% The Currency Differential Surcharge is 7.75%	calculated based on the U.S. Exposure of 25%		
	Note: In this example, the Currency Differential Surcharge	Base Premium = \$1,000		
	is calculated based on the U.S. Exposure of 25%	Outside Province Exposure Surcharge \$500		
	is calculated based off the o.s. Exposure of 2570	(\$1,000 x 0.5)		
	Base Premium = \$1,000	Currency Differential (\$1,000 X 0.0775) <u>\$78</u>		
	Outside Province Exposure Surcharge \$500			
	(\$1,000 x 0.5)	Total Liability premium \$1,578		
	Currency Differential (\$1,000 X 0.0775) <u>\$78</u>			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on
			Current	existing policies
Rule 228: Outside Territory Exposure	Total Liability premium \$1,578 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required. C. Interurban Outside Territory Exposure Surcharge (Excluding Commercial Vehicles)	4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required. 6. B. Interurban Outside Territory Exposure Surcharge (Excluding Commercial Vehicles)	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating.	This may impact premiums
Rule 239:	D. New Applications	D. New Applications	FA aims to	This will
Fleets	1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. d) Any additional supplements such as drivers list, taxi questionnaire.	1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239: Fleets	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/ Territory Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/ Territory Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
PUBLIC SEC	TION			
Table of Contents	Rule 325: Outside Nunavut Exposure A. Outside Nunavut Exposure Surcharge B. Currency Differential Surcharge	Rule 325: Outside Nunavut Territory Exposure A. Outside Nunavut Exposure Surcharge B. Currency Differential Surcharge	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 306: Rating Territory	The rating territories are described in Rule 339: Territories. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated jurisdiction. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. For vehicles used in jurisdictions other than Nunavut refer to Rule 325 Outside Nunavut Exposure and Rule 330 Vehicles Used Outside Jurisdiction of Registration. Outside Nunavut exposure surcharge and currency differential surcharge are to be applied where required.	The rating territories are described in Rule 339: Territories. If a filing is required for another jurisdiction, the Outside Province/Territory exposure surcharge a higher rated territory, the rate for that higher rated territory must be used regardless of the percentage of total mileage driven in that other number of trips to that higher rated jurisdiction. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. For vehicles used in jurisdictions other than Nunavut refer to Rule 325-Outside Nunavut Exposure and Rule 330 Vehicles Used Outside Jurisdiction of Registration. Outside Province/Territory Nunavut-exposure surcharge and currency differential surcharge are is to be applied where required.	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 308: Rating E. Premium Determination	 Ensure that the vehicle is a public vehicle. Establish the rating territory. Establish the rating class, including any special factors. Establish the driving record. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. Develop the total premium for each coverage. Apply any required Outside Nunavut exposure surcharge and currency differential surcharge. Refer to Rule 325 Outside Nunavut Exposure. Apply fleet rating or any accident/conviction surcharge. 	 Ensure that the vehicle is a public vehicle. 1. Establish the rating territory. 2. Establish the rating class, including any special factors. 3. Establish the driving record. 4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. 5. Develop the total premium for each coverage. 6. Apply any required Outside Province/Territory-including U.S. Nunavut exposure surcharge and currency differential surcharge. Refer to Rule 325-Outside Nunavut Exposure. 8. 7. Apply fleet rating or any accident/conviction surcharge. 	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating.	This will not impact premium
Rule 309: Driving Record B. Driving Record Entitlement	Notes: 1. A chargeable accident will affect the rating of the Liability and Collision coverages.	Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 325: Outside Nunavut Exposure	A. Outside Nunavut Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Northwest Territories and Yukon) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Nunavut and the jurisdiction(s) into which the vehicle is	An Outside Territory Nunavut Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Northwest Territories and Yukon) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S. Nunavut and the jurisdiction(s) into which the vehicle is and will be driven.	FA aims to harmonize and simplify the wordings across all jurisdictions	This may impact premiums

Rule	Curre	ent Wording	Appr	roved Wording	Change from Current	Premium impact on existing policies
Rule 325: Outside	Outside Jurisdiction of Reg	o Rule 328: Vehicles Used gistration. r less of the total mileage, the	Refer to Rule 328: Vehicle Registration.	es Used Outside Jurisdiction of	FA aims to harmonize and simplify	This may impact premiums
Nunavut Exposure	surcharge shall be waived required by authorities. In apply to Liability (Road Ha Accident Benefits.	unless proof of insurance is this case a 5% surcharge will azard and Passenger Hazard),	surcharge shall be waived required by authorities. Ir	r less of the total mileage, the unless proof of insurance is this case a 5% surcharge will apply and Passenger Hazard), Accident	the wordings across all jurisdictions	premiums
	NOTE: Where vehicles are Agents/Brokers must ask insurance must be filed ar	Insureds whether or not proof of	NOTE: Where vehicles are Agents/Brokers must ask insurance must be filed ar	Insureds whether or not proof of		
	Liability, Accident Benefits		Liability, Accident Bene If this exposure is 5.0% o	r less of total mileage in the U.S. or liction, a 5% surcharge will apply to		
		of total mileage in another liction or the U.S., surcharge 1% .	For each percentage point total mileage in the U.S. of	E If this exposure is over 5.0% of or another-applicable Canadian or the applicable		
	For example:		premium.			
	Outside Nunavut	Applicable Surcharge	For example:	Amaliantia Complemen		
	Up to 5% and proof of	5%	Outside Territory Nunavut Exposure	Applicable Surcharge		
	insurance required	3%	Up to 5% and proof of	5%		
	10%	10%	insurance required	3 70		
	25%	25%	10%	10%		
	50%	50%	25%	25%		
	30%	30%	50%	50%		
		of total mileage in another iction or the U.S., surcharge nium.	Optional Physical Dama For each percentage point	of total mileage in the U.S. or an jurisdiction or the U.S.,		
	Outside Nunavut	Applicable Surcharge	For example:			
	Exposure	Applicable Sulcharge	Outside Territory	Applicable Surcharge		
	6%	3%	Nunavut Exposure	· · · · · · · · · · · · · · · · · · ·		
	10%	5%	6%	3%		
	25%	12.5%	10%	5%		
	50%	25%	25%	12.5%		
	5570	2570	50%	25%		
			30 /0	23 /0	1	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 325: Outside Nunavut Exposure	B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%. Currency differential surcharge:0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard) 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential Surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance.	B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%. Currency differential surchargeis 1. Applied only to the Liability premium (Road/Passenger Hazard) 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential Surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X.25 = \$250 Currency differential \$1,000 X.7.75 = \$77.50 = \$78 Total Liability premium = \$11,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance: 5. Payable only when proof of insurance is required by U.S.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating.	This may impact premiums
	5. Payable only when proof of insurance is required by U.S. authorities.	authorities.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 325: Outside Nunavut Exposure	6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating.	This may impact premiums
Rule 330: Vehicles Used Outside Jurisdiction of Registration	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nunavut rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 325: Outside Nunavut Exposure to determine the applicable surcharge. 3. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 4. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Iqaluit, is on sabbatical in California and	When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nunavut rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 325: Outside Nunavut Exposure to determine the applicable surcharge—Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 3. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 325 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 4. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut, Iqaluit rates apply.		
Rule 331	Premium Calculation	Premium Calculation	FA aims to	This will
Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	The premium is to be calculated in accordance with Short Term tables subject to minimum premium. The territory to be used is the territory where the Insured resides. Private passenger type public vehicles are to be rated Class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Nunavut exposure. Commercial type public vehicles classified as light are to be rated Class 36. Commercial vehicles classified as heavy are to be rated Class 44. Driving record is 0. 100% Outside Nunavut Exposure Surcharge applies.	The premium is to be calculated in accordance with Short Term tables subject to minimum premium. The territory to be used is the territory where the Insured resides. Private passenger type public vehicles are to be rated Class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Province/Territory Nunavut exposure. The territory to be used is the territory where the Insured resides. Commercial type public vehicles classified as light are to be rated Class 36. Commercial vehicles classified as heavy are to be rated Class 44. Driving record is 0. 100% Outside Province/Territory Nunavut Exposure Surcharge applies.	harmonize and simplify the wordings across all jurisdictions.	not impact premium
Rule 335:	A. Definition	A. Definition	Harmonize	This will
Fleets		 A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; 	the wordings across all sections and jurisdictions	not impact premiums
		 Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; 	for the fleet rating of risk	
		 Includes vehicles on a long term lease; 		
		 The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. 		
	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability	A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year,		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates	 Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are		
	are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use),	derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:	are included in the 120 month calculation. The months of	included in the 120 month calculation. The months of Liability		
	Liability insurance on personal use recreational vehicles	insurance on personal use recreational vehicles and private		
Fleets	and private passenger vehicles solely used for pleasure	passenger vehicles solely used for pleasure (no driving to and	FA aims to	This will
	(no driving to and from work for the Applicant's business)	from work for the Applicant's business) is not included in the	harmonize	not impact
	is not included in the 120 month calculation. However,	120 month calculation. However, once it has been established	the wordings	premiums
	once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated	that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with	across all sections and	
	Class 07 shall be added (with any claims) on the policy	any claims) on the policy and in the experience rating.	jurisdictions	
	and in the experience rating.	any claims) on the policy and in the experience rating.	for the fleet	
	Where a new fleet is being submitted to FA consisting of		rating of risk	
	vehicles which are a sub-group of a voluntary market fleet	Where a new fleet is being submitted to FA consisting of	J	
	and there is no verification of which claims involved which	vehicles which are a sub group of a voluntary market fleet		
	vehicles, the FA formula shall take into account the claims	and there is no verification of which claims involved which		
	that occurred on all vehicles. It is the responsibility of the	vehicles, the FA formula shall take into account the claims		
	Agent/Broker/Insured to provide the claim history	that occurred on all vehicles. It is the responsibility of the		
	documentation for the vehicles to be insured through FA.	Agent/Broker/Insured to provide the claim history		
	Where a vehicle(s) on an existing fleet is being newly	documentation for the vehicles to be insured through FA.		
	insured through FA, the claim history shall follow the vehicle(s).	Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).		
	Vehicles under 'common management' will be considered	Vehicles under 'common management' will be considered		
	where the Named Insured has assumed full responsibility	where the Named Insured has assumed full responsibility for		
	for the payment of insurance premiums and agreement is	the payment of insurance premiums and agreement is in place		
	in place between the Named Insured and Vehicle Owner,	between the Named Insured and Vehicle Owner,		
	demonstrating the following:	demonstrating the following:		
	1. The Named Insured is responsible for the	1. The Named Insured is responsible for the		
	assignment of driver schedules and routes,	assignment of driver schedules and routes, ensuring		
	ensuring compliance with hours of work	compliance with hours of work regulations and		
	regulations and	2. The Named Insured maintains records of and deems		
	2. The Named Insured maintains records of and deems acceptable all drivers who may operate a	acceptable all drivers who may operate a Vehicle and		
	Vehicle and	3. Vehicles and all associated drivers adhere to the		
	3. Vehicles and all associated drivers adhere to the	vehicle and driver safety standards of the Named		
	vehicle and driver safety standards of the Named	Insured, and		
	Insured, and	4. Vehicles and all associated drivers adhere to the		
	4. Vehicles and all associated drivers adhere to the	Named Insured means and methods of work,		
	Named Insured means and methods of work,	including risk management practices, code of		
	including risk management practices, code of	conduct, training and service standards, and		
	conduct, training and service standards, and	5. Failure to adhere to any of the above will result in		
	5. Failure to adhere to any of the above will result	the termination of the agreement between the		
	in the termination of the agreement between the Named Insured and Vehicle Owner.	Named Insured and Vehicle Owner.		
	nameu msureu and venicie Owner.			
	A signed 'Facility Association Common Management	A signed 'Facility Association Common Management		
		Attestation', signed by the Named Insured and a copy of the		

			from Current	impact on existing policies
Rule 335: Fleets	the common management agreement must accompany all new business applications. A copy of the common management agreement will be	common management agreement must accompany all new business applications.	FA aims to	This will
rieets	required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335. B. Fleet Rating	A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: • All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk	 B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Physical Damage Coverage	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating. Midterm Rating Midterm Rating Midterm Rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.		on existing
	On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	Optional Physical Damage Coverage On fleets, v Vehicles may not be covered for Comprehensive/ Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.	 D. New Applications Forms required for Fleet Submissions Facility Association application		
	2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be	2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:	issued at the quoted premium and cancelled by registered letter.	the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	EA aims to	This will
Fleets	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 323: Outside Nunavut Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 322: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The Applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Nunavut exposure surcharge if applicable.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 323: Outside Nunavut Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 322: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The Applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.		
	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: • Refer to Rule 313 on rating of experience (fleet) rated risk.	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	 For other classes of business, refer to the appropriate section of the manual. 	For other classes of business, refer to the appropriate section of the manual.	FA aims to harmonize the wordings	This will not impact premiums
	Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	across all sections and jurisdictions for the fleet rating of risk	
RECREATION Table of Contents	AL SECTION Rule 427: Outside Nunavut Exposure	Rule 427: Outside Territory Nunavut Exposure A. Outside Nunavut Exposure Surcharge B. Currency Differential Surcharge	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 407: Policy Issuance – General	D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427: Outside Nunavut Exposure.	D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427: Outside Nunavut Exposure.	Remove reference to rule name for harmonizatio n across all jurisdictions.	This will not impact premium
Rule 409: Motorcycles & Mopeds B. Driving Record	1. Driving Record Entitlement The driving record applies to all coverages concerned. A chargeable accident will affect the rating of both Liability and Collision coverages.	1. Driving Record Entitlement The driving record established applies to all coverages for which a driving record is a factor. concerned. There is no split rating. A chargeable accident will affect the rating of both	Upon a review of FA rule there needs to be an updated to align with	This will not impact premiums

Rule	Current	Wording	Approved Wording		Change from Current	Premium impact on existing policies
			Liability, DCPD (<i>Not availab</i> <i>Nunavut and Yukon</i>) and Co		current rate pages	
Rule 427:	A. Outside Nunavut Expos	ure Surcharge		avut Exposure Surcharge	FA aims to	This may
Outside Nunavut Exposure	the U.S. is subject to a surch	west Territories and Yukon) or narge. This surcharge shall as where proof of insurance is achicles are used for business,	(excluding Northwest Territ subject to a surcharge. This classes of vehicles where p	d in another Canadian jurisdiction cories and Yukon) or the U.S. is surcharge shall apply to all roof of insurance is required are used for business, commercials	the wordings across all jurisdictions	impact premiums
	The surcharge does not apply for personal use only and prorequired.			oly where the vehicle is used for f of insurance is not required.		
	The Insured must advise the of the total mileage that the Nunavut and the jurisdiction and will be driven.		the total mileage that the v Nunavut-Province/Territory		of	
	If this exposure is 5.0% or lessurcharge shall be waived un required by authorities. In the apply to Liability, Accident Be	nless proof of insurance is his case, a 5% surcharge will	surcharge shall be waived u	this case, a 5% surcharge will		
	NOTE: Where vehicles are op Agents/Brokers must ask Ins insurance must be filed and, Liability, Accident Benefit:	sureds whether or not proof of if so, in what amount.	NOTE: Where vehicles are Agents/Brokers must ask In insurance must be filed and	nsureds whether or not proof of		
	of the applicable premium. For example: Outside Nunavut	ion or the U.S., surcharge 1% Applicable			to	
	Exposure	Surcharge	For example: Outside Territory Nunavut Exposure	Applicable Surcharge		

Rule	Curren	t Wording	Аррг	oved Wording	Change from Current	Premium impact on existing policies
Rule 427:	Up to 5% and proof of	5%	Up to 5% and proof of	5%		
	insurance required		insurance required		- · · ·	
Outside Nunavut	10%	10%	10%	10%	FA aims to harmonize	This may
Exposure	25%	25%	25%	25%	and simplify	impact premiums
Lxposure	50% Physical Damage	50%	50%	50%	the wordings across all	premiums
	For each percentage point	of total mileage in another	Optional Physical Dama		jurisdictions	
	applicable Canadian jurisdict of the applicable premium. For example:	tion or the U.S., surcharge .5%	For each percentage point another applicable Canadi surcharge .50% of the ap	of total mileage in the U.S. or an jurisdiction or the U.S., plicable premium.		
	Outside Nunavut	Applicable	For example:			
	Exposure	Surcharge	Outside Territory Nunavut Exposure	Applicable Surcharge		
	6%	3%	6%	3%		
	10%	5%	10%	5%		
	25%	12.5%	25%	12.5%		
	50%	25%	50%	25%		
	the Liability premium to pro	e is required by U.S. rential surcharge is added to	currency differential surch	nce is required by U.S. authoriti earge is added to the Liability e potential additional loss arisin	surcharge	This may impact premiums
	date the premium is calcular policy issuance. The Servicin	the rate of exchange being to the nearest cent, as at the ted by the Servicing Carrier for ng Carrier shall use the Bank the previous published day.	charged for the U.S. dolla the premium is calculated	s the rate of exchange being r, to the nearest cent, as at the by the Servicing Carrier for pol arrier shall use the Bank of Can ious published day.	towards date modernizing icy and	
	The surcharge percentage is following formula:	s calculated by means of the	The surcharge percentage following formula:	is calculated by means of the		
	Currency differential x U.	S. exposure surcharge	Currency differential x	U.S. exposure surcharge		
	For example:		For example:			
	The rate of exchange for the			the U.S. dollar is 1.3085 Canadi	an.	
	Canadian. Therefore the cur		Therefore the currency dif			
	The U.S. exposure surcharg	e is 25%.	The U.S. exposure surcha	rge is 25%.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 427: Outside	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency	This may
Nunavut Exposure	The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of	The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of	differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating	impact premiums
	the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.		
Rule 433: Vehicles used Outside Jurisdiction of Registration	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.	When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing
Dula 422.	2. If the vehicle is appreted subside Numburt water from	2. If the vehicle is appropriate subside Numbers where the	T	policies
Rule 433: Vehicles used Outside Jurisdiction of Registration	 If the vehicle is operated outside Nunavut rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 427: Outside Nunavut Exposure. Outside Nunavut Exposure surcharges do not apply to recreational vehicles that are used for personal use only and where proof of insurance is not required. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut. Iqaluit rates apply. 	2. If the vehicle is operated outside Nunavut rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 427: Outside Nunavut Exposure.— Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 3. Outside Nunavut Exposure surcharges do not apply to recreational vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 427 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 438:	A. Definition	lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut. Iqaluit rates apply. A. Definition	FA aims to	This will
Fleets		 A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. 	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	A fleet is a group of 10 or more self-propelled vehicles	A fleet is a group of 10 or more self propelled vehicles under		
Fleets	under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.		
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	Where a new fleet is being submitted to FA consisting of vehicles which are a sub group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).		
	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility 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	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		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438. 	5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.	B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.		
	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.		
	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet, it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet, it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing		
	Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.	Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	e) Any additional supplements such as drivers list,	This form provides additional information about		
	taxi questionnaire.	the risk.		
Fleets	2. Incomplete fleet submission forms	e) Any additional supplements such as drivers list,	EA sime to	This will
	If the necessary information required by the Servicing	taxi questionnaire. 2. Incomplete fleet submission forms	FA aims to harmonize	not impact
	Carrier to properly rate the policy is not received within 15	If the necessary information required by the Servicing Carrier	the wordings	premiums
	days of the intended effective date, the policy shall be	to properly rate the policy is not received within 15 days of	across all	premiums
	issued at the quoted premium and cancelled by registered	the intended effective date, the policy shall be issued at the	sections and	
	letter.	quoted premium and cancelled by registered letter.	jurisdictions	
	3. The Applicant must understand that:	3. The Applicant must understand that:	for the fleet rating of risk	
	The risk is bound from the effective date shown and an	The risk is bound from the effective date shown and an	racing or non	
	earned premium shall be charged.	earned premium shall be charged.		
	The application is subject to the Facility Association fleet			
	rating formula and the resulting premium may be	The application is subject to the Facility Association fleet		
	substantially greater than the base premium quoted by	rating formula and the resulting premium may be		
	the Agent/Broker.	substantially greater than the base premium quoted by the		
	If proof of insurance is required by U.S. authorities, a	Agent/Broker.		
	currency differential surcharge shall be applied to the	If proof of insurance is required by U.S. authorities, a		
	Liability premium. See Rule 427: Outside Nunavut	currency differential surcharge shall be applied to the Liability		
	Exposure.	premium. See Rule 427: Outside Nunavut Exposure.		
	The Servicing Carrier may require payment of additional	The Servicing Carrier may require payment of additional fees		
	fees if proof of insurance has to be issued. See Rule 426:	if proof of insurance has to be issued. See Rule 426: Proof of		
	Proof of Insurance.	Insurance.		
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.		
	The Applicant(s) must sign and date all documentation	The Applicant(s) must sign and date all documentation where		
	where indicated.	indicated.		
	4. Agent/Broker responsibilities:	4. Agent/Broker responsibilities:		
	Submit all fully completed and signed fleet submission	Submit all fully completed and signed fleet submission forms.		
	forms. Items on the binder application dealing with	Items on the binder application dealing with specific vehicles		
	specific vehicles are to be answered 'Fleet Policy'.	are to be answered 'Fleet Policy'. Incomplete forms shall be		
	Incomplete forms shall be returned for completion	returned for completion resulting in policy issuance delays.		
	resulting in policy issuance delays.			
	Dramiums are to be calculated at Driving Record Cand	Promiums are to be calculated at Driving Record Coard must		
	Premiums are to be calculated at Driving Record 0 and must include Outside Nunavut exposure surcharge if	Premiums are to be calculated at Driving Record 0 and must include Outside Province/Territory Exposure surcharge if		
	applicable.	applicable.		
	аррисавіс.	аррисаріс.		
	If the manual does not provide information for rating a	If the manual does not provide information for rating a		
	particular risk, the Servicing Carrier will assist the	particular risk, the Servicing Carrier will assist the		

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

	from Current	impact on existing policies
Fleets Fleets Fleets Froe example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of the cancellation of the fleet policy, retire covering less than 5 vehicles insured under different FA policies, then the premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium will be quoted at the full rate and not the individual vehicle premium. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives the premium. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$10,000 at Driving Record 0. The policy is issued at a	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk policy. On icel the icellation premium recancelled new lation of the lifferent full rate cancelled pplication unless the icer 1, the for the imium of a it on inal icen for non-icen inal icen for non-icen inal icen for non-icen inal icen for non-icen icen icen icen icen icen icen icen	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	7. Premium Calculation	7. Premium Calculation		
	Note:	Note:		
Fleets	Refer to Rule 414 on rating of experience (fleet) rated risk.	Refer to Rule 414 on rating of experience (fleet) rated risk.	FA aims to harmonize the wordings	This will not impact premiums
	 For other classes of business, refer to the appropriate section of the manual. 	 For other classes of business, refer to the appropriate section of the manual. 	across all sections and iurisdictions	
	E. Renewals	E. Renewals	for the fleet	
	Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.	Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.	rating of risk	
	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been		
	unless and until the required forms, properly completed, have been returned.	returned. Fleet renewals cannot be issued with 6 month terms. Annual		
	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	renewals only will be issued.		
GARAGE SE	CTION			
Table of	Rule 607: Territory and Outside Nunavut	Rule 607: Territory and Outside Territory Nunavut	FA aims to	This will
Contents	Exposure	Exposure	harmonize	not impact
	Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	and simplify the wordings across all jurisdictions	premium
Rule 607: Territory and	Rule 607: Territory and Outside Nunavut Exposure	Rule 607: Territory and Outside Territory Nunavut Exposure	FA aims to harmonize and simplify	This will not impact premium
Outside Nunavut Exposure	Policies may only be issued for those locations in a jurisdiction in which FA operates.	Policies may only be issued for those locations in a jurisdiction in which FA operates.	the wordings across all jurisdictions	
	If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 607: Territory and	Nunavut, the highest rated of those territories is to be used.	If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in Nunavut, the highest rated of those territories is to be used.		
Outside Nunavut Exposure	Outside Nunavut Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and operated in the U.S. or outside Nunavut is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage	Outside Territory Nunavut Exposure Surcharge Any vehicle that is insured under the POL 4 (Garage Policy) and-operated in another Canadian Jurisdiction or the U.S. or outside Nunavut is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required-and/or where the vehicles are used for business, commercial purposes or are carrying passengers. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
	of the total mileage that the vehicle will be used outside Nunavut and the jurisdiction(s) into which the vehicle is and will be driven.	The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including U.S.—Nunavut—and the jurisdiction(s) into which the vehicle is and will be driven.		
	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to the Basic Garage Premium for Liability and Accident Benefits premiums.	NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to the Basic Garage Premium for Liability and Accident Benefits premiums.		
	Basic Garage Premium - Liability, Accident Benefits	Basic Garage Premium - Liability, Accident Benefits, END 81 If the exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, and END 81.		
	For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium. For example:	For each percentage point If the exposure is over 5.0% of total mileage in the U.S. or another applicable Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.		

Rule	Curre	ent Wording	Аррі	roved Wording	Change from Current	Premium impact on existing policies
Rule 607:	Outside Nunavut	Applicable Surcharge				
	Exposure		For example:			This will
Territory and Outside	Up to 5% and proof of insurance required	5%	Outside Territory Nunavut Exposure	Applicable Surcharge	FA aims to harmonize	not impact premium
Nunavut	10%	10%	Up to 5% and proof of	5%	and simplify	
Exposure	25%	25%	insurance required		the wordings	
·	50%	50%	10%	10%	across all	
	30 70	3070	25%	25%	jurisdictions	
			50%	50%		
	Basic Garage Premium	- Physical Damage	30 70	1 30 70		
		t of total mileage in another	Rasic Garage Promium	- Optional Physical Damage		
		diction or the U.S., surcharge		t of total mileage in the U.S. or		
	.5% of the applicable pre	mium.		ian jurisdiction or the U.S. ,		
	F		surcharge .50% of the ap	plicable premium.		
	For example:	1				
	Outside Nunavut	Applicable Surcharge	For example:			
	Exposure		Outside Territory	Applicable Surcharge		
	6%	3%	Nunavut Exposure			
	10%	5%	6%	3%		
	25%	12.5%	10%	5%		
	50%	25%	25%	12.5%		
			50%	25%		
		discretion, a copy of fuel tax d/or other pertenent records mileage and travelled	information, log books an	discretion, a copy of fuel tax d/or other pertinent -pertenent to verify mileage and travelled		
Rule 608:	B. Currency Differentia	l Surcharge	B. Currency Differentia	l Surcharge	Currency	This may
	Whenever proof of insura			nce is required by U.S. authorities, a	differential	impact
Proof of		ferential surcharge is added to		narge is added to the Liability	surcharge	premium
Insurance	the Liability premium to p		1	e potential additional loss arising	will be	premium
Where Notice		n the payment of a claim in U.S.	from the payment of a cla		discontinued	
of Cancellation	dollars.	in the payment of a claim in 0.5.	I for the payment of a cit	iiii iii 0.5. dollai 3.	as FA is	
or Deletion is	donars.				working	
Required	The currency differential i	s the rate of exchange being	The currency differential i	s the rate of exchange being	towards	
Required		r, to the nearest cent, as at the		r, to the nearest cent, as at the date		
				by the Servicing Carrier for policy		
		lated by the Servicing Carrier for icing Carrier shall use the Bank	issuance The Comisine C	arrier shall use the Bank of Canada	and simplifying	
	or Canada closing rate fro	m the previous published day.	closing rate from the prev	nous published day.	its rating	
	The currency differential	surchargo io	The surrence differential a	surebargo ici		
	The currency differential s		The currency differential s			
	 Applied only to the Liab 	ility premium	 Applied only to the Liab 	iiity premium		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	 Has no minimum surcharge applicable. Additional to but not compounded on the Outside Nunavut exposure surcharge (See Rule 607: Territory and Outside Nunavut Exposure). Additional to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside Nunavut exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the currency differential is 0.31 Outside Nunavut exposure surcharge is 25% (.25 factor) Currency differential surcharge is 0.31 X .25 = .0775 Liability premium \$1,000 Outside Nunavut exposure surcharge .25 Currency differential surcharge .0775 Base premium \$1,000 Outside Nunavut exposure \$1,000 X .25 \$250 Currency differential \$1,000 X .0775= 77.50 \$78 Total Liability premium \$1,328 C. Renewal or Offer to Renew 	Has no minimum surcharge applicable. Additional to but not compounded on the Outside Nunavut exposure surcharge (See Rule 607: Territory and Outside Nunavut Exposure). Additional to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside Nunavut exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the currency differential is 0.31 Outside Nunavut exposure surcharge is 25% (.25 factor) Currency differential surcharge is 0.31 X .25 = .0775 Liability premium \$1,000 Outside Nunavut exposure surcharge .25 Currency differential surcharge .0775 Base premium \$1,000 Outside Nunavut exposure \$1,000 X .25 \$250 Currency differential \$1,000 X .0775 = 77.50 \$78 Total Liability premium \$1,328 C. B. Renewal or Offer to Renew	Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying its rating	This may impact premium
Rule 622: Additional Charges to the Basic Garage Premium	E. Accident Surcharge The surcharge for at fault accidents applied to the Basic Garage Premium is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they	E. Accident Surcharge The surcharge for at fault accidents applied to the Basic Garage Premium is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they	The Accident Conviction has been changed and moved to Rule 623	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	occurred in the 36 months preceding the commencement date of the policy term.	occurred in the 36 months preceding the commencement date of the policy term.		
Rule 623:	A. Conviction Surcharge Table	A. Accident/Conviction Surcharge Table	To align	This will
Conviction Definitions and Surcharge Tables	Events in the preceding Percentage 36 months	Events in the preceding 36 months Chargeable Accidents 2 20% 3 30% Each additional 15%	accident surcharge sections of the manual in all jurisdictions.	impact premiums
	OLICY SECTION			
Table of Contents	A. Outside Nunavut Exposure Currency Differential Surcharge	Rule 726: Outside Territory Nunavut Exposure A. Outside Nunavut Exposure Surcharge Currency Differential Surcharge	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 726: Outside Nunavut Exposure	A. Outside Nunavut Exposure A. Outside Nunavut Exposure Surcharge Any driver operating a non-owned vehicle in another Canadian jurisdiction (excluding Northwest Territories and Yukon) or the U.S. is subject to a surcharge. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the non-owned vehicle will be used outside Nunavut and the jurisdiction(s) into which the vehicle is and will be driven. Refer also to Rule 728: Vehicles Used Outside Jurisdiction of Registration. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	Rule 726: Outside Territory Nunavut Exposure A. Outside Territory Nunavut Exposure Surcharge Any driver operating a non-owned vehicle in another Canadian jurisdiction (excluding Northwest Territories and Yukon) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the non-owned vehicle will be used outside Province/Territory including U.S. Nunavut and the jurisdiction(s) into which the vehicle is and will be driven. Refer also to Rule 728: Vehicles Used Outside Jurisdiction of Registration. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is	FA aims to harmonize and simplify the wordings across all jurisdictions	This may impact premiums

Rule	Curr	ent Wording	Арр	roved Wording	Change from Current	Premium impact on existing policies
Rule 726:			required by authorities. In	n this case a 5% surcharge will apply		
			to Liability, Accident Bene	efits and END 44 only.		
Outside Nunavut Exposure	Liability, Accident Ben	ofite END 44	NOTE: Where vehicles ar Agents/Brokers must ask insurance must be filed a	Insureds whether or not proof of	FA aims to harmonize and simplify the wordings across all	This may impact premiums
	Liability, Accident Ben	ents, end 44	Liability, Accident Bene	ofite END 44	jurisdictions	
		nt of total mileage in another sdiction or the U.S., surcharge 1% m.	If the exposure is 5.0% o applicable Canadian juriso	jurisaictions		
	For example:			urcharge 1% of the applicable		
	Outside Nunavut Exposure	Applicable Surcharge	premium.	3		
	Up to 5% and proof of	5%	For example:			
	insurance required		Outside Territory	Applicable Surcharge		
	10%	10%	Nunavut Exposure			
	25%	25%	Up to 5% and proof of	5%		
	50%	50%	insurance required			
			10%	10%		
		0 60 – Legal Liability for	25%	25%		
	Damage to Non-Owne		50%	50%		
		nt of total mileage in another sdiction or the U.S., surcharge emium.	Damage to Non-Owned For each percentage point	age (END 60 - Legal Liability for I Automobile) t of total mileage in the U.S. or ian jurisdiction or the U.S.,		
	Outside Nunavut Exposure	Applicable Surcharge	surcharge .50% of the ap			
	6%	3%	For example:			
	10%	5%	Outside Territory	Applicable Surcharge		
	25%	12.5%	Nunavut Exposure		C	This re
	50%	25%	6%	3%	Currency differential	This may
		<u> </u>	10%	5%	surcharge	impact premiums
	B. Currency Different		25%	12.5%	will be	premiums
	Whenever proof of insura		50%	25%	discontinued	
	authorities, a currency d the Liability premium to	ifferential surcharge is added to provide for the potential	C. Currency Different	ial Surcharge	as FA is	
	additional loss arising fro dollars.	om the payment of a claim in U.S.		nce is required by U.S. authorities, a narge is added to the Liability	towards modernizing and	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 726: Outside Nunavut Exposure	The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% =	premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31.	simplifying its rating Currency differential surcharge will be discontinued as FA is working towards modernizing and simplifying	This may impact premiums
	7.75% The currency differential surcharge is 1. Applied only to the Liability premium	The U.S. exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% = 7.75%	its rating	
	2. Not subject to a minimum surcharge.3. Additional to but not compounded on the U.S. exposure surcharge.Example:	The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the U.S. exposure		
	The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250	surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75%		
	Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328	Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78		
	4. In addition to the Servicing Carrier's fee for filing proof of insurance.5. Payable only when proof of insurance is required by U.S. authorities.	Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance.		
	6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.	5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a		
	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 728:			FA aims to	This will
Vehicles Used Outside Jurisdiction of Registration	However, there are circumstances under which the non- owned vehicle may be used for a period of time in another jurisdiction where the vehicle registration in that jurisdiction is not required. For example: The Insured resides in Nunavut and will be travelling in Alberta for the next year.	However, there are circumstances under which the non- owned vehicle may be used for a period of time in another jurisdiction where the vehicle registration in that jurisdiction is not required. For example: The Insured resides in Nunavut and will be travelling in Alberta for the next year.	harmonize and simplify the wordings across all jurisdictions	not impact premium
	The policy must be issued in the jurisdiction where the	When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.		
	Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction.	The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used		
	2. If the non-owned vehicle is operated outside Nunavut rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 726: Outside Nunavut Exposure	in another jurisdiction. 2. If the non owned vehicle is operated outside Nunavut rates		
	apply. Refer to Rule 720. Outside Nullavut Exposure	from the jurisdiction of registration and a surcharge apply. Refer to Rule 726: Outside Nunavut Exposure-Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is		
	3. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only	not required.		
	and where proof of insurance is not required.	3. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 726 to determine the surcharges applicable.		
	4. If the out of jurisdiction exposure is 5.0% or less of			
	total mileage, the surcharge shall be waived unless proof	4. If the out of jurisdiction exposure is 5.0% or less of total		
	of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.		
	At the Servicing Carrier's discretion, a copy of fuel tax	Only.		
	information may be required to verify mileage and travelled jurisdictions.	NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information may be required to verify mileage and travelled jurisdictions.		
	5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut, Nunavut rates apply.	5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Iqaluit, is on sabbatical in California and the vehicle is registered in Nunavut, Nunavut rates apply.		



Manual of Rules and Rates Nunavut

2024 Private Passenger CLEAR Rate Group Tables, 2024 Commercial Rate Group Tables and Various Rule Changes Effective October 1, 2024 (New Business and Renewals)

Effective October 1, 2024 Facility Association is implementing the following update for new business and renewals in Nunavut:

- 2024 Private Passenger CLEAR Rate Group Tables having a range of 1-12 for Accident Benefit rate groups;
- 2024 Commercial Rate Group Tables (Table I and II);
- FA has undertaken a review of the endorsement forms across all jurisdictions to ensure proper naming format and coverages;
- There are various rule changes in Private Passenger and Recreational sections of the manual;
- A summary of the endorsement forms and rule changes are attached to the Manual Bulletin on the Facility Association website.

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

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

Rule			Cu	rrent Wo	ording			Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SE	NGER S	ECTIO	V						
Rule 113.B B. Driving Record Entitlement	- - - -	Driving reco Years liced Years liced Number of Prior insul Unaccepta Licence su Number a	ord is deto nsed and if at fault rance able gaps uspension and type o	ermined b type of lic accidents in insurar s f convictio	oy: cence nce ons			B. Driving Record Entitlement Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions	Removing reference to Rule 115 as chart will be removed.	This will not impact premium
Rule 115:	H	lefer to Ru	iie 115: D		ora Ch	art		Refer to Rule 115: Driving Record Chart Rule 115: Driving Record-Not Applicable	Driving Record	This will
Driving Record Chart		Years with No At Fault Accide nts	Years Licen sed in Cana da or the U.S.	Licen ce Class Regul ar = Valid Oper ator and other than Level	Op era tor	Eligi ble Rati ng Clas ses	Drivin g Recor d	**REMOVE CHART **	chart and notes will be removed. Driving Record Chart is centred on driver's years licensed years	not impact premium
				Regul ar		All	5			
		5	5 years or more	Learn er/Lev el 1	Prin cipa I Occ asio nal	but 08, 10, 11 & 18	0 not applica ble			
			More than 4	Regul ar Regul		All	4			
		4	4 years	ar Learn er/Lev el 1	Prin cipa I	but 10	0			

Rule		Cu	rrent Wo				Approved Wording	Change from Current	Premium impact on existing policies
Rule 115: Driving Record				Occ asio nal		not applica ble		Driving Record chart and notes will be removed.	This will not impact premium
Chart		More than 3	Regul ar Regul	-		3		Driving Record Chart is centred on driver's years licensed	premium
	3	3 years	Learn er/Lev el 1	Prin cipa I Occ asio nal	All but 10	0 not applica ble		years licensed years	
	2	More than 2	Regul ar Regul ar	Prin	All but	2			
	2	2 years	Learn er/Lev el 1	cipa I Occ asio nal	01	0 not applica ble			
		More than 1	Regul ar Regul ar	-		1			
	1	1 years	Learn er/Lev el 1	Prin cipa I Occ asio nal	All but 01	0 not applica ble			
	0 due to acciden ts	Any period	All		All	0			
			Regul ar			0			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 115: Driving Record Chart	No Less Learn er/Lev el 1 No Less than 1 year el 1 No Less Learn er/Lev el 1 Occ asio nal not applie ble	2. Driving experience gained outside Canada or the United States will not be recognized.	Notes are outlined in various sections of Rule 113	This will not impact premiums
	 NOTE: Drivers will be rated on actual experience in Canada or the United States. and no additional credits will be allowed. Driving experience gained outside Canada or the United States will not be recognized. Once driving record is determined, factor in an impact, in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions and convictions. Where there are at fault accidents, only gaps after the most recent at fault accident are factored into the rating. If there are no chargeable accidents, factor in all gaps in the past 5 years Refer to Rule 113: Driving Record 	fault accident are factored into the rating. If there are no chargeable accidents, factor in all gaps in the past 5 years. Refer to Rule 113: Driving Record e	Rule 115 Note #1 removed as outlined under Rule 113.B Note #4,#9 Rule 115 Note #2 removed as outlined under Rule 113.B Note #9 Rule 115 Note #3 removed as outlined under Rule 113.B, Rule 113.B, Rule 113.B, Notes #6,#7	
Rule 116: Vehicle Rate Group	Rule 116: Vehicle Rate Group For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was listed in the immediately preceding year (It is a new model or there is a gap in model years), contact you Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in take Group Tables, use the rate group for the oldest	manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group use rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the	To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement name	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116: Vehicle Rate Group	model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied. The presence of after market equipment may affect the rate group.	For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied. The presence of after market equipment may affect the rate group. If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 applied.	Minor corrections to the layouts of the wordings to harmonize across all jurisdictions.	This will not impact premiums
	Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages.	Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages. See the table at the beginning of the rate pages.		
	If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more the following requirements apply:	If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more the following requirements apply:		
	If the vehicle is newly acquired from a dealer A copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.	If the vehicle is newly acquired from a dealer A-If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.		
	In any other circumstance The value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense	In any other circumstance The In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense		
	END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to	END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116: Vehicle Rate Group	the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.	attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only Third Party Liability and Accident Benefits, attachment of END 19 and END 40 is not required. After-Market Equipment If the equipment is sound or electronic equipment, refer to Rule 152. If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after-market equipment. Where a lift kit has been added to the vehicle in addition to other aftermarket equipment, the value of the lift kit must be included in the total value of the after-market equipment. Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.	Moved this section from Rule 121 to harmonize across all jurisdictions.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 121: After-Market	Rule 121: After-Market Equipment If the equipment is sound or electronic equipment,	Rule 121: Not applicable If the equipment is sound or electronic equipment,	Removing rule 121 to match with other	This will not impact premium
Equipment	refer to Rule 123: Commonly Used Endorsements.	refer to Rule 123: Commonly Used Endorsements.	jurisdiction	premium
	If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will	If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will		
	require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the	require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of		
	after-market equipment. Where a lift kit has been	the after-market equipment. Where a lift kit has been added to the vehicle in addition to other after-		
	added to the vehicle in addition to other after-market equipment, the value of the lift kit must be included in	market equipment, the value of the lift kit must be		
	the total value of the after-market equipment.	included in the total value of the after-market equipment.		
	Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For	Where the value of the equipment is \$3,000 or		
	every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of	greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a		
	the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value	rate group increase of 1 shall be made. If the value of the after market equipment is less than \$3,000 no		
	of the after-market equipment cannot be substantiated, END 19 (Limitation of Amount)	additional premium shall be charged. Where the		
	reflecting the vehicle's actual cash value shall be	substantiated, END 19 (Limitation of Amount)		
	attached to the policy	reflecting the vehicle's actual cash value shall be attached to the policy.		
Rule 152:	Standard Endorsement Form	Standard Endorsement Form	FA manual update is name	This will not impact
Endorsements	Number, Title and Purpose 2 Drive Other Automobiles – Named	Number, Title and Purpose 2 Drive Other Automobiles	change only	premium
Applicable To POL 1 (Owner's Policy)	Person(s)	Endorsement Named Person(s)		

Rule Current Wording		t Wording			Approved	Change from Current	Premium impact on existing policies		
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:		3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:20% Accident Benefits:50% Optional Physical Damage:		
Rule 152:								FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy)	4A	Standard Endorse Title and Purpose Permission to Ca	ment Form Number, arry Explosives	-	4 A a	Title and Purpose		needs change capital letter to small letter	not impact premium

Rule		Curi	rent Wording	Approved Wording		Change from Current	Premium impact on existing policies	
Rule 152:	ule 152: Standard Endorsement Form Number, Title and Purpose			Standard En Title and Pu	dorsement Form Number,	FA manual needs change	This will not impact	
Endorsements Applicable To POL 1 (Owner's Policy)	4B		o Carry Radioactive	4 B l			capital letter to small letter	premium
Rule 152: Endorsements Applicable To POL 1 (Owner's Policy) Standard Endorsement Form Number, Title and Purpose 5C Permission The following premiums	5 C c	Standard Endorsement Form Number, Title and Purpose Permission	Rating The following premiums	FA update includes capital letter to small letter, name change, harmonize	This will not impact premium			
		to Rent or Lease (unspecified lessees - short term leases only)	apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck 200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a . Liability add \$15 b. Physical Damage 250% of normal MotorHomes & Camper Units a . Liability		to Rent or Lease (unspecified Lessees - short term leases only)	apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck	wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	5D	Standard Endorsement Form Number, Title and Purpose Conversion Coverage	5 D o		FA manual needs change capital letter to small letter	This will not impact premium
Rule 152: Endorsements Applicable To POL 1 (Owner's Policy)	6A	Rating For Private Passenger Vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	6 A a	Rating For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attack 6a. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section of the Manual	small letter and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 152: Endorsements Applicable to POL	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B t	Standard Endorsement Form Number, Title and Purpose Revised School Bus	FA update includes change capital letter to small letter and	This will not impact premium
1 (Owner's Policy)					name change	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152:					FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6C	Public Passenger Vehicles	6€c	Revised Public Passenger Vehicles	small letter and name change	premium
Rule 152:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes capital	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6 D d	Driver Training Scheel This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	letter to small letter, harmonize wording in manual across all jurisdictions	premium
Rule 152:			1	1	FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	needs change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	Public Passenger Vehicles Used instead of END 6-c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	small letter	
Rule 152:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	8	Property Damage Reimbursement	8	Property Damage Reimbursement (Section A only)		
Rule 152:		1			FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	8A	Property Damage Reimbursement for Operation by Named Person	8 ≜ a	Property Damage Reimbursement for Operation by Named Person (Section A Only) (For Use In The Territory of Nunavut Only)	small letter, harmonize wording in manual across all jurisdictions	

Rule		Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose icable to POL 9 Property Damage			9 6	Standard Endorsement Form Number, Title and Purpose Property Damage (amphibious ve	FA manual update is name change only	This will not impact premium		
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rati Base physic damag premit on estima or apprais curren value.	al ge ums ited	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Rating Base optional physical damage premiums on estimated or appraised current value.		This will not impact premium
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	19A	Standard Endorsement Form Number, Title and Purpose Valued Automobile(s)			19 A a	Standard Endorsement Form Number, Title and Purpose a Valued Automobile(s)		FA manual needs change capital letter to small letter	This will not impact premium
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Flee	9		21 A a	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Flee (For use in the Territory of Nunavut)		FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	21B	Standard Endorsement Form Number, Title and Purpose Blanket Basis Fleet			21 8 i	Standard Endorsement Forn Number, Title and Purpose		FA update includes change capital letter to small letter and name change	This will not impact premium

	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
						FA manual needs change	This will not impact
22	Damage to Property of Pass Used to insure the Passenger I Damage hazard when either (a or 6D is attached to the policy END 6B is attached but separa Passenger Hazard limits are re	sengers Property a) END 6A or (b) ate equired in	22	Damage to Property of Pas Used to insure the Passenger Damage hazard when either (6Aa or 6Dd is attached to the (b) END 6Db is attached but s Passenger Hazard limits are re	sengers Property a) END policy or eparate equired in	capital letter to small letter	premium
	Standard Endorsement Fo	orm		Standard Endorsement Fo	orm	FA manual update is	This will not impact
23A	Mortgage Records the joint interest of a lienholder. If an END 23A is is showing the coverages provide applicability of any restrictive	sued ed, the	23 A a	Mortgage Records the joint interest of a lienholder. If an END 23Aa is showing the coverages provid applicability of any restrictive	issued ed, the	change capital letter to small letter	premium
	Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter to small letter, name	This will not impact premium
23B	Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total physical damage premium; minimum net annual \$25.	23Bb	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	change, harmonize wording in manual across all jurisdictions	
	23A	Standard Endorsement Number, Title and Purp 22 Damage to Property of Pass Used to insure the Passenger Damage hazard when either (a or 6D is attached to the policy END 6B is attached but separa Passenger Hazard limits are re respect of Bodily Injury and Pr Damage Standard Endorsement For Number, Title and Purpo 23A Mortgage Records the joint interest of a lienholder. If an END 23A is is showing the coverages provide applicability of any restrictive endorsement (such as END 19 is also to be recorded. Standard Endorsement Form Number, Title and Purpose 23B Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is	Standard Endorsement Form Number, Title and Purpose 22 Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose 23A Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded. Standard Endorsement Form Number, Title and Purpose Rating 23B Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is \$25.	Standard Endorsement Form Number, Title and Purpose 22 Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded. Standard Endorsement Form Number, Title and Purpose Rating 23B Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is \$25.	Standard Endorsement Form Number, Title and Purpose 22 Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are required in respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Damage Standard Endorsement Form Number, Title and Purpose Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of Bodily Injury and Property Passenger Hazard limits are respect of	Standard Endorsement Form Number, Title and Purpose	Standard Endorsement Form Number, Title and Purpose 22 Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded. Standard Endorsement Form Number, Title and Purpose Rating

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152: Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize wording in	This will not impact premium
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	manual across all jurisdictions	'
Rule 152:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	25	Alteration Used by Servicing Carrier to record policy changes.	25	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes.	change only	premium
Rule 152:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	26	Disappearing Deductible	26	Disappearing Deductible (all perils or collision)		
Rule 152:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	27	Legal Liability for Damage to Non-Owned Automobile(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her custody.	27	Legal Liability for Damage to Non-Owned Automobiles(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her custody their custody.		premium
Rule 152:				Standard Endorsement Form	FA manual needs change	This will not impact
Endorsements Applicable to POL	26	Standard Endorsement Form Number, Title and Purpose	29	Number, Title and Purpose Additional Coverage As Respects	small letter to	premium
1 (Owner's Policy)	29	Additional Coverage as Respects Operation By Named Person(s)		Operation By Named Person(s)		

Rule		Current Wording	3		Approved Wording		Change from Current	Premium impact on existing policies
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.				Standard Endorsement I Number, Title and Purp Non-Owned Equipment Provides coverage in respect of machinery or equipment that is to the vehicle but is not owned Insured. Use of the endorsen permissible in respect of a which END 30 applies. The ophysical damage coverages mathe same as those provided in the vehicle. The required limit is of loss of or damage to the equipment of the specified.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	36	Standard Endorsemen Number, Title and Pu Commercial Automobiles exclusively for Pleasure	rpose	36	Standard Endorsement Fo Number, Title and Purpor Commercial Automobiles Use Exclusively for Pleasure	se	FA manual needs change small letter to capital letter	This will not impact premium
Rule 152: Endorsements Applicable To POL 1 (Owner's Policy)	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment.	Rating When applicable this endorsement will be read in.	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Territory of Nunavut)	Rating When applicable this endorseme nt will be read in. No charge.	FA update includes, name change, and align wording in manual across all jurisdictions	This will not impact premium

		-				Approved \	volunig	Change from Current	Premium impact on existing policies
	Standard Endorsement Form Number, Title and Purpose	Rating			Endorsen	nent Form	Rating	includes name change, harmonize	This will not impact premium
	Automobile Sound and Electronic	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.			Automo and Elec Commun Equipme (For use Territory	bile Sound stronic nication ent. e in the y of	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	manual across all jurisdictions	
								FA manual	This will
									not impact premium
43R	Limited Waiver	of Depreciation		43R	(FOI	ited Waiver o R ALTA., YU	of Depreciation	,	·
								FA manual	This will not impact
43R	(L) Limited Waiv	er of Depreciation		43R	(imited Waiv Specified Le FOR ALTA, Y	er of Depreciation ssee)	change only	premium
	43R	Standard E Number, 43R Limited Waiver (FOR ALTA., YUK ONLY) Standard Mumber, Standard Mumber, 43R (L) Limited Waiver (Author)	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose Standard Endorsement Form Number, Title and Purpose	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Applied Again 43B 43B 43B 43B 43B 43B 43B 43	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment. Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R (L) Limited Waiver of Depreciation (Specified Lessee) Endorsem Number, Purpose 38 Increase Automo and Elect Communication Equipment is valued at \$4,300. The premium for END 38 will be \$90. Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (Specified Lessee) 43R (L) Limited Waiver of Depreciation (Specified Lessee)	Endorsement Form Number, Title and Purpose 38	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment. Equipment. Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Endorsement Form Number, Title and Purpose Endorsement Form Number, Title and Purpose Automobile Sound and Electronic Communication Equipment is valued at \$4,500 e.g. Equipment. (For use in the Territory of Nunavut) Standard Endorsement Form Number, Title and Purpose 43R Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 43R (L) Limited Waiver of Depreciation (Specified Lessee) (Specified Lessee) Endorsement Form Number, Title and Purpose and Purpose Bendorsement Form Number, Title and Purpose and P	Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic endorsement in excess of \$1,500 e.g. Equipment is 4,300. The premium for END 38 will be \$90. Standard Endorsement Form Number, Title and Purpose 438 Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY) Standard Endorsement Form Number, Title and Purpose 438 (L) Limited Waiver of Depreciation (Specified Lessee) Endorsement Form Number, Title and Purpose thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90. Endorsement Form Number, Title and Purpose thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90. FA manual update is name change only FA manual update is name change only 438 (L) Limited Waiver of Depreciation (Specified Lessee) FA manual update is name change only

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	44	Standard Endorsement Form Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.	44	Standard Endorsement Form Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
COMMERCIAL	CECT	TON		For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.		
Rule 243: Endorsements Applicable To POL 1 (Owner's Policy)	2	Standard Endorsement Form Number, Title and Purpose Providing Coverage When Named Persons Drive Other Automobiles	2	Standard Endorsement Form Number, Title and Purpose Providing Coverage When Named Persons Drive Other Automobiles Endorsement Named Person(s)	FA manual update is name change only	This will not impact premium

Rule	Current Wording					Approved	Change from Current	Premium impact on existing policies	
Rule 243: Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
1 (Owner's Policy)	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: 20% Accident Benefits: 50% Physical Damage:		3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:20% Accident Benefits:50% Optional Physical Damage:		
Rule 243: Endorsements		Standard Endorse Title and Purpose	ment Form Number,			Title and Purpose		FA manual needs change capital letter to	This will not impact premium
Applicable to POL 1 (Owner's Policy)	4A	Permission to Ca	rry Explosives		4 A	a Permission to C	arry Explosives	small letter	

Rule		C	Current Wording		<i>p</i>	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:		Standard E Title and P	indorsement Form Number, urpose			ard Endorsement Form Number, and Purpose	FA update includes change	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	4		n to Carry Radioactive	4 B b		ssion to Carry Radioactive	capital letter to small letter and name change	premium
Rule 243: Endorsements Applicable To POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission	Rating The following premiums apply to the		Standard Endorsem ent Form Number, Title and Purpose	Rating	FA update includes change capital letter to small letter, harmonize	This will not impact premium
		to Rent or Lease (unspecified lessees - short term leases only)	policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck	5 6 c	Permissi on to Rent or Lease (unspecified Lessees - short term leases only)	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck	wording in manual across all jurisdictions	
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	50	and Purpos	Endorsement Form Number, Title se on Coverage	5 D d	Title ar Conve	ard Endorsement Form Number, and Purpose arsion Coverage (rented or	FA manual needs change capital letter to small letter	This will not impact premium
1 (Owner's Folicy)					leased	automobiles)		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243: Endorsements Applicable To POL 1 (Owner's Policy)	6A	Rating For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	6 A a	For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6a. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243:		Standard Endorsement Form		Standard Endorsement Form	FA update includes change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6B	Number, Title and Purpose School Bus	6 B b	Number, Title and Purpose Revised School Bus	capital letter to small letter and name change	premium
Rule 243: Endorsements Applicable to POL	6C	Standard Endorsement Form Number, Title and Purpose	600	Standard Endorsement Form Number, Title and Purpose	FA update includes change capital letter to small letter and	This will not impact premium
1 (Owner's Policy)	60	Public Passenger Vehicles	6 C c	Revised Public Passenger Vehicles	name change	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	6D	Driver Training School	6 D d		capital letter to small letter	premium
Rule 243:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	needs change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	Public Passenger Vehicles Used instead of END 6-c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	small letter	
Rule 243:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	8	Property Damage Reimbursement	8	Property Damage Reimbursement (Section A only)		'
Rule 243:					FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact
Applicable to POL 1 (Owner's Policy)	8A	Property Damage Reimbursement for Operation by Named Person	8 A a		small letter, harmonize wording in manual across all jurisdictions	
Rule 243:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	9 P	roperty Damage	9	Property Damage (amphibious vehicles)		
Rule 243:		Standard Endorsement Form	1	Standard Endorsement Form	FA manual	This will
Endorsements		Number, Title and Purpose		Number, Title and Purpose	update is name change only	not impact premium
Applicable To POL 1 (Owner's Policy)	16	Suspension of Coverage	16	Agreement For Suspension of Coverage		Promidin

Rule		Current Wording			Appro	oved Wording		Change from Current	Premium impact on existing policies
Rule 243:		Standard Endorsement Form Number, Title and Purpose	Rating			dorsement Form tle and Purpose	Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	or damage, the amount of insu optional physic of the policy is value of the ve specified dollar by the Insured less. The use o is mandatory ir Motorcycles an vehicles for wh	in the event of lote maximum arance under the call damage section the actual cash whicle or the amount (selecter), whichever is a fithe endorsement respect of different Mopeds and all which the optional ge premiums are stimated or	physical damage premiums on estimated or appraised current value.	wording in manual across all jurisdictions	premium
Rule 243:		Standard Endorsement Fo	rm		Standa	ard Endorsement	Form	FA update includes change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19A	Number, Title and Purpos Valued Automobiles	se	19:		per, Title and Pur tomobile(s)	pose	capital letter to small letter and name change	premium
Rule 243:		Rating				Rating		FA update to	This will
Endorsements Applicable To POL 1 (Owner's Policy)	20	Private Passenger Vehicles The amount payable shall not except day. Total Limit Premium Premium Premium Annual six	emium c month dicy 66	20	The amount per day. Total Limit per occurrence \$900 \$1200 \$1500 Other Vehicle	Premium Annual \$50 \$65 \$75	Premium six month policy \$26 \$34 \$39	harmonize wording in manual across all jurisdictions	not impact premium

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	21A Monthly Reporting Basis Fleet		se	21 A a	(For use in the Territory of		FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	218	Standard Endorsement Fo Number, Title and Purpo Blanket Basis Fleet		21Bb	Standard Endorsement For Number, Title and Purport Blanket Basis Fleet (Excluding Ontario, Queber Saskatchewan and British Columbia)	ese	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	23A	Standard Endorsement For Number, Title and Purpor Mortgage Records the joint interest of a lienholder. If an END 23A is is showing the coverages provide applicability of any restrictive endorsement (such as END 19 is also to be recorded.	sued ed, the	23Aa	Standard Endorsement For Number, Title and Purport Mortgage Records the joint interest of a lienholder. If an END 23Aa is showing the coverages provid applicability of any restrictive endorsement (such as END 19 is also to be recorded.	issued ed, the	FA manual update is change capital letter to small letter	This will not impact premium
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	Rating 10% of total physical damage premium; minimum net annual \$25.	238b	Standard Endorsement Form Number, Title and Purpose Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	Rating 10% of total optional physical damage premium; minimum net annual \$25.	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule	Rule Current Wording Approved Wording		Change from Current	Premium impact on existing policies		
Rule 243:					FA update to	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	harmonize wording in	not impact premium
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire- fighting vehicle.	manual across all jurisdictions	
Rule 243:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	25	Alteration Used by Servicing Carrier to record policy changes.	25	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes.	change only	premium
Rule 243:			_		FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	26	Disappearing Deductible	26	Disappearing Deductible (all perils or collision)		
Rule 243:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	27	Legal Liability for Damage to Non-Owned Automobile(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her custody.	27	Legal Liability for Damage to Non-Owned Automobiles(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her custody their custody.	change, harmonize wording in manual across all jurisdictions	premium

Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
			FA manual	This will
Standard Endorsement Form Number, Title and Purpose Additional Coverage as Respects Operation By Named Person(s)	29	Standard Endorsement Form Number, Title and Purpose Additional Coverage As Respects Operation By Named Person(s)	needs change small letter to capital letter	not impact premium
Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact
Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	wording in manual across all jurisdictions	premium
Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Recreational Vehicles	32	Recreational Vehicles-	change only	premium
Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles Used Exclusively for Pleasure	FA manual needs change small letter to capital letter	This will not impact premium
			FA manual	This will
Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment.	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Territory of Nunavut)	update is name change only	not impact premium
E	Number, Title and Purpose imitation to Automobile Sound and lectronic Communication	Number, Title and Purpose mitation to Automobile Sound and lectronic Communication 37	Number, Title and Purpose Imitation to Automobile Sound and lectronic Communication Number, Title and Purpose 37 Limitation to Automobile Sound and Electronic Communication Equipment.	Standard Endorsement Form Number, Title and Purpose Imitation to Automobile Sound and lectronic Communication Standard Endorsement Form Number, Title and Purpose The standard Endorsement Form Standard Endorsement Form Number, Title and Purpose The standard Endorsement Form Standard Endorsement Form Number, Title and Purpose The standard Endorsement Form Standard Endorsement Form Number, Title and Purpose The standard Endorsement Form Number For

Rule		Current	Wording			Approved V	Vording	Change from Current	Premium impact on existing policies
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating		E	Standard Endorsement Form Jumber, Title and Purpose	Rating	FA update includes name change, harmonize wording in	This will not impact premium
1 (Owner 3 Folicy)	38	Increased Limit, Automobile Sound and Electronic Communication Equipment.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		A C E (ncreased Limit, Automobile Sound and Electronic Communication Equipment. For use in the Territory of Junavut)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	manual across all jurisdictions	
Rule 243:		Standard E	ndorsement Form	1		Standard En	dorsement Form	FA manual	This will
Endorsements Applicable To POL 1 (Owner's Policy)	43R		Fitle and Purpose eciation Deduction		43R	Removing Depre	tle and Purpose ciation Deduction of Depreciation X., N.W.T. and NUN	needs to be updated for this change	not impact premium
Rule 243:			orsement Form Number,			Standard Endo	rsement Form Number,	FA manual update is name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	43R	Title and Purp R (L) Removing D (Specified Le	epreciation Deduction		43R	Title and Purpo (L) Removing De Limited Waiv (Specified Le	preciation Deduction er of Depreciation	change only	premium

Rule		Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
Rule 243:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update to harmonize	This will not impact	
Endorsements Applicable to POL 1 (Owner's Policy)	44	Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle.	44	Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	wording in manual across all jurisdictions	premium	
PUBLIC SECTI	ON					1	
Rule 338:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact	
Endorsements Applicable To POL 1 (Owner's Policy)	2	Drive Other Automobiles – Named Person(s)	2	Drive Other Automobiles Endorsement Named Person(s)	change only	premium	

Rule	Current Wording					Approved	d Wording	Change from Current	Premium impact on existing policies
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: 20% Accident Benefits: 50% Physical Damage: 100%		3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:20% Accident Benefits:50% Optional Physical Damage:		
Rule 338:		Standard Endorse	ment Form Number,				ement Form Number,	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4A	Title and Purpose Permission to Ca	·		4#	Title and Purpose Permission to C		capital letter to small letter	premium

Rule	Current Wording Approved Wording		ved Wording	Change from Current	Premium impact on existing policies			
Rule 338: Endorsements	Title and	Title and Purpo	Standard Endorsement Form Number, Fitle and Purpose Permission to Carry Radioactive		Title and Pur	dorsement Form Number, rpose to Carry Radioactive	FA update includes change capital letter to small letter and	This will not impact premium
1 (Owner's Policy) Rule #338: Endorsements Applicable To POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck 200% of 45/0 Tractor/Trailers	5€c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only)	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Truck 200% of 45/0 Tractor/Trailers 175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage 250% of normal MotorHomes & Camper Units a. Liability 250% of DR 0 for age 16 Snowmobiles & ATVs	FA update includes capital letter to small letter and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	5D	Standard Endorsement Form Number, Title and Purpose Conversion Coverage	5 D 4		FA manual needs change capital letter to small letter	This will not impact premium
Rule 338: Endorsements Applicable To POL 1 (Owner's Policy)	6A	Rating For Private Passenger Vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: ii) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	6 A a	Rating For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6a. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	small letter and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338:			1_		FA update	This will
Endorsements Applicable to POL	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B I	Standard Endorsement Form Number, Title and Purpose Revised School Bus	includes change capital letter to small letter and	not impact premium
1 (Owner's Policy)					name change	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338:					FA update	This will
Endorsements		Standard Endorsement Form		Standard Endorsement Form	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6C	Number, Title and Purpose Public Passenger Vehicles	6 C c	Number, Title and Purpose Revised Public Passenger Vehicles	small letter and name change	premium
Rule 338:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes capital	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6 D d	Driver Training Scheel This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	letter to small letter, harmonize wording in manual across all jurisdictions	premium
Rule 338:			<u> </u>		FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	needs change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	Public Passenger Vehicles Used instead of END 6-C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	small letter	
Rule 338:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	8	Property Damage Reimbursement	8	Property Damage Reimbursement (Section A only)		
Rule 338:	L				FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	8A	Property Damage Reimbursement for Operation by Named Person	8 A a	Property Damage Reimbursement for Operation by Named Person (Section A Only) (For Use In The Territory of Nunavut Only)	small letter, harmonize wording in manual across all jurisdictions	

Rule			Change from Current	Premium impact on existing policies					
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	9 P	Standard Endorsement Form Number, Title and Purpose roperty Damage	1		9 1	Standard Endorsement Form Number, Title and Purpose Property Damage (amphibious ve	FA manual update is name change only	This will not impact premium	
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rati Base physic damag premit on estima or apprai: curren value.	ng 19 al je jums ted seed	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Rating Base optional physical damage premiums on estimated or appraised current value.		This will not impact premium
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	19A	Standard Endorsement Form Number, Title and Purpose Valued Automobile(s)			19 A a	Standard Endorsement Form Number, Title and Purpose Valued Automobile(s)		FA manual needs change capital letter to small letter	This will not impact premium
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Flee	2		21 A a	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Flee (For use in the Territory of Nunavut)		FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	21B	Standard Endorsement Form Number, Title and Purpose Blanket Basis Fleet			21 B i	Standard Endorsement Forn Number, Title and Purpose		FA update includes change capital letter to small letter and name change	This will not impact premium

Rule					Approved Wording		Change from Current	Premium impact on existing policies
Rule 338:		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement F Number, Title and Purp	-	FA manual needs change	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy) Rule 338: Endorsements	22	Damage to Property of Passenge Used to insure the Passenger Prope Damage hazard when either (a) ENI or 6D is attached to the policy or (b END 6B is attached but separate Passenger Hazard limits are require respect of Bodily Injury and Propert Damage	erty D 6A o) ed in	22	Damage to Property of Passe Used to insure the Passenger R Damage hazard when either (a 6Aa or 6Dd is attached to the (b) END 6Dd is attached but so Passenger Hazard limits are rerespect of Bodily Injury and Pr Damage	Property a) END policy or eparate equired in	capital letter to small letter	premium
Rule 338:					C. 1. 15. 1. 15.		FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Fo Number, Title and Purpo		update is change capital	not impact premium
Endorsements Applicable to POL 1 (Owner's Policy)	23A		23 A a	Mortgage Records the joint interest of a lienholder. If an END 23Aa is is showing the coverages provide applicability of any restrictive endorsement (such as END 19 is also to be recorded.	ed, the	letter to small letter		
Rule 338:							FA update	This will
Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	includes capital letter to small letter, name	not impact premium
1 (Owner's Policy)	23B	Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages total	vsical mage mium; nimum annual	23 8 b	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	change, harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338:					FA update to	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	harmonize wording in	not impact premium
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire- fighting vehicle.	manual across all jurisdictions	
Rule 338:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	25	Alteration Used by Servicing Carrier to record policy changes.	25	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) Used by Servicing Carrier to record policy changes.	change only	premium
Rule 338:					FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	update is name change only	not impact premium
Rule 338:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	27	Legal Liability for Damage to Non-Owned Automobile(s)	27	Legal Liability for Damage to Non- Owned Automobiles (s)	change only	premium
Rule 338:					FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	needs change small letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	29	Additional Coverage as Respects Operation By Named Person(s)	29 Additional Coverage As Respects Operation By Named Person(s)		capital letter	

Rule		Current \	Vording			Approved \	Vording	Change from Current	Premium impact on existing policies
Rule 338:			dorsement Form le and Purpose				dorsement Form le and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equip Provides coverage is machinery or equips to the vehicle but is Insured. Use of the permissible in res which END 30 app damage coverages as those provided in vehicle. The require	ment n respect of apparatus ment that is attached not owned by the e endorsement is not pect of a vehicle to plies. The physical may only be the same	t	31	Non-Owned Equip Provides coverage is machinery or equips to the vehicle but is Insured. Use of the permissible in res which END 30 app physical damage co the same as those p	ment n respect of apparatus, ment that is attached not owned by the e endorsement is not pect of a vehicle to plies. The optional verages may only be provided in respect of uired limit in respect	wording in manual across all jurisdictions	premium
Rule 338:								FA manual	This will
Endorsements		Standard Endo Number, Title	e and Purpose			Standard Endo Number, Title		needs change small letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	36	Commercial Autor exclusively for Ple	nobiles used		36	Commercial Auton Exclusively for Ple		capital letter	
Rule 338:				_				FA manual	This will
Endorsements			lorsement Form le and Purpose				lorsement Form le and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	37		mobile Sound and		37	Limitation to Auto	mobile Sound and inication Equipment. rritory of Nunavut)		
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, harmonize wording in	This will not impact premium
1 (Owner 3 Folicy)	38	Increased Limit, Automobile Sound and Electronic Communication Equipment.	\$30 per \$1,000 or p thereof, of the limit coverage shown on endorsement in exce of \$1,500 e.g. Equipment is valued \$4,300. The premiul for END 38 will be \$	of the ess at m	38	Increased Limit, Automobile Sound and Electronic Communication Equipment. (For use in the Territory of Nunavut)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	manual across all jurisdictions	

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 338: Endorsements Applicable To POL 1 (Owner's Policy)	43R	Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY)	43R	(Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (FOR ALTA., YUK., N.W.T. and NUN ONLY)	FA manual update is name change only	This will not impact premium
Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)	43R (L	Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (Specified Lessee)	43R (L)	Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (Specified Lessee) (FOR ALTA, YUK, N.W.T. and NUN ONLY)	FA manual update is name change only	This will not impact premium
RECREATION						To harmonize	
Rule 409: Motorcycle & Mopeds C. Rating Notes – Physical Damage	1. Vehice The limit must ince additional sidecars. It that among factors for pages. If the variation on the limit is the variation on the limit is the variation on the limit is the variation of the variat	e the vehicle is newly acquired from a dealer f the purchase agreement (dated within the prior to the effective date of the insurance) attached to the application or the change The purchase agreement must confirm the year, make, model, serial number and	I. Vehi The lim must in addition sidecars that am factors pages. If the v rate gro purchas Insured If the v rate gro purchas the follo a) Whe dealer, within t insuran change	If the value of the vehicle is less than \$15,000 the			This will not impact premium

Rule		Curren	t Wording		Approved	Change from Current	Premium impact on existing policies	
Rule 409: Motorcycle & Mopeds C. Rating Notes – Physical Damage	by a approcertification and required to the second	certificate (including aiser acceptable to the ficate must be obtained must be attached to the st. ND 19 - Limitation of endorsement must be	e applied to every vehicle on verage is provided. The	subs an ir Carri Appl appli 2. E I This on w prov	any other case, the tantiated by a certificate dependent appraiser for. The certificate multicant's expense and notation or the change with the change and the change of the control of the change of	To harmonize the wordings across all jurisdictions. Also to remove endorsement name	This will not impact premium	
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)	2	Number,	Endorsement Form Title and Purpose itomobiles – Named	Standard Endorsement Form Number, Title and Purpose 2 Drive Other Automobiles Endorsement Named Person(s)			FA manual update is name change only	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year.	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year.		

Rule		C	Current Wording				Approve	Change from Current	Premium impact on existing policies	
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)		Comprehensi Specified Per The Insured specify the ty of vehicle that may be in his custody and, regard to the physical dam coverages, m indicate the required limit occurrence.	coverage is this percentage of the calculated premium. Liability: 20% Accident Benefits: 50% Physical Damage: 100% age nust			Spec The spec of ve may their in re optic dam cove indic requ	nprehensive or cified Perils. Insured must cify the types ehicle that be in his/her custody and, egard to the onal physical large erages, must cate the urrence.	coverage is this percentage of the calculated premium. Liability:20% Accident Benefits:50%	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	4	Title and Pu	ndorsement Form Number, Irpose In to Carry Explosives		44	Tit	le and Purpos	ement Form Number, e Carry Explosives	FA manual needs change capital letter to small letter	This will not impact premium
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)	4	and Purpos	indorsement Form Number, Title se n to Carry Radioactive		4 B l	b F	Title and Purpo	rsement Form Number, use ••• Carry Radioactive	FA manual needs change capital letter to small letter	This will not impact premium
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)	5	Standard Endorsemen t Form Number, Title and Purpose Permission	Rating The following premiums apply to	D		Endo men Forr Num Title		Rating	FA update includes change capital letter to small letter, harmonize wording in manual across	This will not impact premium
	С	to Rent or Lease (unspecifie d lessees - short term leases only)	the policy and are not specifically for the endorsement 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger		5 C c	ion Ren Lea (un ified Les	to the point or for the se spec Comp Perils sees Privationt of 07/	e Passenger 250%	all jurisdictions	

Rule		Current Wording		ı	Approved Wording	Change from Current	Premium impact on existing policies
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)	175% of 64/0 Private Trailers a. Liability	200% of 45/0 Tractor/Trailers		leases only)	Light Trucks	FA update includes change capital letter to small letter, harmonize wording in manual across all jurisdictions	
Rule 442: Endorsements		Standard Endorsement Form Number, Title and Purpose			ard Endorsement Form Number, and Purpose	FA manual needs change capital letter to	This will not impact premium
Applicable to POL 1 (Owner's Policy)	5D	Conversion Coverage	5 D d	Conve	ersion Coverage (rented or automobiles)	small letter	·
Rule 442:		Rating			Rating	FA update includes change	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	6A	For Private Passenger Vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply	6 A a	pools: a 6a. Volunte A volunt appointr reimburs expense tear and there is Other P to trans i) If trai passeng	ete Passenger Vehicles used in car add 10% of Liability premium. Attach eers: eer transports persons to medical ments and the like, and is sed for their reasonable driving s, including gas, vehicle wear and meals. END 6Aa is not required and no additional premium charge. Private Passenger Vehicles used sport passengers: esportation of non-paying gers is part of insured's job and er reimburses employee for	capital letter to small letter and harmonize wording in manual across all jurisdictions	premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)		 ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual 		expenses - then Class 07 rates apply. Attach 6a. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	FA update includes change capital letter to small letter and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442:					FA update	This will
Endorsements Applicable to POL 1 (Owner's Policy)	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus	includes change capital letter to small letter and name change	not impact premium
Rule 442:					FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6C	Public Passenger Vehicles	6 C c	Revised Public Passenger Vehicles	small letter and name change	premium
Rule 442:		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes capital	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6Đd	Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	letter to small letter, harmonize wording in manual across all jurisdictions	premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 442:						FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	needs change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6	F	Public Passenger Vehicles Used instead of END 6€c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	small letter	
Rule 442:		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is name	This will not impact
Endorsements Applicable to POL	7	Separate Limits (Liability)	7		Separate Limits (Third Party Liability)	change only	premium
1 (Owner's Policy) Rule 442:						FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	8	Property Damage Reimbursement	8		Property Damage Reimbursement (Section A only)		
Rule 442:						FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	8A Property Damage Reimbursement for Operation by Named Person		8	A a	Property Damage Reimbursement for Operation by Named Person (Section A Only) (For Use In The Territory of Nunavut Only)	small letter, harmonize wording in manual across all jurisdictions	
Rule 442:					•	FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	update is name change only	not impact premium
Applicable to POL 1 (Owner's Policy)	9 1	Property Damage	9	P	roperty Damage (amphibious vehicles)		
Rule 442:						FA update to	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	harmonize and align wording in	not impact premium
Applicable to POL 1 (Owner's Policy)	16	Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages	16	1	Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'.	manual across all jurisdictions	

Rule		Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of: a. Vehicles for which proof of insurance is issued or filed; b. Experience-rated vehicles; c. Recreational vehicles/items to which the Recreational Section relates.					The endorsement may be used in rimost private passenger and commetype vehicles. It is not available in of: a. Vehicles for which proof of insuissued or filed; b. Experience-rated vehicles; c. Recreational vehicles/items to recreational Section relates. d. Vehicles that were never intended riven e. Vehicles held for sale whether can auto dealer's lot.	FA update to harmonize and align wording in manual across all jurisdictions	This will not impact premium	
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rating Base physica I damag e premiu ms on estimat ed or apprais ed current value.	1		Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Rating Base optional physical damage premiums on estimated or appraised current value.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	19A	Standard Endorsement Form Number, Title and Purpose Valued Automobile(s)			19 A a	Standard Endorsement Form Number, Title and Purpose Valued Automobile(s)		FA manual needs change capital letter to small letter	This will not impact premium

Rule	Rule Current Wording Approved Wording					9		Change from Current	Premium impact on existing policies
Rule 442:		Rating			Rating			FA update to	This will
Endorsements Applicable To POL	20	Private Passenger Vehicles The amount payable shall not exceed \$50 per day.	20	Private Passe The amount pa per day.)	harmonize wording in manual across	not impact premium
1 (Owner's Policy)		Total Limit Premium Six month Six month Policy Spool Score S		Total Limit per occurrence \$900 \$1200 \$1500 Other Vehicle Not offered. Re manual for furt	efer to addition			all jurisdictions	
Rule 442:		Standard Endorsement Form		Standard	d Endorsemer	nt Form		FA update includes change	This will not impact
Endorsements		Number, Title and Purpose			r, Title and Pu			capital letter to	premium
Applicable to POL 1 (Owner's Policy)	21A	Monthly Reporting Basis Fleet	21 A a		porting Basi	s Fleet		small letter and name change	
Rule 442:								FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			d Endorsemer r, Title and Pu			includes change capital letter to	not impact premium
Applicable to POL 1 (Owner's Policy)	21B	Blanket Basis Fleet	21 8 b		is Fleet Ontario, Que	ebec,		small letter and name change	
Rule 442:		Standard Endorsement Form			rd Endorsem			FA manual needs change	This will not impact
Endorsements Applicable To POL 1 (Owner's Policy)	22	Number, Title and Purpose Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Damage to F Used to insur- Damage haza 6Aa or 6Dd is (b) END 6Bb	e the Passeng ard when eith a attached to is attached b azard limits an	Passengers ger Property er (a) END the policy or ut separate re required in		capital letter to small letter	premium

Rule		Current Wording				Approved Wording			Change from Current	Premium impact on existing policies
Rule 442:		Standard Endorsement Fo	rm			Standard Endorsement F	orm		FA manual update is	This will not impact
Endorsements		Number, Title and Purpos	se			Number, Title and Purpo	ose		change capital	premium
Applicable to POL 1 (Owner's Policy)	23A	Mortgage Records the joint interest of a lienholder. If an END 23A is iss showing the coverages provide applicability of any restrictive endorsement (such as END 19, is also to be recorded.	ed, the		23 A a	Mortgage Records the joint interest of a lienholder. If an END 23Aa is showing the coverages provid applicability of any restrictive endorsement (such as END 19 is also to be recorded.	issued led, the		letter to small letter	
Rule 442:									FA update	This will
Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	9	includes capital letter to small letter, name	not impact premium
1 (Owner's Policy)	23B	Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total physical damage premium minimum net annu \$25.		23Bb	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium minimur net annu \$25.	ո; n	change, harmonize wording in manual across all jurisdictions	
Rule 442:		Chandand Fordanasan F	·	_		Chandand Fudanaan F	·	_	FA update to harmonize	This will not impact
Endorsements		Standard Endorsement F Number, Title and Purpo				Standard Endorsement F Number, Title and Purpo			wording in	premium
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical damage cover equipment removed from the ve at the location of a fire. Use of t endorsement is mandatory when insurance applies to a fire-fighting	rage on chicle while he n the		24	Fire Apparatus Excludes optional physical dam coverage on equipment remove the vehicle while at the location Use of the endorsement is man when the insurance applies to a fighting vehicle.	age ed from n of a fire. datory		manual across all jurisdictions	
Rule 442:		Standard Endorsement Form Nu	mber, Title	2		Standard Endorsement Form N	umber,		FA manual update is name	This will
Endorsements Applicable To POL 1 (Owner's Policy)	25	and Purpose Alteration Used by Servicing Carrier to recichanges.	ord policy		25	Title and Purpose Alteration (endorsement changing or c statement(s) in the applicat changing the rating classific Used by Servicing Carrier to rec changes.	ion or ation)		change only	not impact premium

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible		26	Standard Endorsement For Number, Title and Purpos Disappearing Deductible (all perils or collision)		FA manual update is name change only	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile(s)		27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Not Owned Automobiles (s)		FA manual update is name change only	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	29	Standard Endorsement Form Number, Title and Purpose Additional Coverage as Respects Operation By Named Person(s)		29	Standard Endorsement Form Number, Title and Purpose Additional Coverage As Respects Operation By Named Person(s)		FA manual needs change small letter to capital letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	3 1	Standard Endorsement Form Number, Title and Purpose Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	ic e, m	3 1	Standard Endorsement Form Number, Title and Purpose Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	Rating No specific charge- equipm ent cost to be include d in vehicle value.	FA update to harmonize and align wording in manual across all jurisdictions	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure		36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles Used Exclusively for Pleasure		FA manual needs change small letter to capital letter	This will not impact premium

Rule		Current \	Wording		Approved Wording		Change from Current	Premium impact on existing policies	
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	37	Number, Tit	dorsement Form le and Purpose mobile Sound and inication	Standard Endorsement Form Number, Title and Purpose 37 Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Territory of Nunavut)		FA manual update is name change only	This will not impact premium		
Rule 442: Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating		En Nu	andard dorsement Form ımber, Title and rpose	Rating	FA update includes name change, harmonize wording in	This will not impact premium
1 (Owner's Policy)	38	Increased Limit, Automobile Sound and Electronic Communication Equipment.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	In Au an Co Eq (F	creased Limit, utomobile Sound and Electronic ommunication puipment. For use in the erritory of unavut)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	manual across all jurisdictions	
Rule 442: Endorsements Applicable To POL 1 (Owner's Policy)	43R	Number, Limited Waiver	Endorsement Form Title and Purpose of Depreciation K., N.W.T. and NUN	43	3R	Number, Ti	dorsement Form tle and Purpose of Depreciation K., N.W.T. and NUN	FA manual update is name change only	This will not impact premium
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	43R	Number,	Endorsement Form Title and Purpose er of Depreciation essee)	43	BR (I	Number, L) Limited Waiv (Specified Le	Endorsement Form Title and Purpose er of Depreciation ssee) 'UK, N.W.T. and	FA manual update is name change only	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)	44	Standard Endorsement Form Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle.	44	Standard Endorsement Form Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
GARAGE SECT	TON					
Rule 638: Standard Endorsement Forms	Rule	638: Standard Endorsement Forms cable to POL 4 (Garage Policy)	Application Notes 1. No no excession necession and residuation and residuation necession and residuation necession n	638: Standard Endorsement Forms cable to POL 4 (Garage Policy) 3: endorsements, no special wordings and changes to standard forms are permissible tept as approved by or on behalf of the perintendent(s) of Insurance. It is rule provides certain details of approved rement forms. The descriptions are searily very brief and reference must be to the actual wordings of the rements to ascertain the full provisions estrictions. Certain cases a copy of the endorsement be signed by the Applicant and filed with ervicing Carrier. The insurance will not be	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums

Rule	Current Wording		Approved Wo	Change from Current	Premium impact on existing policies		
Rule 638: Standard Endorsement Forms		Liabilit Damag Damag	nued or the policy will rement is not met. by or (TPL) means B.I. an ge means Optional Cover ge (All Perils, Collision, Co ied Perils)	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums		
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles. Instead of applying a rate to staff units, the		Standard Endorsement Form Number, Title and Purpose Named Chauffeur (for attachment only to a Garage Policy S.P.F. No. 4) This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles.	Instead applyin staff ur premiu coverac calcula numbe rated vequal to numbe person 120% Collisio applica	ig a rate to nits, the m for the ge is ted on the rof highest ehicles to the rof named s, using of the n rates ble to vehicles	FA update includes formatting and name change	This will not impact premium
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	71: Excluding Owned Automobiles The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages.	71	Standard Endorsement Number, Title and Purp Excluding Owned Automobiles (for attachment only to a Garage Policy S.P.F. The use of this endorse is mandatory on policie issued in respect of rist rated as Automobile De or Repair Garages.	No. 4) ement es ks not	Rating No charge.	FA update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wordi	ing		Change from Current	Premium impact on existing policies
Rule 638:	72: Multiple Alteration This form is used by the Servicing Carrier to record a		Standard Endorsement For Number, Title and Purpos		Rating	FA update includes	This will not impact
Standard Endorsement Forms Applicable to POL 4 Garage Policy	change of the information supplied on the application form and the change (if any) of the policy premium.	72	Multiple Alteration (for attachmenyt only to a garage policy S.P.F. No This form is used by the Servicing Carrier to recor change of the information supplied on the application form and the change (if a of the policy premium.	r . 4) rd a	No charge.	formatting and name change	premium
Rule 638:	73: Excluding Financed Automobiles This endorsement is used when it is required to specify		Standard Endorsement Fo		Rating	FA update includes	This will not impact
Standard Endorsement Forms Applicable to POL 4 Garage Policy	that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	73	Number, Title and Purpos Excluding Financed Automobiles (for attack only to a Garage Policy No. 4) This endorsement is used is required to specify that Owned Automobiles Comprehensive/Specified coverage does not apply vehicle which, although h sale by the Insured, is fin by a named lienholder or mortgagee.	hment r S.P.F. I when it to the Perils to any seld for	No charge.	formatting and name change	premiums
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	74: Open Lot Pilferage – Owned Automobiles This endorsement is not available for Facility Association business.	74	Standard Endorsement Form Number, Title and Purpose Open Lot Pilferage – Owned Automobiles (for attachment only to a Garage Policy S.P.F. No. 4)	This endorse	ilable for	FA update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wordin	g	Change from Current	Premium impact on existing policies
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	75: Open Lot Pilferage – Customers' Automobiles This endorsement is not available for Facility Association business.	75	Customers' Automobiles (for attachment only to a Garage Policy	Rating This endorsement is not available for Facility Association ousiness.	FA update includes formatting and name change	This will not impact premium
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	76: Additional Insured The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END76.	76	Standard Endorsement For Number, Title and Purpose Additional Insured Board Form (for attachment only to Garage Policy S.P.F. No. 4) The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons whare not active partners or full-time employees. Full details of each such vehicle and person must be supplie on an APP 1 (Owner's Polic Application form) and the	The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on	FA update includes formatting and name change	This will not impact premium
Rule 638: Standard Endorsement Forms Applicable to POL 4 Garage Policy	77: Liability for Comprehensive Damage to a Customer's Automobile (including Open Lot Pilferage) This endorsement is not available for Facility Association business.	77	Standard Endorsement For Number, Title and Purpose Legal Liability For Comprehensive Damage Customers' Automobiles Endorsement (Including Open Lot Pilferage) (for attachment only to a Garage Policy S.P.F. No.	This endorsemen t is not available for Facility Association	FA update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 638: Standard Endorsement	78: Reduction of Coverage for Named Persons This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes formatting and name change	This will not impact premium
Forms Applicable to POL 4 Garage Policy	persons are unving a venicle.	78	Reduction of Coverage for As Respects Operation by Named Persons (For attachment only to a Garage Policy S.P.F. No. 4)This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	No charge.	name change	
Rule 638: Standard Endorsement Forms Applicable	79: Owned Automobiles – Fire and Theft Deductible This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire	79	Standard Endorsement Form Number, Title and Purpose Owned Automobiles - Fire ar Theft Deductible (for attachment only to a	Rating No charge	formatting and	This will not impact premium
to POL 4 Garage Policy	losses or theft of the entire automobile.		Garage Policy S.P.F. No. 4) This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicat also to fire losses or theft of the entire automobile.	ole		
Rule 638: Standard	80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when physical		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change,	This will not impact premium
Endorsement Forms Applicable to POL 4 Garage Policy	damage coverage is to be provided only to specified automobile(s).	80	Specified Owned Automobile Physical Damage (for attachment Only to a Garage Policy S.P.F. No. 4) Coverage This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	No charge	harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
DRIVER'S POL	ICY S	ECTION				
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)	4A	Standard Endorsement Form Number, Title and Purpose Persmission to Carry Explosives	4 ♣ a	Standard Endorsement Form Number, Title and Purpose Persmission to Carry Explosives	FA manual needs change capital letter to small letter	This will not impact premium
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy) Rule 731:	4B	Standard Endorsement Form Number, Title and Purpose Persmission to Carry Radioactive Material	4 B b	Standard Endorsement Form Number, Title and Purpose Persmission to Carry Radioactive Material	FA manual needs change capital letter to small letter	This will not impact premium
Endorsements Applicable to POL 2 (Driver's Policy)	6A	Rating For Private Passenger Vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	6Aa	Rating For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6a. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the Manual	harmonize wording in manual across all jurisdictions	not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)	25	Standard Endorsement Form Number, Title and Purpose Alteration Used by Servicing Carrier to record policy changes.	25	Alt (e sta cha	andard Endorsement Form Number, Title d Purpose teration endorsement changing or correcting atement(s) in the application or anging the rating classification) ed by Servicing Carrier to record policy anges.	FA manual update is name change only	This will not impact premium
Rule 731 Endorsements Applicable to POL 2 (Driver's Policy)	60	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile	60		Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile (for attachment only to a Driver's Policy SPF. No. 2)	FA manual update is name change only	This will not impact premium
Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Rule 822: E (Non-Owner Notes: 1. No endo changes except as Superint 2. This rule endorseme necessarily made to th endorseme and restric 3. In certai must be sig the Servicii continued	rsements Applicable To POL 6 ed Automobile Policy) rsements, no special wordings and no to standard forms are permissible s approved by or on behalf of the endent(s) of Insurance. e provides certain details of approved ent forms. The descriptions are of very brief and reference must be e actual wordings of the ents to ascertain the full provisions	(Non-Notes 1. No no c exc Sup 2. Thi endor neces made endor and re 3. In c must the Se contir requir Liab Phys	endochanics endochanics rul reservices rul to the service certable side remediately consistent of the services ruled remediately consistent remediately remediat	Endorsements Applicable To POL 6 ned Automobile Policy) orsements, no special wordings and ges to standard forms are permissible as approved by or on behalf of the tendent(s) of Insurance. The provides certain details of approved ent forms. The descriptions are ty very brief and reference must be the actual wordings of the ents to ascertain the full provisions ctions. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this ent is not met. The insurance will not be or the policy will be re-rated, if this	manual across all jurisdictions	This will not impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822:	90: Limitation to Operation of Automobiles by Partners Officers and Employees Used when the insurance is to apply only to		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes formatting and	This will not impact premium
Applicable to POL 6 (Non-Owned Automobile Policy)	automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	90	Limitation to Operation of Automobiles by Partners Officers and Employees (for attachment only to a Non-Owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	No charge.	name change	
Rule 822:	91: Limitation to O peration of Automobiles by Named Persons		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	91	Limitation to Operation of Automobiles by Named Persons (for attachment only to a Non-owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	No charge.	formatting and name change	premium
Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	92: Limitation to Hired Automobiles and Automobiles Operated Under Contract Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	92	Standard Endorsement Form Number, Title and Purpose Limitation to Hired Automobiles and Automobiles and Automobiles Operated Under Contract (for attachment only to a Nonowned Policy S.P.F. No. 6) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	No charge	FA update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording			Change from Current	Premium impact on existing policies
Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Persons Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	93	Standard Endorsement Form Number, Title and Purpose Limitation to Automobiles Owned by Named Persons attachment only to a Nonowned Policy S.P.F. No. 6) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses a	(for	Rating No charge.	FA update includes formatting and name change	This will not impact premium
Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive / Specified Perils. See Rule 811: Rating.	94	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Hired Automobiles (for attachment only to a Non-Owned Policy S.P.F. No. 6) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/ Specified Perils. See Rule 811: Rating.	Reference addition rules the reference for fu	r to cional s within manual urther mation.	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule	Current Wording		Approved Wording			Change from Current	Premium impact on existing policies
Rule 822: Endorsements	95: Limitation to Business Conducted at Specified Locations		Standard Endorsement Form Number, Title and Purpose		Rating	FA update includes formatting and	This will not impact premium
Applicable to POL 6 (Non-Owned Automobile Policy)	business locations.	95	Limitation to Business Conducted at Specified Locations (for attachment only to a N owned Policy S.P.F. No. 6) Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified busines locations.	lon-	No charge.	name change	premium
Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	96: Contractual Liability Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	96	Standard Endorsement Form Number, Title and Purpose Contractual Liability (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	Refer addit rules the n	r to tional s within manual urther mation.	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premium

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822: Endorsements	Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes formatting,	This will not impact premium
Applicable to POL 6 (Non-Owned Automobile		99	Vehicle (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805. Definition. Refer to additional rules within the manual for further information	No charge.	name change, harmonize wording in manual across all jurisdictions	
Rule 822:	100: Alteration Used by the Servicing Carrier to record a change of the		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non-Owned Automobile Policy) Osed by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	100		No charge.	formatting and name change	premium	





Manual of Rules and Rates Nunavut

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

Effective June 1, 2024 Facility Association is implementing the following update for new business and renewals in Nunavut:

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

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SEC	CTION			
General Section	NEW	Policy Term Every policy (New Business or Renewal) shall be issued for a term of either one year or six months. A short-term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short-term policy and issue the policy accordingly or accept an application for a 6 or 12-month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short-term table in this manual, subject always to the minimum retained policy premium. Fleet and Garage policies are only available on a one year term.	This section has been moved from the Commercial Section to the General Section	This will not impact premiums
Commission	The commission rates are:	The commission rates are:	Aims to	This will
	Experience Rated Individually	Rated Experience Rated (Fleet) Individually Rated	harmonize the wordings across all jurisdictions	not impact premiums
PRIVATE PAS	SENGER SECTION			
Rule 123 Commonly Used Endorsements	A. Loss of Use Coverage END 20 may be added to provide reimburser of use of the vehicle in the event there is los that is covered by the policy in excess of the This endorsement is only available for private vehicles.	RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	FA is reviewing rules in the Commercial Section. These sections are a duplication	This will not impact premiums

short term lease vehicles, antique/classic vehicles, police or fire vehicles or private passenger vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section. Amount Payable & Premium The amount payable shall not exceed \$50 per day Total Limit Premium Annual month policy occurrence \$900	Rule	Curren	t Wording		Approved Wording	Change from Current	Premium impact on existing policies
The Insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the Insured carries Collision and Comprehensive on his/her own vehicle insured on the policy. Amount Payable & Premium The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500. Total Limit Premium Premium six Annual month policy \$40,000 \$50 \$26 \$50,000 \$65 \$34 \$75,000 \$75 \$39	Commonly Used	fleet vehicles, driver trainin short term lease vehicles, a or fire vehicles or private para commercial or public purpor Private Passenger Section. Amount Payable & Premit The amount payable shall not be a mount payabl	g vehicles, rental vehicles intique/classic vehicles issenger vehicles users whether or not rate with the session whether is a constant of the session with the session	al liability ing ned by or person t will be in the on ensive.	UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	reviewing rules in the Commercial Section. These sections are a	This will not impact premiums

This is a flat fee per policy term and is not pro rated when the endorsement is added midtern to a policy or deleted midtern from a policy or deleted or the policy cancelled. C. After Market Sound and Electronic Communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory. END 37 This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perlis, this endorsement must be added if the Insured does not wish to purchase additional coverage. END 38 Where a vehicle is insured for Comprehensive or Specified Perlis and the Insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value is excess of \$1,500 only rate for that portion of the value exceeding \$1,500. Documentation (expragale or a premium of \$4,300, the premium shall be \$90. Signature Required Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Workfording. D. Comprehensive Cover – Limited Glass The coverage for damage to glass accept when caused	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
by Specified Perils.	Commonly Used	the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled. C. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory. END 37 This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. END 38 Where a vehicle is insured for Comprehensive or Specified Perils and the Insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement. For example: If END 38 has a limit of \$4,300, the premium shall be \$90. Signature Required Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings. D. Comprehensive Cover – Limited Glass The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13D to delete coverage for damage to glass except when caused	UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	reviewing rules in the Commercial Section. These sections are a	not impact

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123 Commonly Used Endorsements	The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.	Rule 123: Not applicable	These sections are a duplication.	
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle	Liability, DCPD (not available in Northwest Territories Nunavut, and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.	 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below(except Ontario): 	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information	This will not impact premiums
	In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Period of Suspension/Cancellation % of Annual Premium Less than 45 days** Nil Less than 2 months Nil 45 days and less than 2 ½ months** 15% 2 months and less than 2 ½ months 15% 2 ½ months and less than 3 ½ months 22% 3 months and less than 3 ½ months 22% 3 ½ months and less than 4 months 26% 4 months and less than 4 ½ months 30% 4 ½ months and less than 5 months 34% 5 months and less than 5 ½ months 38% 5 ½ months and less than 6 months 41% 6 months or more 45% **Applies to Alberta Only In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days (Applies to Alberta and Ontario only) or sixty (60) consecutive days.	was verified and a table was created to be added to the manual.	
Rule 149.D.7 Fleet, New Application	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	7. Premium Calculation Note: Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	Refer to Rule 124 on rating of experience (fleet) rated risk. As the information is similar under Rule 124 will be removing	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149.D.7			from this	This will
			section	not impact
Fleet,	Private Passenger Vehicles	Private Passenger Vehicles	Refer to Rule	premiums
	Enter the premium applicable to the statutory minimum	Enter the premium applicable to the statutory minimum limit.	124 on	
New Application	limit.	Mate. The application form must indicate the limits or	rating of	
Application	Note: The application form must indicate the limits or	Note: The application form must indicate the limits or combined limit actually required and the applicable	experience (fleet) rated	
	combined limit actually required and the applicable	endorsements (END 6A/B/C/F, 22).	risk.	
	endorsements (END 6A/B/C/F, 22).	Physical Damage Coverages		
		All Perils	As the	
	Physical Damage Coverages	b) All Perils coverage is no longer available. Vehicles	information	
	All Perils	having All Perils coverage on existing Facility	is similar	
	a) All Perils coverage is no longer available.	Association policies shall be renewed with Collision and	under Rule	
	Vehicles having All Perils coverage on existing	Comprehensive coverage subject to a minimum deductible.	124 will be	
	Facility Association policies shall be renewed with Collision and Comprehensive coverage	b) Record All Perils losses according to the peril	removing from this	
	subject to a minimum deductible.	under which they were paid i.e. Collision losses	section	
	b) Record All Perils losses according to the peril	under Collision and Comprehensive/Specified	30000011	
	under which they were paid i.e. Collision losses	Perils losses under Comprehensive/Specified		
	under Collision and Comprehensive/Specified Perils losses under Comprehensive/Specified	——————————————————————————————————————		
	Perils.	All other coverages		
		Enter premium and deductibles where indicated.		
	All other coverages			
	Enter premium and deductibles where indicated.	Premium Totals Liability		
	Premium Totals	a) Total the appropriate premiums and enter the totals		
	Liability	under the appropriate tables.		
	a) Total the appropriate premiums and enter the	b) Apply the increased limit factor for limits up to		
	totals under the appropriate tables. b) Apply the increased limit factor for limits up to	\$1,000,000. c) Apply the increased limit factor for limits over		
	b) Apply the increased limit factor for limits up to \$1,000,000.	e) Apply the increased limit factor for limits over \$1,000,000 if required.		
	c) Apply the increased limit factor for limits over	d) Add the final total under each table to the total		
	\$1,000,000 if required.	derived from adding together all other premiums.		
	d) Add the final total under each table to the total			
	derived from adding together all other	All Other Coverages		
	premiums.	Total the premiums in each column.		
	All Other Coverages			
	Total the premiums in each column.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
COMMERCIA	L SECTION		'	
Rule 200 Filed Underwriting Rules	 A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are: The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. The Named Insured does not have an insurable interest in the vehicle. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured. 	A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are: 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. 2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. Exception: See Rule 200: C. Non-Residents and Vehicles not Registered in Jurisdiction. 4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration. 7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. Non-payment of premium for the current policy period (for purposes of termination only). 9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings B. Rules for refusing to provide or continue a coverage are: 1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months: 	 The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. Non-payment of premium for the current policy period (for purposes of termination only). Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: Cancelled in accordance with the Statutory Conditions; Issued without the endorsement; Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings Rules for refusing to provide or continue a coverage are: Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months: 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
1				

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: Maximum \$1 million Third Party Liability limit; Optional physical damage coverage shall not be provided; Completion of U.S. Filings shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. 	 a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; Or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: i. Maximum \$1 million Third Party Liability limit (Not available in Alberta); ii. Optional physical damage coverage shall not be provided; iii. Completion of U.S. Filings shall not be provided. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as race or speed test, optional physical damage coverage shall not be provided. For DCPD (Not available in Northwest Territories, Nunavut and Yukon) coverage establish 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	C. Non-residents and vehicles not registered in jurisdiction These vehicles may be operated for 90 days at which	the rate group according to Rule 211: Vehicle Rate Group. C. Non-residents and vehicles not registered in jurisdiction		
	point they must be registered and plated in Nunavut. A policy of insurance may be required to cover the vehicle during this period. If necessary, FA will issue a short term policy for a period not exceeding 90 days to cover the	As per the chart below, these vehicles may be operated for certain number of days at which point they must be registered and plated in that jurisdiction. A policy of insurance may be required to cover the vehicle during this		

Rule	Cur	rent Wording			Approved Wordi	ng		Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	insurance requirement. and will not be renewed Nunavut prior to the exp short term policy will be 1 will be issued for a 6 c	. If the vehicle piry of the shor cancelled pro	is registered in t term policy, the rata and a new PO	period not to exceed below to cover the in	the time frame in nsurance requirem will not be renewe isdiction prior to the t term policy will be	ndicated in the channel. Upon expired. If the vehicle he expiry of the special problem.	nart ry the is short rata	FA is reviewing rules in the Commercial Section. Aims to harmonize	This will not impact premiums
				90 days	Jurisdi Ontario and Yukor Alberta, Newfound Labrador, Northwe	n Iland & est		the wordings across all jurisdictions	
		d		4 months	Nunavut Prince Edward Isla New Brunswick	ind			
	D. Supplementary Under The following document Servicing Carrier in the for the frequency specific may result in policy can 200.A.6.	s are to be sup circumstances ied. Failure to	plied to the described below, supply the followir		stances described Failure to supply	below, for the the following may nce with Rule 20 Frequency	у		
	Document Type	Oldest Report date permitted	Frequency required	Articles of Incorporation:	Report date permitted Date of last revision	New Business			
	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business	Where the Named Insured is an incorporated entity, or is a limited liabili company. FMCSA SMS	yty 90 days	New			
	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers:	90 days from date report was generated	New Business*, Renewals	"Complete" Carrie Profile (with full documentation), including U.S. DO and MC Numbers: On all Heavy Commercial Vehicle with a Gross Vehicle	report was generated T	Business*, Renewals			

Rule		rent Wording			oroved Wordii	ng		Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S. International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration. NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies issued under the same Named	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy. 90 days from date report was generated 30 days from date report/letter was generated	New Business*, Renewals	Weight exceeding 4,500kg on vehicles traveling into the U.S. International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration. NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on Prior Carriers	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy. 90 days from date report was generated 30 days from date report/letter was generated	New Business*, Renewals		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Insured. Documents			Letterhead, if the			J		

Rule	Cur	rent Wording		Арі	proved Wordi	ng	Change from Current	Premium impact on existing policies	
Rule 200 Filed Underwriting Rules	must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risk: traveling out-of-province Rule 204.G New Policies rating instructions.	e, including into	the U.S., refer to	Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Gertificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risks out-of-province, includir New Policies: No Prior Ir instructions.	ng into the U.S.	, refer to Rule 2	This reports seems unnecessary due to other reports received that have the same information FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201	A. Liability	A. Liability	FA is	This will
Coverages Available and Minimum Deductibles	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. 	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.	The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.		
	NOTE: At no time may the liability limit shown on any proof of insurance exceed those required by the authority concerned.	NOTE: At no time may the liability limit shown on any proof of insurance exceed those required by the authority concerned.		
	For Example: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.	For Example: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.		
	The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.	The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.		
	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.		
	Where it is required and permissible to provide a higher Liability limit, and the manual does not provide the			

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages	necessary increase Carrier. B. Accident Bene	ed limit factor, contact your Servicing efits	Where it is required and permissible to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.	FA is reviewing rules in the Commercial	This will not impact premiums
Available and Minimum	As prescribed by s	tatute.	B. Accident Benefits	Section.	
Deductibles		ical Damage Coverage and	As prescribed by statute. Optional increased benefits are available in Ontario only.	Aims to harmonize the wordings	
			C. Uninsured Automobile	across all jurisdictions	
	No optional physic	is no longer available. al damage coverage shall be provided mercial vehicles valued at \$1,000,000	As provided in the policy. Uninsured Automobile applicable to all jurisdictions except in Alberta, Northwest Territories, Nunavut and Yukon where Uninsured Automobile coverage is not available.		
	Optional Physical of	damage shall not be provided for off-	D. Direct Compensation Property Damage (DCPD)		
	road commercial v in the bush.	rehicles e.g. logging trucks used solely	DCPD applicable to all jurisdictions except in Northwest Territories, Nunavut and Yukon where DCPD coverage is not		
	trailers are separa deductibles for tra a) Minimum Ded Vehicles (Gross	ge, a motor vehicle and one or more te automobiles; consequently, different ilers and towing vehicles are permitted. luctibles for Light Commercial Vehicle Weight Up To 4,500 kg) te to be no less than:	available. 6. E. Optional Physical Damage Coverage and Deductibles All Perils coverage is no longer available. Comprehensive		
	Rate Groups	Minimum Deductible	coverage is not available on logging vehicles in Alberta,		
	15 and under	\$500	Northwest Territories, Nunavut and Yukon.		
	16 - 18	\$1,000	No optional physical damage coverage shall be provided or		
	19 - 21	\$2,500	offered for commercial vehicles valued at \$1,000,000 or		
	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	more. Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.		
	END 40	END 40 is mandatory on any vehicles with prior fire and total vehicle theft claims within the last 60 months	Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.		
		luctibles for Heavy Commercial Vehicle Weight Over 4,500kg)	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)		
			The deductibles are to be no less than:		

Rule		C	Current Wo	rding		Approved Wording		Change from Current	Premium impact on existing policies
Rule 201	The followi	ng deducti	bles are bas	sed on Vehicle List Price				FA is	This will
				stomizations and	Rate Groups	Minimum Deductible		reviewing	not impact
Coverages	attached e	quipment.	Deductible	s are to be rounded to	15 and under	\$500		rules in the	premiums
Available and	List Price	a Naw	Minimum	Deductible	16 - 18	\$1,000	1	Commercial	
Minimum	Vehicle M			Price New rounded to	19 - 21	\$2,500	1	Section.	
Deductibles	Model list			t \$250 (minimum	22 and over	5% of List Price New rounded		Aims to	
	Commerc			\$2,500, maximum	22 and over	up to the nearest \$250		harmonize	
	Group Ta		deductible			(minimum deductible \$2,500,		the wordings	
	<\$50,00°		\$2,500	+5/555).		maximum deductible \$5,000).		across all	
	\$50,001-		\$3,500		END 40	END 40 is mandatory on any	_	jurisdictions	
	\$65,001		\$4,000		END 40	vehicles with prior fire and			
	\$80,000		Ψ 1,000			total theft claims within the			
	\$80,001	_	\$5,000			last 60 months			
	\$100,000		,		-		_		
	\$100,001 Over	and	the neares deductible \$50,000) END 40 is	Price New rounded to t \$250 (minimum \$5,000, maximum mandatory on all mercial Vehicles	Vehicles (Gross V The following deduction including the cost of	tetibles for Heavy Commercial (ehicle Weight Over 4,500kg) etibles are based on Vehicle List Prif any customizations and attached tibles are to be rounded up to the rounder less than:			
			with Physic	al Damage					
	<u> </u>		Coverage.		List Price New	Minimum Deductible	_		
	the neares	t \$250 and	are to be r	o less than:	Vehicle Make and	5% of List Price New rounded			
	Evernole: I	f list price	now of a Cl	acc 42 Cond & Croval	Model listed in Commercial Rate	up to the nearest \$250 (minimum deductible \$2,500,			
				ass 42 Sand & Gravel The deductible shall be		maximum deductible \$2,000).			
	· ·			\$2,500 or more applies.	<\$50,001	\$2,500			
	\$0,000 and		g lactor for	\$2,500 or Thore applies.	\$50,001-\$65,000	\$3,500			
	c) Minimu	ım Deduc	tihles hase	d on Prior Loss	\$65,001 -	\$4,000			
	Experience		tibles base	d 01111101 2033	\$80,000	\$4,000			
			refer to the	chart below. Where a	\$80,001 -	\$5,000			
				based on rate group and		\$3,000			
				her deductible applies.	\$100,001 and	5% of List Price New rounded			
		of Automok		Deductible amount	Over	up to the nearest \$250			
	Insurance	e claims ur	nder each	applicable to the		(minimum deductible \$5,000,			
	coverage	(All Perils,	Collision,	coverage under		maximum \$50,000).			
		ensive, Sp		which the claims	END 40	END 40 is mandatory on all	7		
	Perils)			were made*		Heavy Commercial Vehicles			
	In prior	In prior	In prior			with Physical Damage			
	12	36	60			Coverage.			
	months	months	months		Example: If list price	e new of Class 42 Sand & Gravel to	uck is		
			(fire and/or), 5% is \$6,100 \$6,150. The dedu			

Rule		c	urrent Wo	rding			Approved \	-		Change from Current	Premium impact on existing policies
Rule 201			total				0 and the r	rating factor for \$2,500	or	FA is	This will
			theft)		more appli					reviewing	not impact
Coverages Available and	3	-	2	\$5,000	•		ibles base	d on Prior Loss		rules in the Commercial	premiums
Minimum Deductibles	-	3	-	\$2,500 5% of List Price New rounded to the nearest \$500	Experience For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.					Section. Aims to harmonize	
				(minimum deductible \$5,000).	Insuranc	er of Autor e claims ur (All Perils,	nder each			the wordings across all	
	-	5 or more	- 2 or	No coverage offered No coverage offered		ehensive, S Perils)		Deductible amount		jurisdictions	
	-	-	3 or more	No coverage offered	In prior 12	In prior 36	In prior 60	applicable to the coverage under which the claims			
	Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive. Any higher minimum deductibles provided for in this				months	months	months (fire and/or total theft)	were made			
		manual shall override these amounts.				-	2	\$5,000			
					_	3	-	\$2,500			
	Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as				-	4	-	5% of List Price New rounded up to the nearest \$500 (minimum deductible \$5,000).			
					-	5 or more	-	No coverage offered			
	well, would coverage.	l \$5,000 d€	eductible be	applied to the Collision	-	-	3 or more	No coverage offered			
	d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only If Statutory coverages (Liability, Accident Benefits, Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then				assigned to Collision or Any higher shall overri	o the appro Comprehe minimum ide these ar uctibles sha ficient num	priate secti nsive. deductibles mounts. all only be i ber of claim	er All Perils coverage shon of the coverage i.e. provided for in this madimposed when there has under any given cove	nual ve		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201	lapsed at the next renewal if there is no other vehicle with	For example, one Collision loss and three Comprehensive	FA is	This will
	Statutory coverage on the policy.	losses in the previous 12 months shall result in the	reviewing	not impact
Coverages	Vehicles insured for Comprehensive/Specified Perils only	application of a \$5,000 deductible on Comprehensive only.	rules in the	premiums
Available and	shall not be written as new business.	Only if the Insured has sustained three Collision losses as	Commercial	
Minimum	D. Family Protection Coverage (END 44)	well, would \$5,000 deductible be applied to the Collision	Section.	
Deductibles	For a brief description refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies	coverage.	Aims to harmonize	
	with the Liability limit applicable to the vehicle. The	d) Vehicles Insured for Comprehensive or Specified	the wordings	
	coverage limit provided by this endorsement is the same	Perils Coverage Only	across all	
	as the Liability limit applicable to the vehicle.	If Statutory coverages (Liability, DCPD, Accident Benefits and Uninsured Automobile) are removed or suspended by way of	jurisdictions	
	For example: If the vehicle is insured with a Liability limit	END 16 twice in one year, subsequent requests will not be		
	of \$2,000,000 the END 44 will also have a limit of	permitted until the following renewal. It is not necessary to		
	\$2,000,000.	remove the license plate from the vehicle while coverage is		
	END 44 is not evallable for validate that are evaluated to the	removed or suspended.		
	END 44 is not available for vehicles that are subject to the	NOTE: Unincured Automobile is applicable in all jurisdictions		
	Public Section of this manual. E. Minimum Coverage	NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut and Yukon.		
	E. Willimum Coverage	DCPD is available in all jurisdiction except in Northwest		
	Individually rated commercial policies are required to	Territories, Nunavut and Yukon.		
	provide at least the statutory minimum coverage	Territories, Nuriavat aria Tukori.		
	applicable to the jurisdiction in which the vehicle is	If Statutory coverages are not added to the vehicle by the		
	registered except when an automobile is temporarily out	renewal date, the vehicle shall be renewed once with		
	of use and in storage.	Comprehensive or Specified Perils Coverages only, then		
	or ass and in storage.	lapsed at the next renewal if there is no other vehicle with		
	Coverage other than Comprehensive or Specified Perils	Statutory coverage on the policy.		
	may be suspended by means of END 16 for those vehicles	Vehicles insured for Comprehensive/Specified Perils only shall		
	that are temporarily laid up. This endorsement does not	not be written as new business.		
	suspend coverages that relate to 'driving other vehicles'.	D. F. Family Protection Coverage END 44 / END 44R		
	The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall	(Ontario only)		
	a refund be granted for any suspension of less than sixty	For a brief description refer to Rule 243: Endorsements		
	(60) consecutive days.	Applicable to POL 1 (Owner's Policy). The premium varies		
	(bo) consecutive days.	with the Liability limit applicable to the vehicle. The coverage		
	Suspended coverages are reinstated by means of END 17.	limit provided by this endorsement is the same as the Liability		
		limit applicable to the vehicle.		
	Note: END 44 may remain on a policy only where			
	'moving' coverages have been suspended by means of	For example: If the vehicle is insured with a Liability limit of		
	END 16. END 16/17 is not available on experience rated	\$2,000,000, the END 44/END 44R will also have a limit of		
	risks.	\$2,000,000.		
	For Light Commercial vehicles only, in the case of an	END 44 is not available for vehicles that are subject to the		
	existing policy that includes Comprehensive or Specified	Public Section of this manual.		
	Perils coverage, coverages other than Comprehensive or	E G. Minimum Coverage		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule 201.C.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions. Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist: • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies; • Vehicles that were never intended to be driven (e.g. vehicles in a collection); • Vehicles held for sale whether or not on an auto dealer's lot; • Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use	Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension of less than forty five (45) consecutive days in Alberta and Ontario; less than sixty (60) consecutive days in New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon. Suspended coverages are reinstated by means of END 17. Note: END 44/44R (Ontario only) may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule201.C.d.: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions: Note: If all coverages except Comprehensive or Specified Perils are deleted entirely. END 44/44R (Ontario only) must	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	•
	e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.	Perils are deleted entirely, END 44/44R (Ontario only) must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist: • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies; • Vehicles that were never intended to be driven (e.g. vehicles in a collection) vehicles registered as Antique under the Traffic Safety Act);		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles		 Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdiction	This will not impact premiums
Rule 203 Binding Coverage – New Policies	A. Requirements/Procedures for binding new policies 1) The Agent/Broker must have a fully complete application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insure(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance. 2) Before binding coverage the Agent/Broker must either: a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) or	A. Requirements/Procedures for binding new policies 1) The Agent/Broker must have a fully complete application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional information as to who may enter into a contract of Insurance. 2) Before binding coverage the Agent/Broker must either: a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) or	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies		b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.		b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	3)	The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date.	3)	The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date.	Aims to harmonize the wordings across all jurisdictions	
	For ex	ample: a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.	For exa	ample: a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.		
		b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.		b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.		
	4)	If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.	4)	If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.		
	5)	The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.	5)	The Servicing Carrier shall normally issue the policy within 30 days of the received date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.		
	6)	Before physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate	6)	Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.	be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 204 New Policies	A. Name of the Insured and Who may Apply for Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered	A. Name of the Insured and Who may Apply for Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated); OR d) Non-governmental organization (incorporated or unincorporated). (Applicable to Alberta Only). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered in	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated	be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	individually. Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days. Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.	Refer to Rule 239: Fleets, if policy is fleet rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles subject to a long-term lease (leased over 30 days). The Lessee must be the same individual or entity as the registered owner of any owned vehicles. (Refer to Rule 237).: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days. Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.		
	Every application for insurance must be made on the current approved Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.	B. Application Form Every application for insurance must be made on the current approved Facility Association or Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia, and Prince Edward Island) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	C. Owners Policy (APP 1) A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound. D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement. E. Computer Generated Application Forms These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/ Broker. F. Named Insured(s) Signature The Named Insured(s) Signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible.	For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1) Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker must indicate the time and date that coverage is bound. D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement. D. Computer Generated Application Forms These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/ Broker where required. E. Named Insured(s) Signature The Named Insured(s) Signature The Named Insured(s) Signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding	Aims to harmonize the wordings across all jurisdictions This part will be removed as faxed application do not seem to apply anymore	existing
		whenever possible.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk. G. No Prior Insurance with Out of Province including	If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk. F. No Prior Insurance with Out of Province including U.S. Exposure	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	U.S. Exposure In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the Province or into the U.S., the vehicle(s) shall be underwritten with 75% Out-of-Province exposure.	In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. When binding a new risk with no prior insurance or where the Named Insured has not previously traveled outside of the Province/Territory and/or U.S.; the vehicle(s) will be treated as if they are traveling outside of the Province/Territory and/or U.S. 75% of the time. Refer to Rule 228 to determine the applicable out of Province and/or U.S. surcharge.		
	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted. H. Other Insurance	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted. G. Other Insurance		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204	If there is any other insurance in force in respect of a risk:	If there is any other insurance in force in respect of a risk:	FA is	This will
	a) Binding shall not be made effective before the		reviewing	not impact
New Policies	expiry of that other insurance.	a) Binding shall not be made effective before the expiry of	rules in the	premiums
	b) If that other insurance is to be cancelled, a liability card	that other insurance.	Commercial Section.	
	may not be prepared before the Insurer concerned has	b) If that other insurance is to be cancelled, a liability card	Aims to	
	issued the notice of cancellation, or the insured has signed	may not be prepared before the Insurer concerned has issued	harmonize	
	the request for cancellation	the notice of cancellation, or the Insured has signed the	the wordings	
	· ·	request for cancellation as the case may be.	across all	
	I. Variation in Coverage		jurisdictions	
	To conform to the Insurance Act, the Named Insured(s)	H. Variation in Coverage		
	must be advised if the coverage provided by the policy is	To conform to the Insurance Act, the Named Insured(s) must		
	not as requested in the application.	be advised if the coverage provided by the policy is not as		
	If the information received on supplementary underwriting documents is different from that reported on the	requested in the application. If the information received on supplementary underwriting		
	application, to the extent that premium or coverage	documents is different from that reported on the application,		
	changes, the Servicing Carrier shall issue the policy based	to the extent that premium or coverage changes, the		
	on the revised premium and/or coverage in accordance	Servicing Carrier shall issue the policy based on the revised		
	with the Manual of Rules and Rates, and notify the	premium and/or coverage in accordance with the Manual of		
	Agent/Broker of the applicable changes.	Rules and Rates, and notify the Agent/Broker of the		
		applicable changes.		
		I. Verification of Driving History		
	J. Verification of Driving History	In order to verify the driving history, the Servicing Carrier is		
	In order to verify the driving history, the Servicing Carrier	required to obtain the following before confirming the		
	is required to obtain the following before confirming the	premium:		
	premium: a) Driver record abstract obtained from the	a) Driver record abstract obtained from the appropriate government department in each		
	appropriate government department in each	Canadian or U.S. jurisdiction in which the driver has		
	Canadian or U.S. jurisdiction in which the driver	been licensed in the previous three years. The		
	has been licensed in the previous three years.	report date on the Driver Abstract shall not exceed		
	The report date on the Driver Abstract shall not	90 days prior to the effective date of the policy.		
	exceed 90 days prior to the effective date of the			
	policy.	b) All vehicles shall initially be rated at Driving		
	12. 40. 11.1 1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.	Record 0 unless the application is accompanied by		
	b) All vehicles shall initially be rated at Driving	(or the Servicing Carrier already has) proof of the		
	Record 0 unless the application is accompanied	accident free period and the ownership period		
	by (or the Servicing Carrier already has) proof of the accident free period and the ownership period	required for a better driving record.		
	required for a better driving record.	If the Named Insured(s) claims entitlement to a driving		
	If the Named Insured(s) claims entitlement to a driving	record better than that permitted by the preceding paragraph		
	record better than that permitted by the preceding	and submits details of the previous insurance(s), the		
	paragraph and submits details of the previous	Servicing Carrier shall attempt to obtain confirmation of the		
	insurance(s), the Servicing Carrier shall attempt to obtain	previous experience. The claimed better driving record shall		

		from Current	impact on existing policies
firmation of the previous experience. The claimed ter driving record shall not be granted unless and until entitlement is verified, but the re-rating shall then be kdated appropriately. vious Insurance History is not required for Motorcycle, ped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, ique Vehicles or Named Insured(s) with only an irrnational licence. See special instructions under Fleet the Garage section. e special instructions under Rule 239: Fleets.	not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance History is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or Named Insured(s) with only an international licence. See special instructions under Fleet and the Garage section. See special instructions under Rule 239: Fleets.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Commercial Vehicle notor vehicle used primarily to transport materials, ds, tools or equipment in connection with the olicant's occupation, and includes a police department sk, a fire department truck, driver training truck, a icle designed specifically for construction or ntenance purposes, a vehicle designed to perform a ction by means of motive power which is both separate in and additional to the function of transportation and vel, or a trailer intended for use with a commercial icle. Intercial vehicle does not include vehicles: Used primarily for the transportation of persons, in ch case see the Private Passenger or Public Section. Held for sale, demonstration and/or testing, in which are see the Garage Section. Vehicle The purposes of this section of the manual, the malified word 'vehicle' shall include 'trailer' unless erwise indicated. Trailer Intercial vehicle. Demod/Leased	A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the Applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle. D. Owned/Leased	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Jse ch Heles Je th Jua erv F ra nit be	ed primarily for the transportation of persons, in case see the Private Passenger or Public Section. Id for sale, demonstration and/or testing, in which see the Garage Section. In thicle The purposes of this section of the manual, the salified word 'vehicle' shall include 'trailer' unless wise indicated. The purpose of this section of the manual, the salified word 'vehicle' shall include 'trailer' unless wise indicated. The purpose of this section of the manual, the salified word 'vehicle' shall include 'trailer' unless wise indicated. The purpose of this section of the manual, the salified word 'vehicle' shall include 'trailer' unless wise indicated. The purpose of this section of the manual, the salified word 'vehicle' shall include 'trailer' unless wise indicated.	a) Used primarily for the transportation of persons, in case see the Private Passenger or Public Section. d for sale, demonstration and/or testing, in which see the Garage Section. hicle e purposes of this section of the manual, the diffied word 'vehicle' shall include 'trailer' unless wise indicated. hiler not equipped with its own motive power designed towed by a motor vehicle and intended to be used a commercial vehicle. a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.	a) Used primarily for the transportation of persons, in case see the Private Passenger or Public Section. a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used a commercial vehicle.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	The expression 'owned by' (as in a vehicle owned by the Applicant) includes 'leased to' if the Applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory. When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.	The expression 'owned by' (as in a vehicle owned by the Applicant) includes 'leased to' if the Applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information If indicated on the current standard approved application form as a requirement for certain types of commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application. The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory. When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall be determined from that location. For Example: A construction company's gravel truck is used throughout the territory at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	F. Types of Commercial Vehicles	(hauling within an 80 km radius). F. Types of Commercial Vehicles		
	Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.	Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.	d	
	Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.	Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.		

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205	d) is a Motorcycle designed and used for commercial	registration (permit) will show the Gross Vehicle Weight. The	FA is	This will
	purposes. Use Rate Group Table II.	gross vehicle weight is shown in manufacturer's specification	reviewing	not impact
Definitions	G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The	and all truck data books. The GVW is not to be confused with load capacity such as a 3000 KG (3 ton) van or 500 KG (1/2 ton) pickup – the GVW for 500 KG (1/2 ton) pickup will range from 1400 to about 3000 KG (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus	rules in the Commercial Section. Aims to harmonize	premiums
	gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from	Commercial vehicles are often equipped with machinery or apparatus. There are two types:	the wordings across all jurisdictions	
	3000 to about 6600 pounds (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus	 The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of 		
	Commercial vehicles are often equipped with machinery or apparatus. There are two types:	transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30		
	 The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes 	(Excluding Operation of Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). 2. Some equipment is permanently attached to and		
	coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.	used for the loading/unloading operations of the vehicle (e.g. fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the		
	 Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g. fuel oil delivery pumping equipment, or, small hoisting equipment normally found on 	work (e.g. snow plows, street sweepers). END 30 is not used in these situations.		
	brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.	Some equipment owned by others may be attached to the vehicle. E.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-Owned Equipment). The optional physical damage coverage may only be the same as that provided on the vehicle.		
	Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-	END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle. END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 206 Rating Territory	The rating territories are described in Rule 244: Territories. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in jurisdictions other than Nunavut, refer to Rule 228: Outside Nunavut Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	The rating territories are described in the Territory section of this manual. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	J		Approved Word	ling		Change from Current	Premium impact on existing policies
Rule 207 Rating Class	A. Rating for More Than One Use Refer to Rule 208: Rating for More than One Use			A. Rating for More Than One Use Refer to Rule 208: Rating for More than One Use			FA is reviewing rules in the Commercial Section.	This will not impact premiums
	B. Load Classification Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)	Vel We (10	oad Classification nicles with a Gross Vehicle ight not in excess of 4,500kg 0,000 lbs) nicles with a Gross Vehicle	Light (L) Heavy (H)		Aims to harmonize the wordings across all jurisdictions	
	Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.) Road Tractors used to haul trailers	Heavy (H) Heavy (H)	(10	ight of more than 4,500kg ,,000 lbs.) ad Tractors used to haul trailers	Heavy (H)	_		
	C. Radius Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.		Radi city a with bour 50 km (city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40				
	Note: A vehicle used for more than 12 trips on a six month policy) b km (50 miles) is to be rated: Radius 81-160 km (100 miles Radius 161- 400km Radius 401-750km Radius over 750km	eyond a radius of	Note	e: A vehicle used for more than 1: on a six month policy) beyon miles) is to be rated: Radius 81-160 km (100 miles Radius 161- 400km Radius 401-750km Radius over 750km	d a radius of 80 k			
	Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporting Dangerous Goods. Refer to Interurban Rate Pages for classification and rates. For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km		Petro to be Refe For e time	cial Increased Limits (for Chemica pleum Products, Radioactive Mate e used if the vehicle is transporting to Interurban Rate Pages for class example: A vehicle hauling dangers a year to transport those goods is 61B rates are applicable.	rials) classification g Dangerous Goo ssification and ra	ns are ds. tes. d 13		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	For policies issued for less than 6 months, the use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period,	For policies issued for less than 6 months, the use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	exceeds 5%. The use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	The use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	Aims to harmonize the wordings across all jurisdictions	
		C. Exclusive Contract		
	D. Exclusive Contract A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen. For example: Acme Trucking has some trucks which are	A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen. For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products		
	used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.		
	E. Road Tractor Without Trailer	D. Road Tractor Without Trailer		
	When a road tractor not used in connection with a farm is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described.	When a road tractor insured, it is presumed that it will be used with one or more trailers. Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers). For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks.		
	For tractors used in connection with a Farm, refer to Rule 207.1: Farm Trucks.	E. Vehicles in Transit		
	F. Vehicles in Transit	A vehicle that is in transit through the jurisdiction and not		
	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.	used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.		
	For example: The Insured lives in Nunavut and purchases a road tractor in Alberta which is now driven back to	For example: The Insured lives in one jurisdiction and purchases a road tractor in a different jurisdiction. The tractor		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	Nunavut to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified). G. Electrically Powered Vehicles – Discount no longer available.	is now being driven back to Alberta to be registered in the jurisdiction that the Insured resides in. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified). F. Electrically Powered Vehicles Discount is no longer available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward island and Yukon	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%. (Applicable in Newfoundland & Labrador only).		
	H. Commercial Vehicles and Underage Operators A light commercial vehicle principally or occasionally operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle.	G. Commercial Vehicles and Underage Operators A light commercial vehicle principally or occasionally operated by a driver under 25 years old is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle. (Applicable to Northwest Territories, Nunavut, Prince Edward Island and Yukon).		
	I. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks. Class 33 is permissible only when the Applicant has both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.	H. Farm Trucks The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks. Class 33 is permissible only when the Applicant has both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.		
	Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.	Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles. Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not award 10,000 km.	For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles. Maximum annual mileage of any vehicle rated Class 33 or	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	Class 34 may not exceed 10,000 km. J. Artisan Class 35	Class 34 may not exceed 10,000 km. I. Artisan Class 35	Aims to harmonize the wordings	
	This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.	This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage. J. Rating Class Table	across all jurisdictions	
Rule 208 Rating for More Than One Use	If the vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Examples: a) The insured has a minivan used for courier purposes and for pleasure. Rate the vehicle for courier delivery. b) The insured has a light pickup truck. During the day he makes business calls to clients of the companyhe works for as a salesman. During the night he works for another company delivering pizza. Rate the vehicle for pizza delivery. c) The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods.	If a vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Example 1: The Insured has a mini van used for courier purposes and for pleasure. Rate the vehicle for courier delivery. Example 2: The Insured has a light pickup truck. During the day, the Insured makes business calls to clients of the company he working s for as a salesman. During the night the Insured works for another company delivering pizza. Rate the vehicle for pizza delivery. Example 3: The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 208 Rating for More Than One Use	Slip Tanks <u>not</u> carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term Leases.	month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks <u>not</u> carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term Leases.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 209 Driving Record	Driving record for individually rated polices are the number of years of verified 'Clear Record'. This rule does not apply to coverages that are experience (fleet) rated. See special instructions under Rule 239: Fleets. All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the rerating shall then be backdated appropriately. A. Clear Record Throughout the period concerned: 1. There has been no accident involving the described	Driving record for individually rated polices are the number of years of verified 'Clear Record'. This rule does not apply to coverages that are experience (fleet) rated. See special instructions under Rule 239: Fleets. All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the re-rating shall then be backdated appropriately. A. Clear Record Throughout the period concerned: 1. There has been no accident involving the described	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	vehicle or one for which it has been substituted; and The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. Ownership is established from the date on which the Applicant takes possession of the vehicle.	vehicle or one for which it has been substituted; and The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. Ownership is established from the date on which the Applicant takes possession of the vehicle.		

Rule	Current Word	ling	Approved V	Vording		Change from Current	Premium impact on existing policies
Rule 209 Driving Record	There is no requirement that drivers are accident free on other vehicles. The rating is determined from the vehicle history not the driver's history. B. Driving Record Entitlement		There is no requirement that driv other vehicles. The rating is deter history not the driver's history. B. Driving Record Entitlement	mined from the vehicl		FA is reviewing rules in the Commercial	This will not impact premiums
	Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement	Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement		Section. Aims to harmonize the wordings across all jurisdictions	
	Less than 1 year	0	Less than 1 year	0			
	At least 1 year	1	At least 1 year	1			
	At least 2 years At least 3 years	3	At least 2 years At least 3 years	2 3			
	1. A chargeable accident will Liability and Collision covered to the Named Insured one vehicle, each vehicle established separately. We vehicle is acquired it shall record (initially at Driving vehicle is deleted, an accideleted vehicle shall be tremaining vehicle with the record. 3. Where a vehicle replaces driving record of the replaces	d(s) owns more than s driving record is here an additional develop its own drivin Record 0). Where a dent charged for on thansferred to a best rated driving	coverages for which driv is no split rating. A charg the rating of the Liability Northwest Territories, No Collision coverages. 2. Where the Named Insure vehicle, each vehicle's dr	ing record is a factor. geable accident will afform the property of the proper	one shed aired it is an all be st rated e 3 is olicy. Iting		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	 4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: - If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected. - If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. 5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible for a maximum of Driving Record 0. For example: The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3. The Applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less 	 4. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous Insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible for a maximum of Driving Record 0. For example: The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3. The Applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2. 5. Rateable gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: - If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected. - If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing
	than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility	C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 211 Vehicle Rate Group	The rate group is determined from Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons). If a current year make/model is not listed but was listed in the immediately preceding year, use the rating group for the immediately preceding year, use the rating group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the Servicing Carrier shall provide the rating group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snow plow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization. Rate Group Table I is not to be used for models and series not specifically listed. B. List Price New	The rate group is determined using Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it the year, make/model was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the contact your Servicing Carrier. shall provide the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be eharged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization. Rate Group Table I is not to be used for models and series not specifically listed. B. List Price New	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features	The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	 C. Rate Group Table II The model year and list price new are used to determine the rate group. Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes Vehicles classed as or rated as interurban 	C. Rate Group Table II The model year and list price new are used to determine the rate group. Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater. Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes Vehicles classed as or rated as interurban	Aims to harmonize the wordings across all jurisdictions	
Rule 212 Trailers	A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.	A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205:H Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212	Common Trailer	Common Trailer	FA is	This will
	A trailer attached to a straight truck by a tongue.	A trailer attached to a straight truck by a tongue.	reviewing	not impact
Trailers	Semi-trailer	Semi-trailer	rules in the	premiums
	A trailer equipped with a 'fifth wheel' or 'kingpin' coupling	A trailer equipped with a 'fifth wheel' or 'kingpin' coupling	Commercial	
	device for use with a road tractor. Includes 'bogies' used	device for use with a road tractor. Includes 'bogies' used to	Section.	
	to convert containers into semi-trailers.	convert containers into semi-trailers.	Aims to	
	Pup Trailer	Pup Trailer	harmonize the wordings	
	A second trailer attached to a lead trailer, either by means	A second trailer attached to a lead trailer, either by means of	across all	
	of a tongue or trailer converter dolly.	a tongue or trailer converter dolly.	jurisdictions	
	Low-bed Float Trailer	Low-bed Float Trailer		
	A trailer designed with a low center of gravity and used to	A trailer designed with a low center of gravity and used to		
	haul very heavy loads (e.g. road graders, and	haul very heavy loads (e.g. road graders, and transformers).		
	transformers).	Gooseneck Trailer		
	Gooseneck Trailer	A large trailer with a light cargo most commonly pulled by a		
	A large trailer with a light cargo most commonly pulled by	pickup truck. Attachment to the pickup is by means of a small		
	a pickup truck. Attachment to the pickup is by means of a	fifth wheel mounted on the bed of the pickup box.	Pictures are	
I	small fifth wheel mounted on the bed of the pickup box.	· ·	being	
			deleted as	
			they are	
	Trailer Convertor Delly	Trailer Convertor Delly	outdated	
	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue		
	tongue for attachment to a lead trailer or straight truck.	for attachment to a lead trailer or straight truck.		
	tonguo for attachment to a load trailer of straight track.	To attack month to a load trailor of straight track.		
	Tractor-trailer-train or Tandem Rig	Tractor-trailer-train or Tandem Rig		
	Road tractor with two or more trailers attached, or two or	Road tractor with two or more trailers attached, or two or		
	more trailers used with a truck.	more trailers used with a truck.		
	Notes:	Notes:		
	Except as provided above, trailers are classified in the	Except as provided above, trailers are classified in the same		
	same way as motor vehicles. e.g. a trailer used for	way as motor vehicles. E.g. a trailer used for grocery delivery		
	grocery delivery is classified in the same manner as a	is classified in the same manner as a road tractor used for		
	road tractor used for grocery delivery.	grocery delivery.		
	For trailers designed or used for passenger carrying,	For trailers designed or used for passenger carrying,		
	demonstration, sales or office purposes, submit full details	demonstration, sales or office purposes, submit full details to		
	to the Servicing Carrier.	the Servicing Carrier.		
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Rule	Current Wording		Appr	oved Wording	Change from Current	Premium impact on existing policies
Rule 212	B. Rating of Trailers		B. Rating of Trailers		FA is	This will
Trailers	Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed: Li Charge the indicated percentage of the premium Charge th		1. Owned Trailer Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed. The percentage applied to the towing vehicle premium includes any surcharge: Trailer Type Liability		reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact premiums
	Trailer Converter Dolly: Non Cargo	Nil	Converter Dolly (Non	Nil	jurisdictions	
	Cargo	25% 10%	Cargo)		(DCPD is not	
	Non-Cargo Trailer Low-bed Float Trailer	25%	Converter Dolly	25%	applicable)	
	Cargo Trailer	2376	(Cargo)	10%		
	Semi-trailer	10%	Non-Cargo Trailer Low Bed Floater Trailer	25%		
	Other	25%	Cargo Semi Trailer	10%		
	Pulling Modular Homes and the like	25%	Cargo Other Trailer	25%		
	If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a 'Cargo Trailer - Other'.			tandem rigs are operated, every s to be rated as a 'Cargo Trailer -		
	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.		number that could be used any vehicles insured by ot under Liability for the 'exc all trailers do not produce	nsured by a policy exceeds the dat any one time (including with their policies/insurers), the premium tess' trailers is reduced by 50%. If the same premium, the trailer(s) luce the lowest premium shall be	These two paragraphs will become a different section called Excess Trailers	
	For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		the trailers produce premi trailers produce premiums produce premiums of \$500	vo tractors and four trailers. Two of ums of \$500 each. The other two s of \$700 each. The trailers that 0 each will be considered excess s for each of those trailers will be		
	The driving record for rating a trailer's is the same as the vehicle on which the is based.			ng a trailer's Liability insurance is n which the trailer's premium is		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive / Specified Perils. A shipping container mounted on a frame is classified according to the frame upon which it is mounted. e.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. If the towing vehicle is rated with an Outside Nunavut exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples:	Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive / Specified Perils. A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. If the towing vehicle is rated with an Outside Nunavut exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples:	Moved to optional physical damage section Pictures will be deleted as they are outdated	This will not impact premiums
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rating group. Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Outside Nunavut exposure surcharge and accident surcharge will apply if required.	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rating group. Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside Province/Territory exposure surcharge and accident surcharge will apply if required.	Uninsured Automobile is not applicable	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212		Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which	This section moved from	This will not impact
Trailers		case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.	above	premiums
		2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	These paragraphs moved from the Owned Trailer section	
		For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		
	2. Non Owned Trailers Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semitrailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	3. Non Owned Trailers Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	DCPD and Uninsured Automobile is not applicable	
		Accordingly, the semi-trailer Liability premium must be charged. Charge the premium applicable to an owned trailer.		
	Accident Benefits No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Accident Benefits No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.		
	Physical Damage Charge the premium applicable for these coverages on a non-owned trailer as though the trailer was owned. Establish the rating group and premium for the highest value non-owned trailer that may be towed. Apply outside Nunavut exposure surcharge if required.	Optional Physical Damage Charge the premium applicable for these coverages on a non- owned trailer as though the trailer was owned. Establish the rate group and premium for the highest value non-owned trailer that has the highest value; model year is the assumed		

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	the END 30 must exclude only non road use of the equipment by adding 'while the vehicle is not being used upon a public highway'. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 31 — Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory. END 37 — Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured. END 38 — Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 214: Not Applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured. For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 214: Not Applicable	FA is reviewing rules in the Commercial Section. These sections are a	This will not impact premiums
Rule 215	A. Premium Quotations	A. Premium Quotations	duplication.	This will
Rule 215 Premiums	The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make	The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations	reviewing	not impact premiums
	premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application	except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts	jurisdictions	
	contradicts the quoted premium.	the quoted premium.		
	B. Manual Rates	B. Manual Rates		
	The rates published in this manual are for annual policy terms. For six month commercial automobile policies charge 52% of the annual premium.	The rates published in this manual are for annual policy terms. For commercial six month commercial automobile policies, charge 52% of the annual premium		
	Fleets as defined in Rule 239 are not eligible for six month policies.	Fleets as defined in Rule 239 are not eligible for six month policies.		
	C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.)	C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.)		
	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	Carrier	uest of the Agent/Broker or by the Servicing In that event, the return premium shall <i>always</i> anded up to the next whole dollar (\$45.10 will be	the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall <i>always</i> be rounded up to the next whole dollar (\$45.10 will be rounded up to	FA is reviewing rules in the	This will not impact premiums
Tremiums		d up to \$46.00).	\$46.00).	Commercial Section.	premiums
	D. Min	imum Premium/Minimum Retained Premium	D. Minimum Premium/Minimum Retained Premium	Aims to	
	The minimum premium for any commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.		The minimum premium for any commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.	harmonize the wordings across all jurisdictions	
	E. Pre	mium Determination	E. Premium Determination		
	1. Calculating Premium with No Outside Nunavut Exposure: Steps		1. Calculating Premium with No Outside Province/Territory Exposure:		
	1.	Ensure that the vehicle qualifies as a commercial vehicle. (See Rule 205: Definitions).	 Steps 1. Ensure that the vehicle qualifies as a commercial vehicle (See Rule 205: A Definitions). 		
	2.	Establish the rating territory (See Rule 206: Rating Territory).	Establish the rating territory (See Rule 206 : Rating Territory).		
	3.	Establish the rating class. (See Rule 207: Rating Class).	3. Establish the rating class (See Rule 207: Rating Class).		
	4.	Establish the driving record For Liability and Collision coverages. (See Rule 209: Driving Record).	4a. For Liability and Collision coverages, establish the driving record. (See Rule 209.) (Applicable to Northwest Territories, Nunavut and Yukon)		
	5.	Establish the rate group and the minimum deductible for physical damage. (See Rule 211: Vehicle Rate Group and Rule 201: Coverages	4b. For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209: Driving Record). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island)		
	6. apply.	Available and Minimum Deductibles). Establish what, if any, special rating factors	5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (Applicable to Northwest Territories, Nunavut and Yukon)		
	7.	Refer to the Schedule of Rates in this section and establish the 'manual' premium for each coverage.	5b. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, and Prince Edward Island) (See		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	 8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section. 9. Apply any special use factor. 10 Apply fleet rating or accident/conviction surcharges if required. 	Rule 201: Minim Rate Group). 5c. For DCPD and cand Rule 201). 6. Establish what, 7. Refer to the Rate manual premium by mungroup factor, arby the deductibe this section. 9. Apply fleet ration required.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	
	2. Calculating Premium with Outside Nunavut Exposure:	2. Calculating Premium with Outside Province /Territory Exposure:			
	Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 228: Outside Nunavut Exposure. Liability – Calculate the Outside Nunavut exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. Accident Benefits – Apply the Outside Nunavut exposure surcharge for Liability to the premium. Collision – Calculate the Outside Nunavut exposure surcharge for physical damage and apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.		Towing Vehicles Description Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215	Comprehensive/Specified Perils – Apply the Outside	Direct	Calculate the Outside	FA is	This will
Premiums	Nunavut exposure surcharge for physical damage to the premium. END 44 – Apply the Outside Nunavut exposure surcharge for Liability to the premium.	Compensation Property Damage (DCPD) (Not available in Northwest Territories,	Province/Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.	reviewing rules in the Commercial Section. Aims to harmonize	not impact premiums
	Trailers	Nunavut and		the wordings	
	Liability – Determine the premium for the towing vehicle	Yukon)		across all	
	in accordance with Rule 215:E. steps 1 – 9 plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an outside Nunavut exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction	Accident Benefits/Uninsur ed Automobile (Not available in Alberta, Northwest Territories, Nunavut and Yukon)	Apply the Outside Province/Territory exposure surcharge for Liability to the premium.	jurisdictions	
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or charging rooms. In these cases, charge 100% of the problem on likely to the topical website.	Collision	Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.		
	premium applicable to the towing vehicle. Collision – Calculate the premium for the required coverages and deductibles in accordance with Rule 215:E:1, plus any Fleet rating surcharge or discount.	Comprehensive/ Specified Perils	Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium.		
	Calculate Outside Nunavut surcharge exposure surcharge for physical damage and apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting	END 44/44R	Apply the Outside Province/Territory exposure for Liability to the premium.		
	premium.		Trailers		
	Comprehensive/Specified Perils – Calculate the	Coverage	Description		
	premium for the required coverages and deductibles in accordance with Rule 215:E steps 1 - 9, plus any fleet rating surcharge or discount. Calculate the Outside Nunavut exposure surcharge and apply to premium.	Liability	Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Premiums		Direct Compensation Property Damage (DCPD) (Not available in Northwest Territories, Nunavut and Yukon)	Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge. Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		Accident Benefits / Uninsured Automobile (Not available in Alberta, Northwest Territories, Nunavut and Yukon)	No charge		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums		Collision	Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		Comprehensive/ Specified Perils	Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.		
Rule 216 Policy Term	Every policy or renewal shall be issued for a term of either one year or six months. A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium. See also Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 200: C. Non-Residents and Vehicles Not Registered in Jurisdiction. Policies subject to Rule 239: Fleets cannot be issued for a term of 6 months.	Not Applicable ** This rule moved	to the General Section **	This section has moved from the Commercial Section to the General Section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217	A. A change to a policy shall not be processed if:	A. A change to a policy shall not be processed if:	Aims to	This will
Policy Changes	a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.	a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.	harmonize the wordings across all jurisdictions	not impact premiums
	b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.	b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.		
	B. Name of Insured When Adding or Deleting Vehicles	B. Name of Insured When Adding or Deleting Vehicles		
	• Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.	• Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.		
	Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy.	Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy.		
	In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle.	In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	Where an Insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.	In situations where an Insured has two or more vehicles leased from different leasing companies, separate policies may not be necessary for each vehicle.	FA is reviewing rules in the Commercial	This will not impact premiums
Changes	Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.	Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.	Section. Aims to harmonize the wordings across all jurisdictions	
	Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.	Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.		
	C. Amending or Deleting Coverage on Vehicles with	C. Amending or Deleting Coverage on Vehicles with		
	Lessees or Lienholders Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.	Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.		
	D. Binding Coverage - Policy Changes	D. Binding Coverage - Policy Changes		
	If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. Procedure of notification	If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227): Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.		
	The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in	Procedure of notification 1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217	writing and specify the effective date and the effective time.	The request for change must be made in writing and specify the effective date and the effective time.	FA is reviewing	This will not impact
Policy Changes	Faxed or mailed policy change requests are acceptable.	Faxed or mailed policy change requests are acceptable.	rules in the Commercial Section. Aims to	premiums
	3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.	3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.	harmonize the wordings across all jurisdictions	
	4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.	4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.		
	5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.	5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.		
	6) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.	6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request.		
	3	NOTE: No policy shall be written for vehicles branded 'nonrepairable'		
	7) Before physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request.	7) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.		
	Where a copy of the valid registration is not provided, the following shall apply:	Where a copy of the valid registration is not provided, the following shall apply:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	 The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. E. Deletions of Vehicles and Coverages 	 The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. E. Deletions of Vehicles and Coverages 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion will be effected at 12:01 a.m. the following day.	a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion will be effected at 12:01 a.m. the following day.		
	For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6.	For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.		
	b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured).	b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured).		
	For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.	For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.		
		NOTE for a) and b)		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident, the Agent/ Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the vehicle has been sold , and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill	If the date the request was received by the Agent/Broker is not evident, the Agent/ Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the vehicle has been sold , and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a m	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the insurer; Or ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the	Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the Insurer; or ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.		
	date salvage was signed over. For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the Insured has placed coverage through	For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the Insured has placed coverage through the		
	the voluntary market, upon receipt of a copy of the replacing policy application for the deleted vehicle or temporary liability card, the Servicing Carrier shall	voluntary market, upon receipt of a copy of the replacing policy application for the deleted vehicle or temporary liability card, the Servicing Carrier shall delete effective the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies			
Rule 217	delete effective the date that the replacement coverage took effect.	date that the replacement coverage took effect.	FA is reviewing	This will not impact			
Policy Changes	Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.	Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.	rules in the Commercial Section.	rules in the Commercial Section.	rules in the Commercial Section.	rules in the Commercial Section.	premiums
	 e) exist. F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. On experience (fleet) rated risks, the abstract is not required. b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement. G. Midterm Policy Change Premium Calculation In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes 	F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver Record Abstract obtained from the appropriate government department in each Canadian and/or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience (fleet) rated risks. b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement. G. Midterm Policy Change Premium Calculation In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of	Aims to harmonize the wordings across all jurisdictions This comment needs to be removed as Commercial				
	that occur in regard to those matters during the period of insurance merely because of the lapse of time.	insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if	risk; are not rated using age				

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated pro rata by using the Day Table. Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated pro rata by using the Day Table. Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 218	A. Before issuing a Renewal:	A. Before issuing a Renewal:	FA is	This will
Renewals	If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance.	If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance.	reviewing rules in the Commercial Section. Aims to	not impact premiums

Rule	Current Wording	Current Wording Approved Wording		Premium impact on existing policies
Rule 218 Renewals	Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.	Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.	harmonize the wordings across all jurisdictions	
	A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal).	A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal). (Applicable to Northwest Territories, Nunavut and Yukon only).		
	Renewals shall only be offered on policies for annual or six month terms.	Renewals shall only be offered on policies for annual or six month terms.		
	NOTE: Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.	NOTE: Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.		
	B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.	B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.		
	C. Renewal Processing	C. Renewal Processing		
	1. Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.	1. Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.		
	Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium	Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at		

Rule	Current Wording Approved Wording		Change from	Premium impact
			Current	on existing policies
Rule 218	calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue	Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required	FA is reviewing	This will not impact
Renewals	renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
		Renewal not accepted		
	Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:	If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:		
	 a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. 	 a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. 		
	If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the	If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies			
Rule 219	A. Midterm Cancellation - Effective Date	A. Midterm Cancellation - Effective Date	FA is reviewing	This will			
Cancellations	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was across	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	rules in the Commercial Section. Aims to harmonize the wordings across all	rules in the Commercial Section. Aims to harmonize the wordings across all	Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums This will not impact premiums
	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.					
	Note: For flat cancellations of renewals, refer to Rule 219: E.4.	Note: For flat cancellations of renewals, refer to Rule 219: E.4.					
	1.Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).					
	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.					
		NOTE for 1 and 2 If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof					

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219			of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed	FA is reviewing	This will not impact
Cancellations			effective 12:01 a.m. on the date received by the Servicing Carrier.	rules in the Commercial Section.	premiums
	In the entire the bill produce	eived by Servicing Carrier after 30 days and e sold event that the vehicle has been sold, and a copy of of sale satisfactory to the Servicing Carrier is ed, the policy shall be cancelled the day after the is sold regardless of what that date might be.	3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.	Aims to harmonize the wordings across all jurisdictions	
	Carrier Septem of sale,	ample: The vehicle was sold June 5. The Servicing does not receive the request to cancel until aber 5. If the Insured can produce a satisfactory bill the Servicing Carrier will cancel the policy e 12:01 a.m. June 6.	For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.		
	In the	he event of a total loss event that a vehicle has been written off in a claim, ation shall be effected:	4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected:		
	a)	The day after the salvage is signed over to the Insurer,	a) The day after the salvage is signed over to the Insurer,		
		Or	Or		
	b)	The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.	b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.		
	June 1. request checkin Carrier claims of a renta substitu	Imple: The vehicle has been written off in a claim On September 1 the Servicing Carrier receives a to cancel the policy effective June 1. Upon g with the claims department, the Servicing ascertains that salvage was signed over to the department on June 15. However, the Insured had I vehicle covered under the policy's temporary ute auto coverage until June 20. The Servicing will cancel the policy effective 12:01 a.m. June 21.	For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.		
	5. Cove	erage placed in Voluntary Market	5. Coverage placed in Voluntary Market		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect. Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.	In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect. Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist. B. Policies with Lessors or Lienholders	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.	If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.		
	If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.	If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.		
	C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)	C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)		
	D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company <i>regardless of the reason</i> for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.	D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the Agent/Broker regardless of the reason for cancellation. The Agent/Broker must return the applicable refund premium to the premium finance company. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	E. Cancellation – Procedures 1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. The return premium shall be calculated as follows: For commercial automobile risks being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium If the vehicles are not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium. If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured, Or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed	E. Cancellation – Procedures 1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. The return premium shall be calculated as follows: For commercial vehicles being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium For commercial vehicles, not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium. Note: For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the manual. If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. 2. Cancellation at the request of the Agent/Broker – Broker Bill When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured, or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	signed cancellation requests.	cancellation requests.		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium. 3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term. Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the	premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium. 3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term. Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Insured or shall have the Insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. 4. Flat Cancellation	the Insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. 4. Flat Cancellation		
	New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions. Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.	New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions. Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.		
	Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation	Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	effective renewal date shall be accepted in lieu of evidence of renewal refusal.	cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.	FA is reviewing rules in the	This will not impact premiums
	5. Cancellation of Renewals in Outlying AreasNo longer applicable	5. Cancellation of Renewals in Outlying Areas - No longer applicable	Commercial Section. Aims to	
	 6. Flat Cancellation Exceptions 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. 2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided 	 Flat Cancellation Exceptions Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat 	harmonize the wordings across all jurisdictions	
	that: i) The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and ii) The cheque was immediately deposited; and iii) In the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and iv) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier.	cancellation shall be allowed to the Agent/Broker provided that: i) The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and ii) The cheque was immediately deposited; and iii) In the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and iv) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.	However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.	FA is reviewing rules in the Commercial	This will not impact premiums
	7. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non- payment of premium. The earned premium shall be calculated pro rata.	6. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non- payment of premium. The earned premium shall be calculated pro rata.	Section. Aims to harmonize the wordings across all jurisdictions	
	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.		
	F. Refund Calculation	F. Refund Calculation		
	1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market.	1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market.		
	2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.	2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.		
Rule 222	A. A policy may only be reinstated if:	A. A policy may only be reinstated if:	FA is reviewing	This will not impact
Reinstatements	a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. e.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If	a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured(by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount. B. When a policy is reinstated When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.	the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured(by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount B. When a policy is reinstated When a policy is reinstated. When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 223 Service Fee Schedule (Commission)	The commission rates are: Experience Individually 2. Commercial Vehicles Rated Long haul vehicles (including trailers) Classes 61-64, 99 6% 6% Classes 33-36, 41-49, 53-55 7.5% 10%	Not applicable	As this information is listed in the General Section also will remove from Commercial Section	This will not impact premiums
Rule 225 Definition of Accident	A. What Is A Chargeable Accident A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	A. What Is A Chargeable Accident A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225	An amount has been paid or would have been	An amount has been paid or would have been paid	A is	This will
Definition of	paid but for the existence of provincial Direct	but for the existence of provincial Direct	reviewing	not impact
Definition of Accident	Compensation laws or agreements,	Compensation laws or agreements, or	rules in the Commercial	premiums
Accident	or 2. A loss remains unsettled or unpaid,	2. A loss remains unsettled or unpaid,	Section.	
	or	Or	Aims to	
	3. A civil suit is pending in respect of Liability,	<u>. </u>	harmonize	
	Collision or the Collision portion of All Perils	3. A civil suit is pending in respect of Liability,	the wordings	
	coverage	Collision or the Collision portion of All Perils coverage	across all	
		*(No Fault Benefits Schedule (Accident Benefits) Ontario	jurisdictions	
	A chargeable accident is always taken into account in	Only)*		
	rating even if there was no insurance in effect or the loss	A charmodala accident is always taken into account in notice		
	was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.	A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid		
	·	to the Insurer by or on behalf of the Insured or if the Insured		
	B. What Is Not A Chargeable Accident An occurrence shall not be regarded as a chargeable	chose not to present the claim.		
	accident if:	B. What Is Not A Chargeable Accident		
	The Insured's degree of fault is determined as	An occurrence shall not be regarded as a chargeable accident		
	zero under the relevant provincial fault	if:		
	determination laws or agreements or dispute resolution mechanism.	The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution		
	2. Damage to the Applicant's vehicle	mechanism.		
	a) resulted from the vehicle being struck by an			
	unidentified vehicle and is reported to the police	2. Damage to the Applicant's vehicle		
	within 24 hours;	a) resulted from the vehicle being struck by an		
	h) assurred while the vehicle was legally perked	unidentified vehicle and is reported to the police		
	 b) occurred while the vehicle was legally parked and is reported to police within 24 hours; 	within 24 hours;		
	and is reported to police within 24 hours,	b) occurred while the vehicle was legally parked and		
	c) resulted from collision with a wild or domestic animal;	is reported to police within 24 hours;		
		c) resulted from collision with a wild or domestic		
	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 	animal;		
		d) is legally recoverable from the owner or driver		
		of an uninsured or unidentified automobile.		
	Note: The words 'loss(es)' and 'claim(s)' where used in	Note: The words (less(es)) and (claim(s)) where used in this		
	this manual are considered to have the same meaning as the word 'accident.'	Note: The words 'loss(es)' and 'claim(s)' where used in this manual are considered to have the same meaning as the word 'accident.'		
	The words 'at fault' and 'chargeable' where used in this			
	manual are considered to have the same meaning.	The words 'at fault' and 'chargeable' where used in this manual are considered to have the same meaning.		

Rule	Current	t Wording	Appro	ved Wording	Change from Current	Premium impact on existing policies
Rule 225	C. How To Allocate Charg	eable Accidents	C. How To Allocate Charg	geable Accidents	FA is	This will
Definition of Accident	the premium for vehicles ins same Servicing Carrier whet There is no requirement tha other vehicles. The rating of determined from the vehicle history. If the driver involve	olved in the accident is removed dent shall continue to be assigned	premium for vehicles insure Carrier whether or not on the There is no requirement that vehicles. The rating of the conform the vehicle history not involved in the accident is re-	nore than once in determining the ed through FA with any Servicing the same policy. It drivers be accident free on other commercial vehicle is determined the driver's history. If the driver emoved from the policy, the e assigned to the vehicle on which	Commercial Section. Aims to harmonize the wordings across all	not impact premiums
	A chargeable accident will at and Collision coverages.	ffect the rating of the Liability	DCPD (not available in Nort	iffect the rating of the Liability, hwest Territories, Nunavut and ges. (For Ontario Only, Accident omobile is also affected).		
	At new business, where ther multiple drivers insured on a assigned to the vehicle involwhich it has been substitute accidents which occurred du assigned to the vehicle on w	a policy, any claims shall be lved in the claim or one for d. At renewal, any at fault ring the policy term shall be	it has been substituted. At r	a policy, any claims shall be blved in the claim or one for which renewal, any at fault accidents policy term shall be assigned to th		
	For example: A new applicate principal operator of Vehicle Vehicle 1 and 1 loss on Vehicle 2 and had 1 loss on Vehicle 2. For purper the 3 accidents involving Venumber 1 and the 2 accidents allocated to Vehicle 2. The term 'vehicle' includes 'esubstituted'. The following table illustrate	tion is received. Applicant is 1 and has had 2 losses on cle 2. Employee is principal is had 1 loss on Vehicle 1 and coses of allocating accidents, hicle 1 will be allocated to is involving Vehicle 2 will be one for which it has been as how chargeable accidents ag of other types of vehicles if	principal operator of vehicle 1 and 1 loss on vehicle 2. E vehicle 2 and has had 1 loss vehicle 2. For purposes of a accidents involving vehicle 2 accidents involving ve 2. The term 'vehicle' includes 'substituted'. The following table illustrate	Illocating accidents, the 3 1 will be allocated to vehicle 1 and chicle 2 will be allocated to vehicle frome for which it has been less how chargeable accidents are to other types of vehicles if they	d e	
	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	accident Private Passenger	can be applied Private Passenger, Motor Home, Light		
	Private Passenger	Private Passenger, Motor Home, Light		Commercial, Taxi or Garage (Car Dealer)		

Rule	Curre	nt Wording		roved Wording		Change from Current	Premium impact on existing policies
Rule 225		Commercial, Taxi or	Light Commercial	Commercial, Private		FA is	This will
		Garage		Passenger, Motor Home		reviewing	not impact
Definition of	Light Commercial	Commercial, Private		or Garage (Car Dealer)		rules in the	premiums
Accident		Passenger, Motor Home or Garage	Heavy Commercial	Heavy Commercial or Garage (Car Dealer)		Commercial Section.	
	Commercial	Commercial or Garage	Public (excluding Taxi)	Public (excluding Taxi		Aims to	
	Public (excluding Taxi)	Public (excluding Taxi)	Public (excluding raxi)	Class 7A,7B,7C)		harmonize	
	Taxi	Taxi or Private Passenger	Taxi	Taxi or Private Passenger		the wordings	
	Motor Home	Motor Home, Private	Motor Home	Motor Home, Private	-	across all	
	Wotor Home	Passenger or Light	I Wotor Home	Passenger, Light		jurisdictions	
		Commercial		Commercial			
	Motorcycle	Motorcycle	Motorcycle	Motorcycle			
	Garage	Garage	Garage	Garage	-		
	All Terrain or Snow	All Terrain or Snow	All Terrain Vehicle or	All Terrain Vehicle, Snow	-		
	Vehicle	Vehicle	Snow Vehicle	Vehicle			
	in which the vehicle was or For example: A pickup true passenger vehicle used for had an at fault accident. The begin using the vehicle for accident that occurred whi personal use will continue begins driving the vehicle. Where an at fault accident vehicle showing on the pol from the policy or mandate removed or suspended, the assigned on the following to a remaining vecoverage i.e. not	ck is rated as a private repleasure only and the Insured he Insured is now going to commercial purposes. The le the vehicle was rated for to be applied when the Insured for commercial use. is being charged against a licy and that vehicle is deleted ory coverage on that vehicle is e at fault accident shall be repossis: chicle with active mandatory deleted or suspended t produces the highest premium ore than one remaining vehicle coverage on the original	wehicle used for pleasure of accident. The Insured is not for commercial purposes. The vehicle was rated for purposes the vehicle was rated for purposed when the Insured commercial use. Where an at-fault accident showing on the policy and policy, the at-fault accident remaining vehicle effective. Where an at-fault accident and more than one vehicle where mandatory coverage removed/suspended, the assigned as follows: — to a remaining vecoverage i.e. not — to the vehicle that where there is me	tick is rated as a private passer only and the Insured had an a cow going to begin using the vertice. The accident that occurred whe personal use will continue to be begins driving the vehicle for the tis being charged against a vertice to the date the vehicle was determined to be being charged against a vertice to be being charged against a vertice was the policy or in instance on that vehicle are at-fault accident shall be reserved between the policy or in instance at the policy of the	ehicle		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. For example: The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been 3 accidents on the vehicle insured through FA. The accidents that ocurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy. Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history. (a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. For example: The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured. There have been 3 accidents on the vehicle insured through FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy. Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history. (a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered. (b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered. For example: There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on Vehicle 1 and one accident on commercial vehicle and two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered. c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered. For example: There are two commercial vehicles on the policy and two operators. Applicant is principal operator of Vehicle 1 and has had one accident on Vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of Vehicle 2 on which there have been two accidents. On Vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On Vehicle 2 count both accidents as they occurred on the described vehicle.	For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered. (b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered. For example: There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on commercial vehicle 1 and one accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered. c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle they most frequently drive. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered. For example: There are two commercial vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226	2. At Renewal (for surcharge only)	2. At Renewal (for surcharge only)	FA is	This will
Accident and Conviction	At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:	At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:	reviewing rules in the Commercial Section. Aims to	not impact premiums
	a) The described vehicle (regardless of driver)	a) The described vehicle (regardless of driver)	harmonize the wordings	
	b) Other vehicles but were the subject of claims under this policy	b) Other vehicles but were the subject of claims under this policy	across all jurisdictions	
	B. Convictions	B. Convictions		
	Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.	Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.		
	1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not insured on the same policy.	1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by any Servicing Carrier, whether or not insured on the same policy.		
	If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.	If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.		
	(a) One vehicle and more than one driver The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record has the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.	(a) One vehicle and more than one driver The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge (in accordance with the conviction surcharge schedule). The listed driver that generates the highest premium impact will be used.		
	(b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle he/she drives most and that driver's conviction record shall be considered in relation only to that vehicle.	(b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.		
	(c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.	(c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to Item #4 below. Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings. The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. 2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out of Province, U.S. or Other filings. a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance	3.	If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.	3.	If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.	FA is reviewing rules in the Commercial	This will not impact premiums
Where Notice of Cancellation or Deletion is Required	4.	Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.	4.	Proof of Insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed and include the signatures of the Applicant and a witness. The completed form is to be kept on file with to the Servicing Carrier.	Section. Aims to harmonize the wordings across all jurisdictions	
	5.	Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.	5.	Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.		
	6.	Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed be the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.	6.	Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.		
	A to wh cer pro sub liab obt	Financial Responsibility Certificate emporary liability card may be issued for an Applicant o requires the filing of a financial responsibility tificate before he/she may be licensed to drive, ovided a fully completed and signed application is omitted for the Applicant at the time the temporary bility card is issued. Details of the licence subsequently tained must be reported promptly to the Servicing	A temp require before comple Applica Details	ancial Responsibility Certificate orary liability card may be issued for an Applicant who is the filing of a financial responsibility certificate they may be licensed to drive, provided a fully ited and signed application is submitted for the int at the time the temporary liability card is issued. of the licence subsequently obtained must be reported ity to the Servicing Carrier.		
	B. If a instree	Renewal or Offer to Renew a renewal or offer to renew is issued where proof of urance has been issued or filed and the renewal is not juired, the Servicing Carrier must be notified in ficient time to file a notice of cancellation in accordance	If a rer insuran require time to	newal or Offer to Renew hewal or offer to renew is issued where proof of he has been issued or filed and the renewal is not d, the Servicing Carrier must be notified in sufficient hile a notice of cancellation in accordance with the ble authority's requirements. Otherwise the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy mould not respond. If however, the Insured had a Liability loss on	Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion, 1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. The effective date of cancellation or deletion shall be the same for both the Insured and the authority	 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. 		
	concerned. For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the	For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a limit of \$1,000,000. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.	authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a limit of \$1,000,000. A filing for a \$5,000,000 limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filing should be made showing the limits of \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 228 Out of Territory Exposure	Any commercial or interurban vehicle that is operated in another Canadian jurisdiction or the U.S. is subject to a surcharge. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.	Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	A. OutsideTerritory Exposure Surcharge (excluding Interurban Vehicles) For Interurban vehicles (Class 61, 62,63,64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including the U.S. exposure. If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44. NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required. Liability, Accident Benefits, END 44 For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium.	If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure. NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province / Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles. A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles) For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure. If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44. NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required. Liability, Accident Benefits, END 44 If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits and END 44.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Cui	rent Wording	Арр	proved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory				5.0% of total mileage in the U.S. or diction, surcharge 1% of the	FA is reviewing rules in the Commercial	This will not impact premiums
Exposure	For example:		For example:		Section.	
Exposure	Outside Territory Exposure	Applicable Surcharge	Outside Territory Exposure	Applicable Surcharge	Aims to harmonize the wordings	
	Up to 5%	5%	Up to 5%	5% 10%	across all	
			10% 25%	25%	jurisdictions	
	10%	10%	50%	50%	jansalotions	
	25% 50%	25% 50%	50%	30%		
	For example: Outside Territory Exposure 10% 25% 50%	Applicable Surcharge 5% 12.5% 25%	For example: Outside Territory Exposure 5% 10% 25% 50%	Applicable Surcharge 2.5% 5% 12.5% 25%		
	B. Currency Different	ial Surcharge (exluding		al Surcharge (Excluding		
	Interurban Vehicles)	.a. carena ge (emaamg	Interurban Vehicles)	ar our orlar go (Excidenting		
	Whenever proof of insu authorities, a currency the Liability premium to additional loss arising fidollars. The currency differential charged for the U.S. do date the premium is capolicy issuance. The Se of Canada closing rate for the surrency differential charged for the U.S. do date the premium is capolicy issuance. The Se of Canada closing rate for the Library that the surrence is the surrence of the surrence	rance is required by U.S. differential surcharge is added to provide for the potential rom the payment of a claim in U.S. all is the rate of exchange being llar, to the nearest cent, as at the loculated by the Servicing Carrier for rivicing Carrier shall use the Bank from the previous published day. Intage is calculated by means of a:	Whenever proof of insural currency differential surce premium to provide for the from the payment of a climate currency differential charged for the U.S. dollate premium is calculate issuance. The Servicing Colosing rate from the premium that the premium	is the rate of exchange being ar, to the nearest cent, as at the da d by the Servicing Carrier for policy Carrier shall use the Bank of Canada	te	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	Currency differential x Percentage of U.S. exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential x Percentage of U.S. Exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: 0.31 X 25% = 7.75%	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	The currency differential surcharge is 1. Applied only to the Liability premium. 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded. Example: The Liability premium is \$1,000 The percentage of Outside Territory Exposure is: 50% The percentage of U.S Exposure 25% The currency differential surcharge is 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%. Base Premium: \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5) Currency Differential (\$1,000 X 0.0775)\$78 Total Liability premium \$1,578 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory, exposure surcharge is subject to a minimum of \$50 per policy term.	The currency differential surcharge is 1. Applied only to the Liability premium. 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded. Example: The Liability premium is \$1,000 The percentage of Outside Territory 50% Exposure is: The percentage of U.S. exposure is: 25% The Currency Differential surcharge is: 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%. Base Premium: \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) \$78 Total Liability premium \$1,578 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.	For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	C. Interurban Outside Territory Exposure Surcharge	C. Interurban Outside Territory Exposure Surcharge (Excluding Commercial Vehicles)	harmonize the wordings	
	(Excluding Commercial Vehicles) The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	across all jurisdictions	
	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.		
	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.		
	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.		
	Step 1: Determine the Canadian Out of Territory Exposure.	Step 1: Determine the Canadian Out of Territory Exposure.		
	The Canadian Out of Territory exposure is determined by how often the vehicle travels outside the jurisdiction of registration within Canada.	The Canadian Out of Territory exposure is determined by how often the vehicle travels outside the jurisdiction of registration within Canada.		
	a) If Canadian Out of Territory Exposure (Operating outside the Territories) is <u>50% or less:</u>	a) If Canadian Out of Territory Exposure (Operating outside the Territories) <u>is 50% or less:</u>		
	Where an Interurban vehicle is registered in Nunavut and reports 50% or less of its total Canadian mileage traveling	Where an Interurban vehicle is registered in the Nunavut and reports 50% or less of its total Canadian mileage traveling		

Rule	Curre	ent Wording	Арр	proved Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of		(Northwest Territories, Nunavuurcharge 1% per percentage (% e total Canadian mileage.		<i>lorthwest Territories, Nuna</i> arge 1% per percentage (% otal Canadian mileage.		FA is reviewing rules in the	This will not impact premiums
Territory Exposure	Example:		For example:			Commercial Section.	
Exposure	Canadian Out of Territory Exposure	Applicable Canadian Mileage Surcharge	Canadian Out of Territory Exposure	Applicable Canadian Mileage		Aims to harmonize the wordings	
	10%	5% 10%	5%	Surcharge 5%	-	across all	
	25%	25%	10%	10%	1	jurisdictions	
	50%	50%	25%	25%	-	janisaiotions	
	50%	5078	50%	50%	1		
	Territories), is subject to section. Otherwise, refer To determine the surchar	rritories, Nunavut and Yukon the surcharge outlined in this to section a) above. The amount, select the Region exposure is incurred from the	subject to the surcharge refer to section a) above To determine the surcha	Junavut and Yukon Territorioutlined in this section. Of . rge amount, select the Reg sure is incurred from the ta	therwise,		
	Region	Applicable Surcharge	Region	Applicable Surcharge	¬		
	& Labrador, New Brunsv Prince Edward Island Ontario Western Canada 'Western Canada' includ	420% 45% des travel to British	& Labrador, New Bruns Prince Edward Island Ontario Western Canada 'Western Canada' include	420% 45% des travel to British	nd		
	Example: A vehicle regis the time in Alberta, 10% Scotia. As the vehicle ha	satchewan and Manitoba stered in Nunavut travels 70% of in Nunavut and 20% in Nova is accumulated over 50% of the irta, a 45% Western Canada	of Example: A vehicle regine the time in Alberta, 10%. As the vehicle has accum	katchewan and Manitoba stered in the Nunavut trave in Nunavut and 20% in No nulated over 50% of the Ca % Western Canada surchar	va Scotia. nadian		

Rule		Current Wo	rding			Approved V	Vording		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	clear majority e highest surcharg Example: A vet the Territories, and 10% into th in the Territories Ontario surcharg higher and the s would be detern	xists, select the Rige. nicle registered in 30% in Western Canad to U.S. As the vestern Canad ge applies, as the surcharge application of based on Simine U.S. Expositive is determined		% in ario osure 0% is sure	majority exists, surcharge. Example: A verthe Territories, 10% into the U. Territories, Wes surcharge applies surcharge applied determined base. Step 2: Determined.	select the Region select the Region sicle registered in 30% in Western (S. As the vehicle tern Canada and es, as the surchar table to the U.S. ed on Step 2 belomine U.S. Expositive is determined		s highest s 30% in cario and e in the ntario r and the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	vehicle travels.	See Chart below:	ne States in which a		travels. See Cha	art below:	he States in which a	a vehicle		
	Region 1 Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Region 2 Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio Oklahoma Pennsylvania South Dakota Tennessee Virginia Washington	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia		Region 1 Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Region 2 Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio Oklahoma Pennsylvania South Dakota Tennessee Virginia Washington	Region 3 Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia			

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory		5. Exposure surcharge (per percentage is based on the Region where the ire exists:		Exposure surcharge (per percentage on the Region where the majority		This will not impact premiums
Exposure	Region	Applicable Surcharge per % of Exposure	Region	Applicable Surcharge per % of Exposure	Section. Aims to harmonize	
	Region 1	1%	Region 1	1%	the wordings across all	
	Region 2	1.25%	Region 2	1.25%	jurisdictions	
	Region 3	1.5%	Region 3	1.5%		
	Region 2 and 50% surcharge would be surcharge would be In the event of a ti any Region, select surcharge (per per in the chart above. Example: A vehicl Region 2 and Region (1.5% per % of U.) To determine the Urate of surcharge be outlined in the chart ample: A vehicl	e travels 20% in Region 1; 40% in bo on 3. A surcharge rate of Region 3 S. Exposure) would apply. J.S. Exposure surcharge, multiply the by the percentage of U.S. Exposure, as	and 50% in Region 1.5% per % of U.S In the event of a tie Region, select the R surcharge (per perc the chart above. In the event of a tie Region, select the Region 2 and Region per % of U.S. Exposition of Surcharge by the in the chart above.	or where no clear majority exists in argegion that generates the highest entage of U.S. Exposure), as outlined in travels 20% in Region 1; 40% in both a 3. A surcharge rate of Region 3 (1.50 sure) would apply. S. Exposure surcharge, multiply the rapercentage of U.S. Exposure, as outling traveling 40% into the U.S. using Region 2.	ny n % te ed	
		ne the Total Outside Territory orge applicable to the Interurban		e the Total Outside Territory Exposuble to the Interurban Vehicle	ıre	
	The total surcharge	e applicable is determined by totaling lated under Step 1 and Step 2.	amounts calculated	applicable is determined by totaling the under Step 1 and Step 2.	Э	
	The total surcharge	e is applicable to Liability premiums		is applicable to Liability premiums .		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	Example: Step 1: Canadian Out of Territory Surcharge= 420% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Territory Exposure Surcharge 480% If applicable, round up to the nearest whole %. In the above example, a 480% surcharge would apply to the Liability Premiums.	Example: Step 1: Canadian Out of Territory Surcharge= 420% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Territory Exposure Surcharge 480% If applicable, round up to the nearest whole %. In the above example, a 480% surcharge would apply to the Liability Premiums.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 229 Claims	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association policy must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	If Liability, DCPD (not available in Northwest Territories and Nunavut, and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	The refund for the period of coverage suspension/cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation % of Annual Premium Less than 45 days** Nil Less than 2 months Nil 45 days and less than 2 ½ months** 15% 2 months and less than 2 ½ months 15% 2 ½ months and less than 3 months 19% 3 months and less than 3 ½ months 22% 3 ½ months and less than 4 months 26% 4 months and less than 4 ½ months 30% 4 ½ months and less than 5 months 34% 5 months and less than 5 ½ months 38% 5 ½ months and less than 6 months 41% 6 months or more 45% **Applies to Alberta only In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days (Applies to Alberta and Ontario only) or sixty (60) consecutive days.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence	Rule 232: Suspension of Operator's Licence–Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the circumstances mentioned above.	Rule 232: Suspension of Operator's Licence — Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28/28A/28(C)) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the below mentioned circumstances. NOTE: END 28 is applicable in New Brunswick, Northwest Territories, Nunavut, and Yukon. END 28A is applicable in Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island. END 28(C) is applicable in Alberta.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A. If there is no other driver of the vehicle	A. If there is no other driver of the vehicle		
	An application for insurance of the vehicle shall be declined by the Agent/Broker. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted.	 An application for insurance of the vehicle shall be declined by the Agent/Broker. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The time on risk charge for the period to expiration of notice of cancellation will be will be pro rata of the premium applicable to the risk as submitted. 		
	3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal.	4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal.		
	Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.	Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.		
	B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)	B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence	1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. END 8A shall be used in conjunction with END 28 except where END 28 applies to the named Insured.	The Servicing Carrier shall issue END 28 (Reduction of Goverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person. NOTE: END 8A shall be used in conjunction with END 28 except where END 28 applies to the Named Insured. (Available in New Brunswick, Northwest Territories, Nunavut and Yukon)	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.	2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.		
	C. If the person concerned does drive without a	C. If the person concerned does drive without a valid		
	valid licence	licence (This rule is applicable to Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon)		
	If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:		
	a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed.	a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed.		
	b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident.	b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident.		
	D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.	D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	B. Physical Damage Coverage 1. No physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the Insured. END 19A (Valued Automobile) is not available.	B. Optional Physical Damage Coverage 1. No optional physical damage coverage (for any value) will be available for: c) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. d) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the Insured. END 19A (Valued Automobile) is not available.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 234 Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but 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.	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule 235 Purchasing Vehicles in Vehicles Used Outside Jurisdiction of Registration Rule 235 When owned Purchasing Vehicles in Vehicles in Vehicles Jurisdiction Where FA Does Not Operate us th the Man When Man The Man T	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Purchasing covera Vehicles in vehicle Jurisdiction 14 day Where FA When Does Not a) ac Operate to	If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. If the vehicle is operated outside Nunavut, including into the U.S., Nunavut rates and a surcharge apply. Refer to Rule 228: Outside Nunavut Exposure to determine the surcharges applicable.	 If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. If the vehicle is operated outside the jurisdiction which it is registered, including into the U.S., Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
FA sha covera author of resi for a p driven owner transit When must be the ap provin new apmonth Where include jurisdit to a Ca	n the Insured: acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or acquires a vehicle in a jurisdiction in Canada in which FA does not operate; hall, if necessary, issue a short term policy to provide rage while the vehicle is in transit (under a transit ority permit) before it is registered in the jurisdiction sidence. The short term policy shall only be provided period of time sufficient to allow the vehicle to be en from the point of purchase to the residence of the er. This should correspond to the period of time the sit permit is valid. In the Insured comes through Customs, the vehicle to be declared and the Insured will be provided with appropriate forms to complete and submit to the incial registry so that the vehicle may be registered. A application can then be submitted for a 6 or 12 th policy if required. The an individual or company has a business that des the purchasing of vehicles in the U.S. or dictions where FA does not operate for shipment back Canadian FA jurisdiction for resale, coverage must be ided by means of a garage policy for Automobile	When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required. Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved	l Wording	Change from Current	Premium impact on existing policies
Rule 235 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Nunavut Exposure Surcharge applies. The territory to be used is the territory where the insured resides. Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0 and 100% Outside Province or Territory Exposure Surcharge applies. The territory to be used is the territory where the Insured resides.			FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 236 Short Term Rentals Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. Coverages/Premiums 1. Liability, Optional Physical Damage	A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B is not permitted. Use of END 44/44R is not permitted. Coverages/Premiums 1. 1. Liability, DCPD (Not applicable for Northwest Territories, Nunavut and Yukon) and Optional Physical Damage		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Class of Vehicle Private Passenger Vehicles rate Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Liability Non Pleasure rate plus State Motor Homes and Vehicles with mounted Camper Unit Liability Coptional Physical Damage 250% of normal rate Motorcycles & Mopeds Motor Camper Unit Motorcycles & Mopeds Motorcycles & Mopeds Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 200% of 45/0 rate 200% of 45/0 rate 200% of 45/0 rate 200% of 64/0 rate 200% of 64/0 rate 200% of 07/0 rate 250% of 07/0 rate 250% of Driving Record 0	Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes Liability DCPD Optional Physical Damage Vehicles with mounted Campe	250% of 07/0 rate 200% of 43/0 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 250% of 07/0 rate N/A 250% of normal rate 250% of normal rate		

Rule	Current Wording	Approved	Change from Current	Premium impact on existing policies	
Rule 236	rate applicable to Age 16-20	Liability	250% of 07/0 rate	FA is	This will
Ch and Tames	Snow Vehicles 250% of normal rate	Optional Physical Damage	250% of normal rate	reviewing	not impact
Short Term Rentals Unspecified Lessees –	All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing	Motorcycles & Moped	250% of Driving Record 0 rate applicable to Age 16- 20	rules in the Commercial Section. Aims to	premiums
Lessees – Leases of 30	Carrier	Snow Vehicles	250% of normal rate	harmonize	
Days or Less		All Terrain Vehicles	250% or normal rate	the wordings	
and Ride Sharing		Any other vehicle	Refer to Servicing Carrier	across all jurisdictions	
	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.	NOTE: No DCPD premium is an and Camper Units. Refer to Ri Commercial Trailers. 2. Accident Benefits, Uninsu applicable for Alberta, North and Yukon) Charge the normal rate for the B. Ride Sharing – Class 7N Applicable where a vehicle is us vehicle-sharing service, or peer Use POL 1 and END 5C. Insurar vehicle/per vehicle basis and us not permitted. Use of END 44/4 Rate as Short-Term Rental (as and code as Class 7N.	ured Automobile (Not nwest Territories, Nunavut type of vehicle concerned. sed in connection with a reto-peer rental company nce is provided on a specified se of END 21A or END 21B is 14R is not permitted.		This will
Rule 237 Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	A. Application The lessee must complete a current approved Standard Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form. B. Policy Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessor and the policy declaration page. C. Rating The vehicle is rated as if owned by the lessee.	A. Application The lessee must complete a cur Facility Association Application of the Applicant/lessee and the lessor must be shown where re B. Policy Use POL 1 with END 5. The nan and the name and address of th policy declaration page. C. Rating The vehicle is rated as if owned	Form. The name and address name and address of the quired on the application form. ne and address of the lessor ne lessee must appear on the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 238 Driver Training Vehicles	Driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers / observers. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.	All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers. A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training shall be applied when determining the driving record for driver training vehicles.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	For example: The Insured opens a driver training school and uses his own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Commercial Section.	For example: The Insured opens a driver training school and uses their own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Commercial Section.		
	B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.	B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.		
	Private Passenger Vehicles: Rate as Class 07 (Driving Record 0, 1, 2, 3 only)	Private Passenger Vehicles: Rate as Class 07 (Driving Record 0, 1, 2, 3 only)		
	Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as	Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as Class 44		
	Class 44 Recreational Vehicles: Rate at non-pleasure rates	Recreational Vehicles: Rate at non-pleasure rates		

Rule	Current Wording	Ар	pproved Wordin	ng	Change from Current	Premium impact on existing policies
Rule 238 Driver Training Vehicles	C. Vehicles used for Driver Training in addition to some other use 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. For example: If the vehicle is used for retail delivery of auto parts, use Class 43. 3. Add the dollar value of the driver training surcharge calculated in Step 1 below to the premium calculated in Step 2. 4. Compare the premium in Step 1 to the premium calculated through Steps 2 and 3 and use the higher of the two. For example: Step 1 The vehicle is a light commercial vehicle and using Class 43, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770. Step 2 The driver training use is part time and the Insured also uses the vehicle for retail delivery of auto parts; therefore, a premium of \$1000 is calculated by rating the vehicle as Class 43. Step 3 The premium in Step 2 is \$1000 and we add to that the surcharge premium of \$70 calculated in Step 1. Step 4 Use the higher of the results from Step 1 (\$770) or Step 3 (\$1070).	C. Vehicles used for I other use 1. Calculate the premiu for driver training. 2. Calculate the premiu solely for the 'other use for retail delivery of aut 3. Add the dollar value calculated in Step 1 bel 2. 4. Compare the premiu through Steps 2 and 3 For example: Step 1 The vehicle is a light control the total premium is \$7 vehicle is equipped with it is applied to the Liability total policy premium can step 2 The driver training use the vehicle for retail depremium of \$1000 is can 43. Step 3 The premium in Step 2 surcharge premium of \$1000 is can 43. Step 4 Use the higher of the received and the premium of \$1000 is can 43.	im as though the image of the driver trail low to the premium in Step 1 to the and use the high image of the driver of a livery of auto paralleulated by ratin is \$1000 and we \$70 calculated in	e vehicle is used sole e vehicle were used If the vehicle is used ss 43. Ining surcharge um calculated in Ste the premium calculater of the two. e and using Class 36 premium is \$200. To a surcharge of \$70. To a surcharge of \$70. To the Insured also userts; therefore, a ig the vehicle as Cla e add to that the Step 1.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions or, The % The % The Res	This will not impact premiums
	D. Driver Training Vehicle Surcharge Table	D. Driver Training Ve	hicle Surcharge	e Table		
	1. Vehicles used only for Secondary School, College or University training courses.	Vehicles used only University training co	-	School, College o	r	
	Equipped with Coverage dual controls Other Liability 35% 135%	Coverage	Equipped with Dual Controls	Other		
	Collision 0% 75%	Liability	35%	135%		
		Accident Benefits	0%	0%		

Rule		Current Wording		Aţ	oproved Wordin	g		Change from Current	Premium impact on existing policies
Rule 238	2. Other Vehicles			DCDD*	250/	1250/		FA is	This will
Driver	Coverage	Equipped with dual controls	Other	DCPD* Collision	35% 0%	135% 75%		reviewing rules in the	not impact premiums
Training Vehicles	Liability	70% 170%		Other Coverages *DCPD surcharge ap in Northwest Territo DCPD coverage is no 2. Other Vehicles	ries, Nunavut a			Commercial Section. Aims to harmonize the wordings across all jurisdictions	
				Coverage	Equipped with Dual Controls	Other		jurisalettoris	
				Liability	70%	170%			
				Accident Benefits	0%	0%			
				DCPD*	70%	170%			
				Collision	25%	100%			
				*DCPD surcharge ap in Northwest Territo DCPD coverage is no	ries, Nunavut, a				
Rule 239	A. Definition			A. Definition				FA is	This will
Fleets				 Under Commo Used for busin for dual purpo transportation Includes vehic The Applicant insurance in the Liability covers 	or more self-proportion ownership or moress (incl. Class 0 ises), commercial is cles on a long termost have had 1 ne past 12 month age for the past yicies on which the	nanagemen 7 and vehic or public m lease; 20 months is i.e. 10 ve	t; cles used of Liability chicles with dless of the	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business.	FA is reviewing	This will not impact
Fleets	business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.		
		 Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 		
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work,	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the 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	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	policies This will not impact premiums
	including risk management practices, code of conduct, training and service standards, and	5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	 Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239. 	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239. B. Fleet Rating	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 B. Fleet Rating Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: • All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	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.	FA is reviewing rules in the Commercial	This will not impact premiums
	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	Section. Aims to harmonize the wordings	
		If a risk insured through Facility Association meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet.	across all jurisdictions	
		Where a new fleet is being submitted to Facility Association and there is no verification of which claims involved which vehicles, the Facility Association formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through Facility Association.		
	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.		
	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.		
	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating.	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	Physical Damage Coverage On fleets, vehicles may not be covered for	Optional Physical Damage Coverage On fleets, Vehicles may not be covered for	FA is reviewing	This will not impact
Fleets	Comprehensive/ Specified Perils only.	Comprehensive/Specified Perils only.	rules in the Commercial	premiums
		The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.	Section. Aims to harmonize the wordings across all jurisdictions	
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.		
	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25–36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.		
	D. New Applications	D. New Applications		
	Forms required for Fleet Submissions Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement	Forms required for Fleet Submissions Facility Association application The application form fully completed and signed.		

Rule	Current Wording	Current Wording Approved Wording		Premium impact on existing policies
Rule 239	This form provides additional information about the risk.	d) Any additional supplements such as drivers list, taxi questionnaire.	FA is reviewing	This will not impact
Fleets	e) Any additional supplements such as drivers list, taxi questionnaire.	1-2	rules in the Commercial Section.	premiums
	2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	Aims to harmonize the wordings across all jurisdictions	
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.		
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.		
	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Nunavut Exposure.	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/Territory Exposure.		
	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.		
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.		
	The Applicant(s) must sign and date all documentation where indicated.	The Applicant(s) must sign and date all documentation where indicated.		
	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.		
	Premiums are to be calculated at Driving Record 0 and must include the U.S. exposure surcharge if applicable.	Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory exposure surcharge if applicable.		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	Refer to Rule 215 on rating of experience (fleet) rated risk	
	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.		
	7. Premium Calculation	 7. Premium Calculation Note: Refer to Rule 215 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	Liability	Liability	FA is	This will
	Where the Applicant requires limits in excess of	Where the Applicant requires limits in excess of \$1,000,000	reviewing	not impact
Fleets	\$1,000,000 the Agent/Broker must discuss the risk with	the Agent/Broker must discuss the risk with the Servicing	rules in the	premiums
	the Servicing Carrier prior to binding. Many risks will not	Carrier prior to binding. Many risks will not be eligible for	Commercial	
	be eligible for limits in excess of \$1,000,000.	limits in excess of \$1,000,000.	Section.	
			Aims to	
	Note: The application form must indicate the limits or	Note: The application form must indicate the limits or	harmonize	
	combined limit actually required and the applicable	combined limit actually required and the applicable	the wordings	
	endorsements (END 6A/B/C/F, 22).	endorsements (END 6A/B/C/F, 22).	across all	
			jurisdictions	
	Enter the premium applicable to the statutory minimum	Enter the premium applicable to the statutory minimum limit.		
	limit.		Refer to Rule	
		Physical Damage	215 on	
	Physical Damage	All Perils	rating of	
	All Perils	b) All Perils coverage is no longer available. Vehicles	experience	
	a) All Perils coverage is no longer available.	having All Perils coverage on existing Facility	(fleet) rated	
	Vehicles having All Perils coverage on existing	Association policies shall be renewed with Collision and	risk	
	Facility Association policies shall be renewed with Collision and Comprehensive coverage	Comprehensive coverage subject to a minimum deductible.		
	subject to a minimum deductible.	deductible:		
	b) Record All Perils losses according to the peril	b) Record All Perils losses according to the peril		
	under which they were paid i.e. Collision losses	under which they were paid i.e. Collision losses		
	under Collision and Comprehensive / Specified	under Collision and Comprehensive / Specified		
	Perils losses under Comprehenisve / Specified	Perils losses under Comprehensive / Specified		
	Perils.	Perils.		
	All other coverages	1 61 1161		
	Enter premium and deductibles where indicated.			
	'	All other coverages		
	Premium Totals	Enter premium and deductibles where indicated.		
	Liability			
	a) Total the appropriate premiums and enter the	Premium Totals		
	totals under the appropriate tables.	Liability		
		a) Total the appropriate premiums and enter the totals		
	b) Apply the increased limit factor for limits up to \$1,000,000.	under the appropriate tables.		
		b) Apply the increased limit factor for limits up to		
	c) Apply the increased limit factor for limits over	\$1,000,000.		
	\$1,000,000 if required.			
		c) Apply the increased limit factor for limits over \$1,000,000		
	d) Add the final total under each table to the total derived	if required.		
	from adding together all other premiums.			
		d) Add the final total under each table to the total derived		
		from adding together all other premiums.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	All Other Coverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.	All Other Goverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions Refer to Rule 215 on rating of experience (fleet) rated	This will not impact premiums
Rule 241 Carrying Explosives	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 242 Carrying Radioactive Material	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b/4B/4(B). END 4b/4B/4(B) can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy) END 30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31 The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".	Information is moved from Rule 214	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums

Rule

Current Wording

Approved Wording

Change

Premium

			from Current	impact on existing policies
PUBLIC SECT	ION			-
Rule 312 Common Endorsements	Facility Association does not provide this coverage for public vehicles (as defined in this section). After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Rule 336: Endorsements Applicable to POL 1 (Owner's Policy). END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured. END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured. For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. These section is a duplication	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles their were never intended to be driven. 5. Vehicles their were never intended to be driven. 6. Vehicles their mere never intended to be driven. 7. Vehicles the period of coverage suspension/cancellation is calculated according to the table below(except Ontario):	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 327		Period of Suspension/Cancellation	% of Annual Premium	Upon review of END 16.	This will not impact
Suspension		Less than 45 days**	Nil	FA noticed	premiums
and		Less than 2 months	Nil	that not all	
Reinstatement		45 days and less than 2 ½ months**	15%	jurisdictions	
of Coverages		2 months and less than 2 ½ months	15%	have the	
– END 16/17		2 ½ months and less than 3 months	19%	table printed	
		3 months and less than 3 ½ months	22%	on the forms	
		3 ½ months and less than 4 months	26%	anymore.	
		4 months and less than 4 ½ months	30%	Information	
		4 ½ months and less than 5 months	34%	was verified	
		5 months and less than 5 ½ months	38%	and a table was created	
		5 ½ months and less than 6 months	41%	to be added	
		6 months or more	45%	to the	
	In no event shall a refund be granted for any suspension	**Applies to Alberta Only		manual.	
	period of less than sixty (60) consecutive days.	In no event shall a refund be granted for period of less than forty five (45) consecuto Alberta and Ontario only) or sixty (60)	itive days (Applies consecutive days.		
Rule 329.A Home-Made Vehicles / Reconstruction	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.	The following provisions apply to right hat vehicles and any vehicle that has been co reconstructed or restored other than by a manufacturer of such a vehicle.	nstructed,	FA is reviewing rules in the Commercial Section.	This will not impact premiums
/ Imported Right Hand Drive / Imported	Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups.	Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups.			
Vehicles	 A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an 	 A. Liability, Accident Benefits No coverages are permissible until the fol to the Servicing Carrier: 1. A valid vehicle registration and, at the discretion, a certificate of roadworthin fitness acceptable to the Servicing Caland 2. For vehicles valued \$15,000 or more, 	e Servicing Carrier's ness or mechanical arrier	jurisdictions	
	appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.	2. For vehicles valued \$15,000 or more, appraisal acceptable to the Servicing Carrier at the Applicant's expense to the proper rating group to be determ Vehicles valued under \$15,000 are rabased on value provided by the Insu	enable nined. ated		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 329.A Home-Made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier.	Charge the normal rate for the type of vehicle concerned for Accident Benefits These certificates must accompany the application to the Servicing Carrier.	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that.	This will not impact premiums
Rule 335.D.7 Fleet, New Application	Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.	7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle — Road Hazard and Passenger Hazard a) — Enter the premium applicable to the minimum statutory limit for Road Hazard. b) — If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) — The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability — limit will apply to both coverages. b) — The Insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335.D.7 Fleet, New Application	b) The Insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. **Note:** The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). **Every other vehicle** Enter the premium applicable to the statutory minimum limit. **Physical Damage** All Perils** a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. a) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils. All other coverages Enter premium and deductibles where indicated. **Premium Totals** Liability** a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability) – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to \$1,000,000.	\$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. **Mote:** The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). **Every other vehicle** Enter the premium applicable to the statutory minimum limit. **Physical Damage** All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. **b)** **Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils. **All other coverages** Enter premium and deductibles where indicated. **Premium Totals** Liability** a)** Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability), Hazardous Cargo), Table 2 (Passenger Hazard B.L.) and Table 3 (Road Hazard and Passenger B.L. Combined) b)** **Apply the increased limit factor for limits up to \$1.000.000.	As the information is similar under Rule 313 will be removing from this section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335.D.7 Fleet, New Application	c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column.	c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column.	Refer to Rule 313 on rating of experience (fleet) rated risk. As the information is similar under Rule 313 will be removing from this section	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
RECREATION	AL SECTION		<u> </u>	<u> </u>
Rule 429 Suspension and Reinstatement of Coverages – END 16/17	END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	Not applicable	This endorsement is not available on Recreational Vehicles described in the Recreational Section of the manual	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 432.A Home-Made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier.	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits These certificates must accompany the application to the Servicing Carrier.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that.	This will not impact premiums
Rule 438.D.7 Fleet, New Application	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	Refer to Rule 414 on rating of experience (fleet) rated risk.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438.D.7	Note: The application form must indicate the limits or combined limit actually required and the applicable	Note: The application form must indicate the limits or combined limit actually required and the applicable	Refer to Rule 414 on	This will not impact
Fleet,	endorsements (END 6A/B/C/F, 22).	endorsements (END 6A/B/C/F, 22).	rating of experience	premiums
New Application	Every other vehicle Enter the premium applicable to the statutory minimum limit.	Enter the premium applicable to the statutory minimum limit.	(fleet) rated risk.	
	Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.	Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.		
	 Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils. 	b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils.		
	All other coverages Enter premium and deductibles where indicated.	All other coverages Enter premium and deductibles where indicated.		
	Premium Totals	Premium Totals Liability		
	a) Total the appropriate premiums and enter the totals under the appropriate tables.	a) Total the appropriate premiums and enter the totals under the appropriate tables.		
	b) Apply the increased limit factor for limits up to \$1,000,000.	b) Apply the increased limit factor for limits up to \$1,000,000.		
	c) Apply the increased limit factor for limits over \$1,000,000 if required.	e) Apply the increased limit factor for limits over \$1,000,000 if required.		
	d) Add the final total under each table to the total derived from adding together all other premiums.	d) Add the final total under each table to the total derived from adding together all other premiums.		
	All Other Coverages	All Other Goverages		
	Total the premiums in each column.	Total the premiums in each column.		