



Manual of Rules and Rates NORTHWEST TERRITORIES

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

Effective January 1, 2022 Facility Association is implementing the following updates for new business and renewals in Northwest Territories:

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

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

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

Approved Wording

Change from current Premium impact

Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Bulletin 2020-10. Class 70, 73, 74, 78 Class 70, 73, 74, 78 School Bus Class 71 7.5% 10% School Bus Class 71 7.5% 10% Hotel & Country Club 7.5% 10% Hotel & Country Club 7.5% 10% Class 72 Class 72 Private Bus Class 79 7.5% 10% Private Bus Class 7M 7.5% 10% Taxi, Limousine Class 77 6% 6% Taxi Class 7A 6% 6% Van Pool Class 79 7.5% 10% Limousine Class 7B 6% 6% Ambulance Class 76 7.5% 10% Ride Hailing Class 7C 6% 6% Funeral Vehicles Class 75 7.5% 10% Van Pool Class 7M 7.5% 10% Short Term Rental 7.5% 10% Ambulance Class 76 7.5% 10% Class 79 Funeral Vehicles Class 75 7.5% 10% Short Term Rental 7.5% 10% Class 7M Ride Sharing Class 7N 7.5% 10% PRIVATE PASSENGER SECTION 146 Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term **Ride Sharing** accordance with GISA or Less Rentals-Bulletin 2020-10. Unspecified Use POL 1 and END 5C. Insurance is provided A.Short-Term Rentals-Unspecified Lessees -Lessees - Lease on a specified vehicle/per vehicle basis and Leases of 30 days or less - Class 7M of 30 Days or use of END 21A/B is not permitted. Use of Use POL 1 and END 5C. Less END 44 is not permitted. Insurance is provided on a specified vehicle/per **Coverages/Premiums** vehicle basis and use of END 21A/B is not 1. Liability, Physical Damage permitted. Use of END 44 is not permitted. Class of Vehicle **Premium** Private Passenger 250% of 07/0 rate Coverages/Premiums 1. Liability, Optional Physical Damage Vehicles Commercial Vehicles **Class of Vehicle Premium** Light Trucks 200% of 43/0 rate Private Passenger 250% of 07/0 rate Heavy Trucks 200% of 45/0 rate Vehicles Tractors/Trailers 175% of 64/0 rate Commercial Vehicles Private Type Trailers Liaht Trucks 200% of 43/0 rate Liability Non-Pleasure rate Heavy Trucks 200% of 45/0 rate plus \$15 Tractors/Trailers 175% of 64/0 rate Physical Damage 250% of normal rate Private Type Trailers Motor Homes and Vehicles with mounted Liability Non-Pleasure rate

Rule	Current W	ording	Approved Wo	rding	Change from current	Premium impact
	Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier efor the type of vehicle	Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N icle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of litted. Use of END 44 is not ntal (as outlined in Section		
COMMERCIAL	SECTION					
236 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 236: Short Term Unspecified Lessees - or Less		Lessees - Leases of 3 Ride Sharing	ls-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

Rule	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, Physical Damage		Approved Wo	rding	Change from current	Premium impact
			Insurance is provided of vehicle basis and use of permitted. Use of END	•		
			Coverages/Premium 1. Liability, Optional	Physical Damage		
	Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Premium 250% of 07/0 rate	Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Premium 250% of 07/0 rate		
	Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate	Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate		
	Liability	Non-Pleasure rate plus \$15	Liability	Non-Pleasure rate plus \$15		
	Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage	250% of 07/0 rate 250% of Normal rate	Optional Physical Damage Motor Homes and Vel Camper Units Liability	250% of 07/0 rate		
	Motorcycles & Mopeds Snow Vehicles	250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate	Optional Physical Damage Motorcycles & Mopeds	250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16-		
	All Terrain Vehicles Any other vehicle	250% of normal rate 250% of normal rate Refer to Servicing Carrier	Snow Vehicles All Terrain Vehicles Any other vehicle	20 250% of normal rate 250% of normal rate Refer to Servicing		
	2. Accident Benefits Charge the normal rate for the type of vehicle concerned.		2. Accident Benefits Charge the normal rate concerned.	Carrier e for the type of vehicle		
				ss 7N icle is used in connection service, or peer-to-peer		
				. Insurance is provided on vehicle basis and use of		

Rule	Current Wording	Approved Wording	Change from current	Premium impact
		END 21A/B is not permitted. Use of END 44 is not permitted.		
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.		
PUBLIC SECT	ION			
Table of Contents		D. Private Bus - 7M	Description updated in	This does not
	E. Van Pool – 79	E. Van Pool – 7M	accordance with GISA	impact premiums.
307 Rating Class	F. Taxi – 77	F. Taxi - 7A	Bulletin 2020-10	
I	G. Limousine	G. Limousine – 7B K. Ride Hailing - Class 7C		
307.D	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in	This does not
D OI			accordance with GISA	impact premiums.
Rating Class	E Van Daal Class 70	E Van Daal Class 7M	Bulletin 2020-10	This does not
307. E	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA	This does not impact premiums.
Rating Class			Bulletin 2020-10	impact premiums.
307. F	F. Taxi - Class 77	F. Taxi – Class 7A	Description updated in	This does not
	l i i i i i i i i i i i i i i i i i i i	Trum Sido In	accordance with GISA	impact premiums.
Rating Class			Bulletin 2020-10	
307. G	G. Limousine	G. Limousine – Class 7B	Description updated in	This does not
			accordance with GISA	impact premiums.
Rating Class	NEW	I/ Dida Hailian Olasa 70	Bulletin 2020-10	T
307. K	NEW	K. Ride Hailing - Class 7C	Type of Use creased in	This does not
Rating Class		Attach END 6A and insert rated use of vehicle.	accordance with GISA bulletin 2020-10.	impact premiums.
		A vehicle used in connection with Ride Hailing is a		
		motor vehicle, used to provide pre-arranged		
		transportation of passengers for compensation		
		through use of a transportation network.		
		Ride Hailing vehicles do not solicit, accept or		
		transport passengers other than through the use		
		of a transportation network.		
		Code and rate as a Taxi		
		Where seating capacity exceeds seven, for each		
		seat over seven, add the per seat premium		
		applicable to Passenger Bodily Injury and		

Rule	Current Wording			Approved Wording			Change from current	Premium impact
				Accident Benefits for a Pub	lic Bus.			
Rule 320:	The commission rates a	re:		The commission rates are	e:		Description updated in	This does not
Commission	Public Vehicles	Exp. Indv.	Public Vehicles	Exp.	Indv.	accordance with GISA	impact premiums.	
Schedule	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75		10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
332	Rule 332: Short Term R			Rule 332: Short Term Re			Introduces new coverage	This does not
	Lessees - Leases of 30 I	ays or L	ess	Lessees - Leases of 30 Da	aysor L	ess and	and Description updated in	impact premiums.
Short-Term	l			Ride Sharing			accordance with GISA	
Rentals-	Use POL 1 and END 5C. In			A Chart Tarra Bantala Unanacified Lacasa		Bulletin 2020-10.		
Unspecified	on a specified vehicle/per			A. Short-Term Rentals-Unspecified Lessees				
Lessees – Lease of 30 Days or	use of END 21A/B is not p END 44 is not permitted.	ermittea.	use or	 Leases of 30 days or less - Class 7M Use POL 1 and END 5C. 				
Less	END 44 is not permitted.			USE POLI AND END 5C.				
LC33	Coverages/Premiums			Insurance is provided on a specified vehicle/per				
	1. Liability, Physical Da	mage		vehicle basis and use of END 21A/B is not				
		remium		permitted. Use of END 44 is not permitted.				
	Private Passenger 2	50% of 0	7/0 rate					
	Vehicles			Coverages/Premiums				
	Commercial Vehicles			1. Liability, Optional Phy		mage		
		00% of 4			emium			
		00% of 4			0% of 0	17/0 rate		
		75% of 6	4/0 rate	Vehicles				
	Private Type Trailers	lan Diana		Commercial Vehicles	\O0/ ~£ 4	2/0		
	,	lon-Pleas lus \$15	ure rate			3/0 rate 5/0 rate		
			ormal rate			54/0 rate		
	Motor Homes and Vehicl			Private Type Trailers	J /0 U1 U	, ,, 0 1416		
	Camper Units				n-Pleas	ure rate		

Rule	Current W	ording/	Approved Wo	rding	Change from current	Premium impact
	Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier If for the type of vehicle	with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N icle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of litted. Use of END 44 is not ental (as outlined in Section		
RECREATION	AL SECTION					
Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 435: Short Term Lessees - Leases of 3 Use POL 1 and END 5C on a specified vehicle/p use of END 21A/B is no END 44 is not permitter	O Days or Less Insurance is provided per vehicle basis and t permitted. Use of	Lessees - Leases of 3 Ride Sharing	Is-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Coverages/Premium	S	Insurance is provided o	on a specified vehicle/per		

Rule	Current We	Current Wording		rding	Change from current	Premium impact
	1. Liability, Physical D Class of Vehicle Private Passenger	amage Premium 250% of 07/0 rate	vehicle basis and use o permitted. Use of END			
	Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Vehi Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate cles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing	Coverages/Premium 1. Liability, Optional Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes and Veh Camper Units Liability Optional Physical Damage Motorcycles &	Physical Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate nicles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Normal rate		
	2. Accident Benefits Charge the normal rate concerned.	Carrier for the type of vehicle	Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate	Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier		
			concerned. B. Ride Sharing – Cla : Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per	,,		

Rule	Current Wording		Approved Wording		Change from current	Premium impact		
				Rate as Short-Term Rental A above) and code as Class		ned in Section		
DRIVER'S PO	LICY SECTION							
Commission						Introduces new coverage	This does not	
	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	accordance with GISA Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		





Manual of Rules and Rates NORTHWEST TERRITORIES

Revised Commercial Rule 234 and GISA (ASP) Updates Effective January 1, 2022 (New Business and Renewals)

Effective January 1, 2022 Facility Association is implementing the following updates for new business and renewals in Northwest Territories:

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

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

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

Approved Wording

Change from current Premium impact

Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Class 70, 73, 74, 78 Class 70, 73, 74, 78 Bulletin 2020-10. 7.5% 10% School Bus Class 71 7.5% 10% School Bus Class 71 Hotel & Country Club Hotel & Country Club 10% 7.5% 10% 7.5% Class 72 Class 72 Private Bus Class 79 7.5% 10% Private Bus Class 7M 7.5% 10% Taxi, Limousine Class 77 6% 6% Taxi Class 7A 6% 6% Van Pool Class 79 6% 7.5% 10% Limousine Class 7B 6% Ambulance Class 76 7.5% 10% Ride Hailing Class 7C 6% 6% Funeral Vehicles Class 75 Van Pool Class 7M 7.5% 7.5% 10% 10% Short Term Rental 7.5% 10% Ambulance Class 76 7.5% 10% Class 79 Funeral Vehicles Class 75 7.5% 10% Short Term Rental 7.5% 10% Class 7M Ride Sharing Class 7N 7.5% 10% PRIVATE PASSENGER SECTION Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified 146 Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term **Ride Sharing** accordance with GISA or Less Rentals-Bulletin 2020-10. Unspecified Use POL 1 and END 5C. Insurance is provided A.Short-Term Rentals-Unspecified Lessees -Lessees - Lease on a specified vehicle/per vehicle basis and Leases of 30 days or less - Class 7M use of END 21A/B is not permitted. Use of Use POL 1 and END 5C. of 30 Davs or Less END 44 is not permitted. Insurance is provided on a specified vehicle/per Coverages/Premiums vehicle basis and use of END 21A/B is not 1. Liability, Physical Damage permitted. Use of END 44 is not permitted. **Class of Vehicle Premium** Private Passenger 250% of 07/0 rate Coverages/Premiums Vehicles 1. Liability, Optional Physical Damage Commercial Vehicles **Class of Vehicle Premium** Light Trucks 200% of 43/0 rate Private Passenger 250% of 07/0 rate Heavy Trucks 200% of 45/0 rate Vehicles Tractors/Trailers 175% of 64/0 rate Commercial Vehicles Private Type Trailers Light Trucks 200% of 43/0 rate Liability Non-Pleasure rate **Heavy Trucks** 200% of 45/0 rate Tractors/Trailers plus \$15 175% of 64/0 rate Physical Damage 250% of normal rate Private Type Trailers Motor Homes and Vehicles with mounted Liability Non-Pleasure rate

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

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

Rule	Current Wording	Approved Wording	Change from current	Premium impact	
		Northwest Territories Exposure (Rule 228) surcharge will apply in addition to the indicated rate. Refer to Rule 228: Outside Northwest Territories Exposure, to determine the surcharge applicable.			
		If the vehicle is chiefly used in more than one region as defined below, it is to be rated based on the region that generates the highest vehicle premium.			
		Region 1 – Atlantic Provinces (Newfoundland & Labrador, Nova Scotia, New Brunswick, Prince Edward Island): Rate using New Brunswick Interurban rates.			
		Region 2 – Central (Ontario and Quebec): Rate using Ontario Interurban rates.			
		Region 3 – West and North (Alberta, British Columbia, Saskatchewan, Manitoba and the Territories): Rate using Alberta Interurban rates.			
236 Short-Term	Rule 236: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	Introduces new coverage and Description updated in accordance with GISA	This does not impact premiums.	
Rentals- Unspecified Lessees – Lease of 30 Days or Less		A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.	Bulletin 2020-10.		
	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.	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, Physical Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Coverages/Premiums 1. Liability, Optional Physical Damage Class of Vehicle Premium Private Passenger 250% of 07/0 rate Vehicles Commercial Vehicles			

Rule	Current W	ording	Approved Wo	rding	Change from current	Premium impact
	Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing s rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ass 7N icle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of itted. Use of END 44 is not		
PUBLIC SECT			1		1	
Table of Contents	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77		D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A		Description updated in accordance with GISA	This does not impact premiums.
307 Rating Class	G. Limousine		G. Limousine – 7B		Bulletin 2020-10	

Rule	Rule Current Wording			Approved Wording			Change from current	Premium impact
				K. Ride Hailing - Class 7C				
307.D Rating Class	D. Private Bus – Class 79			D. Private Bus – Class 7M			Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	E. Van Pool – Class 79			E. Van Pool – Class 71	М		Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77			F. Taxi – Class 7A			Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine			G. Limousine – Class	7B		Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW			K. Ride Hailing - Class Attach END 6A and insert A vehicle used in connecti	rated use		Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.
				motor vehicle, used to pro transportation of passeng through use of a transpor	ovide pre-a ers for con	arranged npensation		
				Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.			e	
				Code and rate as a Taxi				
				Where seating capacity ex seat over seven, add the applicable to Passenger B Accident Benefits for a Pu	per seat pr odily Injur	remium		
Rule 320:	The commission rates are	e:		The commission rates a	are:		Description updated in	This does not
Commission	Public Vehicles	Exp.	Indv.	Public Vehicles	Exp.	Indv.	accordance with GISA	impact premiums.
Schedule	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		

Rule	Current W	Current Wording		Approved Wording		Change from current	Premium impact	
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class		10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79	7.570	1070	Funeral Vehicles Class		10%		
	Class 7 5			Short Term Rental	7.5%	10%		
				Class 7M	7.570	10 /0		
				Ride Sharing Class 7N	7.5%	10%		
332	Rule 332: Short Term	Rentals-Ur	specified	Rule 332: Short Term			Introduces new coverage	This does not
332	Lessees - Leases of 30			Lessees - Leases of 3			and Description updated in	impact premiums.
Short-Term				Ride Sharing			accordance with GISA	pase promiumor
Rentals-	Use POL 1 and END 5C.	Insurance is	provided				Bulletin 2020-10.	
Unspecified	on a specified vehicle/pe			A. Short-Term Rentals	s-Unspecifi	ied Lessees		
Lessees - Lease	use of END 21A/B is not			- Leases of 30 days o				
of 30 Days or	END 44 is not permitted			Use POL 1 and END 5C.				
Less	·							
	Coverages/Premiums			Insurance is provided or	n a specified	l vehicle/per		
	1. Liability, Physical D	amage		vehicle basis and use of	END 21A/B	is not		
	Class of Vehicle	Premium		permitted. Use of END 4	4 is not per	mitted.		
	Private Passenger	250% of 0	7/0 rate					
	Vehicles			Coverages/Premiums				
	Commercial Vehicles			1. Liability, Optional I				
	Light Trucks	200% of 43		Class of Vehicle	Premium			
	Heavy Trucks	200% of 4		Private Passenger	250% of 0	7/0 rate		
	Tractors/Trailers	175% of 6	4/0 rate	Vehicles				
	Private Type Trailers			Commercial Vehicles				
	Liability	Non-Pleasu	ire rate	Light Trucks	200% of 4			
		plus \$15		Heavy Trucks	200% of 4			
	Physical Damage	250% of no		Tractors/Trailers	175% of 6	4/0 rate		
	Motor Homes and Vehi	cles with mo	unted	Private Type Trailers				
	Camper Units			Liability	Non-Pleasi	ure rate		
	Liability	250% of 0			plus \$15			
	Physical Damage	250% of N		Optional Physical	250% of n	ormal rate		
	Motorcycles &	250% of D		Damage				
	Mopeds	Record 0 ra		Motor Homes and Vehi	cies with mo	ountea		
		applicable	to Age 16-	Camper Units	2500/ -60	7/0		
	Snow Vehicles	20 250% of no	armal rata	Liability Optional Physical	250% of 0	lormal rate		
	All Terrain Vehicles	250% of no		Damage	230% OF IV	ioriilai rate		
	Any other vehicle	Refer to Se		Motorcycles &	250% of D	riving		
	Any other vehicle	Carrier	ii viciiig	Motorcycles & Mopeds	Record 0 r			
		Carrier		Hopeus		to Age 16-		
	2. Accident Benefits				20	to Age 10-		
	2. ACCIDENT DENETITS				20			

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Charge the normal rate for the type of vehicle concerned.	Snow Vehicles All Terrain Vehicles Any other vehicle Refer to Servicing Carrier 2. Accident Benefits Charge the normal rate for the type of vehicle concerned. B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.		
RECREATION	AL SECTION			
435 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less 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.	Rule 435: 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.	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Coverages/Premiums 1. Liability, Physical Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Non-Pleasure rate plus \$15 Physical Damage Class of Vehicles Premium 250% of 07/0 rate 250% of 43/0 rate 200% of 43/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 Physical Damage Class of Vehicles Premium 250% of 07/0 rate 250% of 43/0 rate 250% of 64/0 rate 250% of 07/0 rate 250% of 43/0 rate 250% of 64/0 rate 250% of 64/0 rate 250% of 07/0 rate 250% of 43/0 rate 250% of 64/0 rate 250% of 64/0 rate 250% of 07/0 rate 250% of 43/0 rate 250% of 64/0 rate 250% of 64/0 rate 250% of 07/0 rate 250% of 43/0 rate 250% of 64/0 rate 250% of 64/0 rate 250% of 07/0 rate	Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Coverages/Premiums 1. Liability, Optional Physical Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers 1. Liability, Optional Physical Damage Premium 250% of 07/0 rate 250% of 43/0 rate 200% of 43/0 rate 175% of 64/0 rate		

Rule	Current W	Vording	Approved Wo	rding	Change from current	Premium impact
	Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ass 7N icle is used in connection service, or peer-to-peer Insurance is provided on vehicle basis and use of litted. Use of END 44 is not ental (as outlined in Section		

Approved Wording

Change from current Premium impact

Rule

Current Wording

Funeral Vehicles Class 75

Short Term Rental

Class 79

7.5%

7.5%

10%

10%

DRIVER'S POLICY SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Class 70, 73, 74, 78 Class 70, 73, 74, 78 Bulletin 2020-10. School Bus Class 71 7.5% 10% School Bus Class 71 7.5% 10% Hotel & Country Club 7.5% 10% Hotel & Country Club 10% 7.5% Class 72 Class 72 Private Bus Class 79 7.5% 10% Private Bus Class 7M 7.5% 10% Taxi, Limousine Class 77 6% 6% Taxi Class 7A 6% 6% Van Pool Class 79 7.5% Limousine Class 7B 6% 6% 10% Ambulance Class 76 7.5% 10% Ride Hailing Class 7C 6% 6%

7.5%

7.5%

7.5%

7.5%

10%

10%

10%

10%

10%

Van Pool Class 7M

Short Term Rental

Class 7M

Ambulance Class 76

Ride Sharing Class 7N

Funeral Vehicles Class 75 7.5%





Manual of Rules and Rates NORTHWEST TERRITORIES

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

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

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

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

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PRIVATE PASSI	ENGER SECTION					
136.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction	0% 5% 15% 25% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
126 D h 0 -	1 Serious Conviction Each additional Serious Conviction	100% 100%	1 Serious Conviction Each additional Serious Conviction	100%	A	Th:211
136.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inconter moving violations, including new of added to an Act governing highway traffic considered Minor, whether committed with outside Canada, if not specifically named Major or Serious list, including but not linute. - Using handheld/operated electromire wireless device	fences c, may be thin or in the nited to:	a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmen	or any offence nitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
136.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offen any Act governing highway traffic or for a substantially the same whether committed outside Canada: - Failure to stop on request of or obey of a police officer. - Stunting	any offence ed within or	c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Convictio under any Act governing highway traf Act within or outside Canada: - Failure to stop on request of or or of a police officer. - Stunting	a conviction river Record n but is shown fic or any other	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
136.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.
149.A Fleets, Definition	NEW	- Learner/Level One driver with alcohol in blood Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
COMMERCIALS	ECTION					
226.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	1 Serious Conviction Each additional Serious Conviction	100% 100%	1 Serious Conviction Each additional Serious Conviction	100% 100%		-1: ·
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all in other moving violations, including new added to an Act governing highway tra considered Minor, whether committed voutside Canada, if not specifically name Major or Serious list, including but not - Using handheld/operated elections wireless device	offences ffic, may be within or ed in the limited to:	a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	or any offence iitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
226.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offe any Act governing highway traffic or fo substantially the same whether commit outside Canada: - Failure to stop on request of or oborf a police officer. - Stunting	r any offence tted within or	c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to stop on request of or old of a police officer. - Stunting	a conviction river Record n but is shown fic or any other	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
226.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.
239.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, 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 a dhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PUBLIC SECTION)N					
323.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 1 4 Minor Convictions 2 Each additional Minor Conviction 1 Major Conviction 1 Each additional Major Conviction 2	0% 5% 5% 5% 5% 5%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	Each additional Serious Conviction b. Minor The list of minor convictions is not all inclu other moving violations, including new offer added to an Act governing highway traffic, considered Minor, whether committed with outside Canada, if not specifically named in Major or Serious list, including but not limi - Using handheld/operated electron wireless device	ences , may be lin or n the ited to:	1 Serious Conviction Each additional Serious Conviction a. Major Convictions for any of the following of any Act governing highway traffic or four substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainment	or any offence iitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
323.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offence any Act governing highway traffic or for an substantially the same whether committed outside Canada: - Failure to stop on request of or obey dof a police officer. - Stunting	ny offence I within or	c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to stop on request of or old of a police officer. - Stunting	a conviction river Record n but is shown fic or any other	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
323.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.
335.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet		
335.B	Experience rating includes the following:	rating criteria outlined under Rule 335. Experience rating includes the following:	Clarifies	Will not
Fleets, Fleet Rating	 Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. Claims (paid by the previous insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application. Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer. Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss. Amounts above FA deductibles when the prior Insurer had higher deductibles. Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	 All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	impact premiums.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
RECREATIONAL	SECTION					
425.C Accident/Conviction Surcharge Table	1 Minor Conviction 00 2 Minor Convictions 50 3 Minor Convictions 15 4 Minor Convictions 25 Each additional Minor Conviction 15 1 Major Conviction 15 Each additional Major Conviction 25	% 5% 5% 5% 6%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	1 Serious Conviction 100% Each additional Serious Conviction 100% Each additional Serious Conviction 100% Each additional Serious Conviction Ea			100% fences under or any offence hitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
425.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences any Act governing highway traffic or for any substantially the same whether committed voutside Canada: - Failure to stop on request of or obey di of a police officer. - Stunting	offence within or	the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
425.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.	
		 Learner/Level One driver with alcohol in blood 			
438.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.	

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

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
GARAGE SECTION	ON				
623.A Accident/Conviction Surcharge Table	1 Minor Conviction 0% 2 Minor Convictions 5% 3 Minor Convictions 15% 4 Minor Convictions 25% Each additional Minor Conviction 15% 1 Major Conviction 15% Each additional Major Conviction 25%	2 Minor Convictions 3 Minor Convictions 1 4 Minor Convictions 2 Each additional Minor Conviction 1 Major Conviction 2	0% 5% 5% 5% 5% 5%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
602.04.0	1 Serious Conviction 100% Each additional Serious Conviction 100%	Each additional Serious Conviction 10	00%		
623.B.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: - Using handheld/operated electronic/ wireless device	a. Major Convictions for any of the following offence any Act governing highway traffic or for an substantially the same whether committed outside Canada: Using a hand held wireless communication/entertainment de	ny offence I within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	urrent Wording Approved Wording		Change from Current	Premium impact on existing policies	
Accident and Conviction Surcharge, Conviction Definition: Serious	NEW S		c. Serious Convictions for any of the following of the Criminal Code of Canada. Where shown below is not recorded on the E Abstract as a Criminal Code Conviction under any Act governing highway transport Act within or outside Canada: - Failure to have alcohol igniting device installed and function requirement for driver's licenterinstatement - Driver in the alcohol ignition device programme operating so equipped - Learner/Level One driver fail sample	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.	
_			- Learner/Level One driver wit blood	h alcohol in		
DRIVER'S POLI	CY SECTION					
724.C	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
	2 Minor Convictions	5%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction	3 Minor Convictions	15%	3 Minor Convictions	15%	levels to	premiums
Surcharge Table	4 Minor Convictions	25%	4 Minor Convictions	25%	be	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%	consistent across all	
	111	1.50/	111	2504	jurisdiction	
	1 Major Conviction	15%	1 Major Conviction	25%	Janisarction	
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
724.D.b & a	b. Minor	100 /0	a. Major	100 /0	Amends	This will
, 2 1.D.D & a	The list of minor convictions is not all inclusive and		Convictions for any of the following offences under		the named	impact
Accident and	other moving violations, including new		any Act governing highway traffic or		convictions	premiums
Conviction	added to an Act governing highway tra		substantially the same whether comr	nitted within or	from	
Surcharge,	considered Minor, whether committed within or outside Canada:					
Conviction	outside Canada, if not specifically nam				`Major' to	
Definition: Minor	Major or Serious list, including but not	t limited to:	 Using a hand held wireless 		align FA	
and Major			communication/entertainme	nt device	with	

Rule Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
	 Using handheld/operated electronic/ wireless device 		treatment in the standard market	
724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting	C. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.





Manual of Rules and Rates NORTHWEST TERRITORIES

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

Effective September 1, 2021 Facility Association is implementing the following updates for new business and renewals in Northwest Territories:

• There is an amended rule in Commercial section of the manual. A summary of the rule change is attached to the Manual Bulletin on the Facility Association website.

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

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

Approved Wording

Change

Premium

Current Wording

Rule

		-		-	from Current	impact on existing policies
COMMERCIAL S	ECTION					· .
201:C Coverages Available	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)		a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)		Amends Minimum Physical	This will not impact premiums
and Minimum Deductibles,	The deductibles are to	be no less than:	The deductibles are to be no less than:		Damage Deductible	
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light	
Damage Coverage and Deductibles	15 and under	\$500	15 and under	\$500	Vehicles with a RG	
and Deductibles	16 – 18	\$1,000	16 – 18	\$1,000	of 22 and	
	19 – 21	\$2,500	19 – 21	\$2,500	over.	
	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum	OVEL.	
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	END 40	deductible \$5,000). END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months		
	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:		b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than:		Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums
	Vehicle Make and Model listed in Commercial Rate Group Table I <\$50.001	10% of List Price New (minimum deductible \$5,000). 10% of List Price New	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
	\$50,001-\$75,000	12% of List Price New	<\$50,001	\$2,500		
	\$75,001 - \$100,000	15% of List Price New	\$50,001 - \$65,000	\$3,500		
	\$100,001 - \$100,000	20% of List Price New	\$65,001 - \$80,000	\$4,000		
	\$125,000	2070 Of Elist Fried New	\$80,001 - \$100,000	\$5,000		
	\$125,000 \$125,001 and Over	25% of List Price New	φου,υσι φιου,υσυ	ψο,οοο		
	,, and, or	1				

Rule	Current Wording		Арр	Approved Wording		Premium impact on existing policies
	is \$122,000, 20% is \$	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months new of Class 42 Sand & Gravel truck 624,400. The deductible shall be g factor for \$2,500 or more applies.	is \$122,000 5% is \$6,1	Commercial Vehicles with Physical	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums



March 2021

Manual of Rules and Rates NORTHWEST TERRITORIES

Revised Commercial Rates Effective July 1, 2021 (New Business and Renewals)

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

• Revised Commercial rates. Overall, there is a change of +5.1%. Rates may vary depending upon individual policy circumstances.

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

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