

**September 2021**

**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](http://www.facilityassociation.com) has been updated with this information.

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

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULES AND RATES MANUAL  
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

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SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from current</b>	<b>Premium impact</b>
	<p>Camper Units Liability 250% of 07/0 rate Physical Damage 250% of Normal rate Motorcycles &amp; Mopeds 250% of Driving Record 0 rate applicable to Age 16-20 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p><b>2. Accident Benefits</b> Charge the normal rate for the type of vehicle concerned.</p>	<p>plus \$15 Optional Physical 250% of normal rate Damage Motor Homes and Vehicles with mounted Camper Units Liability 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles &amp; Mopeds 250% of Driving Record 0 rate applicable to Age 16-20 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p><b>2. Accident Benefits</b> Charge the normal rate for the type of vehicle concerned.</p> <p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
<b>COMMERCIAL SECTION</b>				
234: Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the commercial vehicle(s) in the new jurisdiction. The existing policy must be cancelled pro rata and new insurance obtained in the new jurisdiction.  Facility Association shall not provide insurance for	Provides guidance on how to rate an interurban vehicle chiefly used in another jurisdiction	This may impact premiums.

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Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered.</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</li> <li>3. If the vehicle is operated outside Northwest Territories, including into the U.S., Northwest Territories rates and a surcharge apply. Refer to Rule 228: Outside Northwest Territories Exposure to determine the surcharges applicable.</li> </ol>	<p>vehicles which are never operated in the jurisdiction in which they are registered.</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</li> <li>3. If the vehicle is classified as Commercial (<b>excluding</b> Interurban Classes 61, 62, 63, 64 or 99) and is operated outside Northwest Territories, including into the U.S., Northwest Territories rates and a surcharge apply. Refer to Rule 228: Outside Northwest Territories Exposure to determine the surcharges applicable.</li> <li>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.</li> </ol> <p>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.</p> <p>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</p>		

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		<p>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.</p> <p>If the vehicle is chiefly used in more than one region as defined below, it is to be rated based on the region that generates the highest vehicle premium.</p> <p><b>Region 1 – Atlantic Provinces</b> (Newfoundland &amp; Labrador, Nova Scotia, New Brunswick, Prince Edward Island): Rate using New Brunswick Interurban rates.</p> <p><b>Region 2 – Central</b> (Ontario and Quebec): Rate using Ontario Interurban rates.</p> <p><b>Region 3 – West and North</b> (Alberta, British Columbia, Saskatchewan, Manitoba and the Territories): Rate using Alberta Interurban rates.</p>		
236  Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	<p><b>Rule 236: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less</b></p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b>  <b>1. Liability, Physical Damage</b>  <b>Class of Vehicle      Premium</b>  Private Passenger      250% of 07/0 rate  Vehicles  Commercial Vehicles</p>	<p><b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b>  Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b>  <b>1. Liability, Optional Physical Damage</b>  <b>Class of Vehicle      Premium</b>  Private Passenger      250% of 07/0 rate  Vehicles  Commercial Vehicles</p>	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

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<b>PUBLIC SECTION</b>				
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307. K Rating Class	NEW	<p><b>K. Ride Hailing - Class 7C</b> Attach END 6A and insert rated use of vehicle.</p> <p>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.</p> <p>Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.</p> <p>Code and rate as a Taxi</p> <p>Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</p>	Type of Use created in accordance with GISA bulletin 2020-10.	This does not impact premiums.																																				
Rule 320: Commission Schedule	<p><b>The commission rates are:</b></p> <table border="1"> <thead> <tr> <th><b>Public Vehicles</b></th> <th><b>Exp.</b></th> <th><b>Indv.</b></th> </tr> </thead> <tbody> <tr> <td>Public Bus Class 70, 73, 74, 78</td> <td>6%</td> <td>6%</td> </tr> <tr> <td>School Bus Class 71</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Hotel &amp; Country Club Class 72</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Private Bus Class 79</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Taxi, Limousine Class 77</td> <td>6%</td> <td>6%</td> </tr> </tbody> </table>	<b>Public Vehicles</b>	<b>Exp.</b>	<b>Indv.</b>	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	<p><b>The commission rates are:</b></p> <table border="1"> <thead> <tr> <th><b>Public Vehicles</b></th> <th><b>Exp.</b></th> <th><b>Indv.</b></th> </tr> </thead> <tbody> <tr> <td>Public Bus Class 70, 73, 74, 78</td> <td>6%</td> <td>6%</td> </tr> <tr> <td>School Bus Class 71</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Hotel &amp; Country Club Class 72</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Private Bus Class 7M</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Taxi Class 7A</td> <td>6%</td> <td>6%</td> </tr> </tbody> </table>	<b>Public Vehicles</b>	<b>Exp.</b>	<b>Indv.</b>	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
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332  Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p><b>Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</b></p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b></p> <p><b>1. Liability, Physical Damage</b></p> <table border="0"> <tr> <td><b>Class of Vehicle</b></td> <td><b>Premium</b></td> </tr> <tr> <td>Private Passenger Vehicles</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> <tr> <td>    Light Trucks</td> <td>200% of 43/0 rate</td> </tr> <tr> <td>    Heavy Trucks</td> <td>200% of 45/0 rate</td> </tr> <tr> <td>    Tractors/Trailers</td> <td>175% of 64/0 rate</td> </tr> <tr> <td>Private Type Trailers Liability</td> <td>Non-Pleasure rate plus \$15</td> </tr> <tr> <td>Physical Damage</td> <td>250% of normal rate</td> </tr> <tr> <td>Motor Homes and Vehicles with mounted Camper Units</td> <td></td> </tr> <tr> <td>    Liability</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>    Physical Damage</td> <td>250% of Normal rate</td> </tr> <tr> <td>Motorcycles &amp; Mopeds</td> <td>250% of Driving Record 0 rate applicable to Age 16-20</td> </tr> <tr> <td>Snow Vehicles</td> <td>250% of normal rate</td> </tr> <tr> <td>All Terrain Vehicles</td> <td>250% of normal rate</td> </tr> <tr> <td>Any other vehicle</td> <td>Refer to Servicing Carrier</td> </tr> </table> <p><b>2. Accident Benefits</b></p>	<b>Class of Vehicle</b>	<b>Premium</b>	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Liability	250% of 07/0 rate	Physical Damage	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier	<p><b>Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b></p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b></p> <p><b>1. Liability, Optional Physical Damage</b></p> <table border="0"> <tr> <td><b>Class of Vehicle</b></td> <td><b>Premium</b></td> </tr> <tr> <td>Private Passenger Vehicles</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> <tr> <td>    Light Trucks</td> <td>200% of 43/0 rate</td> </tr> <tr> <td>    Heavy Trucks</td> <td>200% of 45/0 rate</td> </tr> <tr> <td>    Tractors/Trailers</td> <td>175% of 64/0 rate</td> </tr> <tr> <td>Private Type Trailers Liability</td> <td>Non-Pleasure rate plus \$15</td> </tr> <tr> <td>Optional Physical Damage</td> <td>250% of normal rate</td> </tr> <tr> <td>Motor Homes and Vehicles with mounted Camper Units</td> <td></td> </tr> <tr> <td>    Liability</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>    Optional Physical</td> <td>250% of Normal rate</td> </tr> <tr> <td>Damage</td> <td></td> </tr> <tr> <td>Motorcycles &amp; Mopeds</td> <td>250% of Driving Record 0 rate applicable to Age 16-20</td> </tr> </table>	<b>Class of Vehicle</b>	<b>Premium</b>	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	Damage		Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20	<p>Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.</p>	<p>This does not impact premiums.</p>
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**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULES AND RATES MANUAL  
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

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**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULES AND RATES MANUAL  
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**May 2021**

**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](http://www.facilityassociation.com) has been updated with this information.

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

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

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Each additional Serious Conviction	100%																																															
136.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p><b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using a hand held wireless communication/entertainment device</li> </ul>	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	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> 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:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums																																												

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>136.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Serious</p>	<p><b>NEW</b></p>	<p><b>c. Serious</b>            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:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Learner/Level One driver fail/refuse breath sample</li> <li>- Learner/Level One driver with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in all other Jurisdictions in which FA operates</p>	<p>This will affect premiums.</p>
<p>149.A</p> <p>Fleets, Definition</p>	<p><b>NEW</b></p>	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> </ol>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149.</p>		
<p>149.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application.</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
226.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	2 Minor Convictions	5%		
	3 Minor Convictions	15%		
	4 Minor Convictions	25%		
	Each additional Minor Conviction	15%		
	1 Major Conviction	15%		
	Each additional Major Conviction	25%		
	1 Serious Conviction	100%		
Each additional Serious Conviction	100%			
226.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: ... - Using handheld/operated electronic/wireless device	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: ... - Using a hand held wireless communication/entertainment device	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
	226.D.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:  - Failure to stop on request of or obey directions of a police officer.  - Stunting	<b>c. Serious</b> 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



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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>226.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Serious</p>	<p><b>NEW</b></p>	<p><b>c. Serious</b>            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:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Learner/Level One driver fail/refuse breath sample</li> <li>- Learner/Level One driver with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in all other Jurisdictions in which FA operates</p>	<p>This will affect premiums.</p>
<p>239.A</p> <p>Fleets, Definition</p>	<p><b>NEW</b></p>	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> </ol>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</p>		
<p>239.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application.</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PUBLIC SECTION</b>				
323.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	2 Minor Convictions	5%		
	3 Minor Convictions	15%		
	4 Minor Convictions	25%		
	Each additional Minor Conviction	15%		
	1 Major Conviction	15%		
	Each additional Major Conviction	25%		
	1 Serious Conviction	100%		
Each additional Serious Conviction	100%			
323.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p><b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using a hand held wireless communication/entertainment device</li> </ul>	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	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> 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:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>323.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Serious</p>	<p><b>NEW</b></p>	<p><b>c. Serious</b>            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:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Learner/Level One driver fail/refuse breath sample</li> <li>- Learner/Level One driver with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in all other Jurisdictions in which FA operates</p>	<p>This will affect premiums.</p>
<p>335.A</p> <p>Fleets, Definition</p>	<p><b>NEW</b></p>	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> </ol>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.</p>		
<p>335.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application.</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
<b>RECREATIONAL SECTION</b>																																																
425.C Accident/Conviction Surcharge Table	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>5%</td></tr> <tr><td>3 Minor Convictions</td><td>15%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>15%</td></tr> <tr><td>Each additional Major Conviction</td><td>25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>100%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>5%</td></tr> <tr><td>3 Minor Convictions</td><td>15%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>25%</td></tr> <tr><td>Each additional Major Conviction</td><td>25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>100%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </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	25%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p><b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using a hand held wireless communication/entertainment device</li> </ul>	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	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> 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:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums																																												

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>425.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Serious</p>	<p><b>NEW</b></p>	<p><b>c. Serious</b>            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:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Learner/Level One driver fail/refuse breath sample</li> <li>- Learner/Level One driver with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in all other Jurisdictions in which FA operates</p>	<p>This will affect premiums.</p>
<p>438.A</p> <p>Fleets, Definition</p>	<p><b>NEW</b></p>	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> </ol>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p>		
<p>438.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application.</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>



**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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**May 2021**

**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](http://www.facilityassociation.com) has been updated with this information.

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

**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE SEPTEMBER 1, 2021**

Rule

Current Wording

Approved Wording

Change  
from  
Current

Premium  
impact on  
existing  
policies

COMMERCIAL SECTION																													
201:C  Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p>Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over.</p>	<p>This will not impact premiums</p>	
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<p><b>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg)</b></p> <p>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:</p> <table border="1"> <thead> <tr> <th>List Price New</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Vehicle Make and Model listed in Commercial Rate Group Table I</td> <td>10% of List Price New (minimum deductible \$5,000).</td> </tr> <tr> <td>&lt;\$50,001</td> <td>10% of List Price New</td> </tr> <tr> <td>\$50,001-\$75,000</td> <td>12% of List Price New</td> </tr> <tr> <td>\$75,001 - \$100,000</td> <td>15% of List Price New</td> </tr> <tr> <td>\$100,001 - \$125,000</td> <td>20% of List Price New</td> </tr> <tr> <td>\$125,001 and Over</td> <td>25% of List Price New</td> </tr> </tbody> </table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	10% of List Price New (minimum deductible \$5,000).	<\$50,001	10% of List Price New	\$50,001-\$75,000	12% of List Price New	\$75,001 - \$100,000	15% of List Price New	\$100,001 - \$125,000	20% of List Price New	\$125,001 and Over	25% of List Price New	<p><b>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)</b></p> <p>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:</p> <table border="1"> <thead> <tr> <th>List Price New</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Vehicle Make and Model listed in Commercial Rate Group Table I</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>&lt;\$50,001</td> <td>\$2,500</td> </tr> <tr> <td>\$50,001 - \$65,000</td> <td>\$3,500</td> </tr> <tr> <td>\$65,001 - \$80,000</td> <td>\$4,000</td> </tr> <tr> <td>\$80,001 - \$100,000</td> <td>\$5,000</td> </tr> </tbody> </table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	<\$50,001	\$2,500	\$50,001 - \$65,000	\$3,500	\$65,001 - \$80,000	\$4,000	\$80,001 - \$100,000	\$5,000	<p>Amends Minimum Physical Damage Deductible for Heavy Vehicles.</p>	<p>This will not impact premiums</p>
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**FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL  
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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums
Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 20% is \$24,400. The deductible shall be \$24,500 and the rating factor for \$2,500 or more applies.	END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage.				
Example: If list price new of Class 42 Sand & Gravel truck is \$122,000 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.						



**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 [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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