

August 2021

**Manual of Rules and Rates
Ontario**

**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 Ontario

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

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

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

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

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146 Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</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 44R is not permitted.</p> <p>Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage</p> <table border="0"> <tr> <td>Class of Vehicle</td> <td>Premium</td> </tr> <tr> <td>Private Passenger Vehicles</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> </table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		<p>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage</p> <table border="0"> <tr> <td>Class of Vehicle</td> <td>Premium</td> </tr> <tr> <td>Private Passenger</td> <td>250% of 07/0 rate</td> </tr> </table>	Class of Vehicle	Premium	Private Passenger	250% of 07/0 rate	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
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	<p>Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Private Type Trailers BI Non-Pleasure rate plus \$15 PD Non-Pleasure Rate DCPD Normal Rate Optional Physical 250% of normal rate Damage Motor Homes and Vehicles with mounted Camper Units Liability 250% of 07/0 rate DCPD 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned using Driving Record 0.</p>	<p>Vehicles 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 BI Non-Pleasure rate plus \$15 PD Non-Pleasure Rate DCPD Normal Rate Optional Physical 250% of normal rate Damage Motor Homes and Vehicles with mounted Camper Units Liability 250% of 07/0 rate DCPD 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned using Driving Record 0.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		

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PUBLIC SECTION				
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing (Class 7C)	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	<p>K. Ride Hailing - Class 7C Attach END 6C 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</p>	Type of Use created in accordance with GISA bulletin 2020-10.	This does not impact premiums.

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SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

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SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

Rule	Current Wording				Approved Wording				Change from current	Premium impact
	Ambulance Class 76	7.5%	10%	\$370	Ride Hailing Class 7C	6%	6%	\$370		
	Funeral Vehicles Class 75	7.5%	10%	\$370	Van Pool Class 7M	7.5%	10%	\$370		
	Short Term Rental Class 79	7.5%	10%	\$370	Ambulance Class 76	7.5%	10%	\$370		
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					Short Term Rental Class 7M	7.5%	10%	\$370		
					Ride Sharing Class 7N	7.5%	10%	\$370		

**Manual of Rules and Rates
Ontario****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 Ontario

- There are amended rule changes in various section of the manual. 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.



May 2021

**Manual of Rules and Rates
ONTARIO**

**2021 Private Passenger CLEAR Rate Group Tables and
2021 Commercial Rate Group Tables
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 Ontario:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 15 to 47 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and II).

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.



March 2021

**Manual of Rules and Rates
ONTARIO**

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

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

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

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

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

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

Rule

Current Wording

Approved Wording

Change from Current

Premium impact on existing policies

COMMERCIAL SECTION																																																								
<p>201:E</p> <p>Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles</p>	<p>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)</p> <p>The deductibles are to be no less than:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Rate Groups</th> <th style="text-align: left;">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 claims within the past 60 months</td> </tr> </tbody> </table> <p>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg)</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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">List Price New</th> <th style="text-align: left;">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><\$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>	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).	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**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1 2021**

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire claims within the past 60 months		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.			