

**December 2022**

**Manual of Rules and Rates  
Ontario**

**Revised Non Owned Auto Rates  
Effective April 1, 2023 (New Business and Renewals)**

**Effective April 1, 2023** Facility Association is implementing the following update for new business and renewals in Ontario

- Revised Non Owned Auto rates. Overall, there is a change of +10.00%. 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.

**July 2022**

**Manual of Rules and Rates  
ONTARIO**

**Introduction of Taxi Telematics Discount  
Effective December 1, 2022 (New Business and Renewals)**

**Effective December 1, 2022** Facility Association is implementing the following update for new business and renewals in Ontario:

- Introduction of the Video Telematics Discount applicable to Taxis, has been added to the manual.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

The Terms of Use applicable to the Video Telematics Program, as well as Frequently Asked Questions, please visit: [www.facilityassociation.com/Home/FAQ](http://www.facilityassociation.com/Home/FAQ).

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**FACILITY ASSOCIATION ONTARIO RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE DECEMBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies									
<b>PUBLIC SECTION</b>													
Rule 307.F: Rating Class, Taxi – Rating Notes	<b>NEW</b>	<p><b>3. Vehicles with Video Telematics</b></p> <p>Where a Taxi has an OBD-II Port connected telematics device with video recording and retrieval capability installed in the vehicle from an approved telematics service provider (an “Approved Provider”) allowing for the continuous monitoring of driving behavior, it may be eligible for one of the following Video Telematics Discount tiers:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Tier</th> <th style="text-align: center;">Description</th> <th style="text-align: center;">Discount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Tier 1</b></td> <td>Driver/Vehicle Monitoring Services</td> <td style="text-align: center;"><b>3%</b></td> </tr> <tr> <td style="text-align: center;"><b>Tier 2</b></td> <td>Driver/Vehicle Monitoring Services <b>and</b> personalized driver coaching</td> <td style="text-align: center;"><b>8%</b></td> </tr> </tbody> </table> <p>The discount is applicable to all coverages.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• The discount is applicable at New Business or Renewal;</li> <li>• All listed Taxi vehicles must be fitted with video telematics device from an Approved Provider and the device must be kept in good working order;</li> <li>• All listed Taxi Operators <u>must</u> be enrolled as drivers in the video telematics service;</li> <li>• Facility Association Servicing Carriers will verify enrollment and type of service subscribed to at the time of New Business and each subsequent Renewal. The discount will be removed if service enrolment cannot be verified with the Approved Provider;</li> <li>• Drivers will cease to be eligible for the Video Telematics Discount in the event that they fail to significantly improve their Telematics Score within two (2) years of the initial enrollment.</li> </ul>	Tier	Description	Discount	<b>Tier 1</b>	Driver/Vehicle Monitoring Services	<b>3%</b>	<b>Tier 2</b>	Driver/Vehicle Monitoring Services <b>and</b> personalized driver coaching	<b>8%</b>		
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		<ul style="list-style-type: none"> <li>• If Video Telematics services are discontinued by the Approved Provider, the discount will be removed effective Renewal.</li> <li>• <i>“Significant Improvement”</i> is defined as moving up by two (2) quartiles in the overall score ranking as measured by the video-telematics safety score. (ex, from 4th quartile to 2nd quartile, or from 3rd quartile to the 1st quartile) <b>OR</b> the video-telematics safety score places a driver in the 1<sup>st</sup> quartile for minimum 9-consecutive months</li> </ul>		

**Manual of Rules and Rates  
ONTARIO****Revised Commercial Rule Change  
Effective October 1, 2022 (New Business and Renewals)**

**Effective October 1, 2022** Facility Association is implementing the following update for new business and renewals in Ontario:

- Commercial Rule 228 in the manual has been amended.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
<p>228: Outside Province Exposure</p>	<p><b>Rule 228: U.S. Exposure</b></p> <p><b>A. U.S. Exposure Surcharge</b></p> <p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p>	<p><b>Rule 228: Outside Province Exposure</b></p> <p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.</p> <p>Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p><b>A. U.S. Exposure Surcharge (excluding Interurban Vehicles)</b></p> <p><b><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></b></p> <p>The percentage of U.S.Exposure will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p>	<p>Harmonize the name of the surcharge across all provinces &amp; territories</p> <p>Clarifies wording and indicates this section excludes IU vehicles.</p>	<p>This will not impact premiums.</p> <p>This may impact premiums on Interurban Vehicles</p>

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	<p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, DCPD, Accident Benefits, Uninsured Automobile, and END 44R.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, DCPD, Accident Benefits, Uninsured Automobile, END 44</b> For each percentage point of mileage in the U.S., surcharge 1.5% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 886 1024 1023"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>15%</td> </tr> <tr> <td>25%</td> <td>37.5%</td> </tr> <tr> <td>50%</td> <td>75%</td> </tr> </tbody> </table> <p><b>Optional Physical Damage Coverage</b> For each percentage point of mileage in the U.S., surcharge .75% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 1179 1024 1367"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>0%</td> </tr> <tr> <td>8%</td> <td>6%</td> </tr> <tr> <td>10%</td> <td>7.5%</td> </tr> <tr> <td>25%</td> <td>18.75%</td> </tr> <tr> <td>50%</td> <td>37.5%</td> </tr> </tbody> </table>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	15%	25%	37.5%	50%	75%	U.S. Exposure	Applicable Surcharge	Up to 5%	0%	8%	6%	10%	7.5%	25%	18.75%	50%	37.5%	<p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44</b> For each percentage point of total mileage in the U.S., surcharge 1.5% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 886 1623 1023"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>15%</td> </tr> <tr> <td>25%</td> <td>37.5%</td> </tr> <tr> <td>50%</td> <td>75%</td> </tr> </tbody> </table> <p><b>Optional Physical Damage</b> For each percentage point of total mileage in the U.S., surcharge .75% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 1179 1623 1367"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>0%</td> </tr> <tr> <td>8%</td> <td>6%</td> </tr> <tr> <td>10%</td> <td>7.5%</td> </tr> <tr> <td>25%</td> <td>18.75%</td> </tr> <tr> <td>50%</td> <td>37.5%</td> </tr> </tbody> </table>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	15%	25%	37.5%	50%	75%	U.S. Exposure	Applicable Surcharge	Up to 5%	0%	8%	6%	10%	7.5%	25%	18.75%	50%	37.5%	<p>Harmonize wording across jurisdiction</p> <p>Harmonize wording across jurisdiction</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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	<p><b>B. Currency Differential Surcharge</b></p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p><b>The surcharge percentage is calculated by means of the following formula:</b></p> <p><b>Currency differential x U.S. exposure surcharge</b></p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.</p> <p><b>Currency differential surcharge:</b> <b>0.31 X 25% = 7.75%</b></p> <p><b>The Currency differential surcharge is</b></p> <ol style="list-style-type: none"> <li>1. Applied only to the Liability premium (Road/Passenger Hazard), not DCPD.</li> <li>2. Not subject to a minimum surcharge</li> <li>3. Additional to but not compounded on the U.S. exposure surcharge.</li> </ol>	<p><b>B. Currency Differential Surcharge (Excluding Interurban Vehicles)</b></p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p><b>The surcharge percentage is calculated by means of the following formula:</b></p> <p><b>Currency differential x Percentage of U.S. Exposure</b></p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The percentage of U.S. exposure is 25%.</p> <p><b>Currency differential surcharge:</b> <b>0.31 X 25% = 7.75%</b></p> <p><b>The currency differential surcharge is</b></p> <ol style="list-style-type: none"> <li>1. Applied only to the Liability premium, not DCPD</li> <li>2. Not subject to a minimum surcharge</li> <li>3. This surcharge is additional to but not compounded on the U.S. Exposure surcharge.</li> </ol>	<p>Clarifies wording and indicates this section excludes IU vehicles.</p> <p>Clarifies how Currency Differential Surcharge is to be calculated</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>



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	<p><i>Example:</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">The Liability premium is</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>U.S. Exposure Surcharge is</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>The Currency Differential Surcharge is</td> <td style="text-align: right;">7.75%</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Base Premium</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>U.S. Exposure      \$1,000 X .25 =</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Currency Differential \$1,000 X 7.75 =</td> <td style="text-align: right;">\$78</td> </tr> <tr> <td>Total Liability premium</td> <td style="text-align: right;">\$1,328</td> </tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	The Liability premium is	\$1,000	U.S. Exposure Surcharge is	25%	The Currency Differential Surcharge is	7.75%			Base Premium	1,000	U.S. Exposure      \$1,000 X .25 =	\$250	Currency Differential \$1,000 X 7.75 =	\$78	Total Liability premium	\$1,328	<p><i>Example:</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">The Liability premium is:</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>The percentage of U.S. Exposure is:</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>The Currency Differential Surcharge is:</td> <td style="text-align: right;">7.75%</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Base Premium:</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>U.S. Exposure (\$1,000 x 0.25)</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Currency Differential (\$1,000 x 0.0775)</td> <td style="text-align: right;">\$78</td> </tr> <tr> <td style="text-align: right;"><b>Total Liability Premium</b></td> <td style="text-align: right; border-top: 1px solid black;"><b>\$1,328</b></td> </tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p> <p><b>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</b></p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p>	The Liability premium is:	\$1,000			The percentage of U.S. Exposure is:	25%	The Currency Differential Surcharge is:	7.75%			Base Premium:	\$1,000	U.S. Exposure (\$1,000 x 0.25)	\$250	Currency Differential (\$1,000 x 0.0775)	\$78	<b>Total Liability Premium</b>	<b>\$1,328</b>	<p>Clarifies how Currency Differential Surcharge is to be calculated</p>	<p>This will not impact premiums</p>
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		<p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>The surcharge (or discount) applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.</p> <p><b>Step 1: Determine the Canadian Out of Province Exposure.</b></p> <p>The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada</u>.</p> <p><b>a) If Canadian Out of Province Exposure (Operating outside Ontario) is 50% or less:</b></p> <p>Where an Interurban vehicle is registered in Ontario and reports 50% or less of its total <u>Canadian</u> mileage traveling <b>outside Ontario</b>, <u>no additional surcharge is applicable</u>.</p> <p><b>b) If Canadian Out of Province Exposure (Operating outside Ontario) is over 50%:</b></p> <p>Any Interurban vehicle registered in Ontario that reports more than 50% of its total mileage <b>outside Ontario</b>, is subject to the discount outlined below.</p>	<p>Highlights a condition applicable in NL and ON only where an additional surcharge is applicable to U.S. exposure only.</p>	

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		<p>To determine the discount amount, select the Region where the majority of the exposure is incurred from the table below.</p> <table border="1" data-bbox="1060 423 1583 794"> <thead> <tr> <th data-bbox="1060 423 1289 475">Region</th> <th data-bbox="1289 423 1583 475">Applicable Surcharge/Discount</th> </tr> </thead> <tbody> <tr> <td data-bbox="1060 475 1289 505"><b>Eastern Canada</b></td> <td data-bbox="1289 475 1583 505" style="text-align: center;">-75%</td> </tr> <tr> <td colspan="2" data-bbox="1060 505 1583 609"><i>'Eastern Canada' includes travel to Newfoundland &amp; Labrador, New Brunswick, Nova Scotia, Prince Edward Island and Quebec</i></td> </tr> <tr> <td data-bbox="1060 609 1289 638"><b>Western Canada</b></td> <td data-bbox="1289 609 1583 638" style="text-align: center;">-70%</td> </tr> <tr> <td colspan="2" data-bbox="1060 638 1583 716"><i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i></td> </tr> <tr> <td data-bbox="1060 716 1289 745"><b>Territories</b></td> <td data-bbox="1289 716 1583 745" style="text-align: center;">-80%</td> </tr> <tr> <td colspan="2" data-bbox="1060 745 1583 794"><i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i></td> </tr> </tbody> </table> <p><i>Example:</i> A vehicle registered in Ontario travels 70% of the time in New Brunswick, 10% in Quebec and 20% in Ontario. As the vehicle has accumulated over 50% of the Canadian mileage in the Atlantic Provinces and Quebec, a 75% discount applies.</p> <p>If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the lowest discount.</p> <p><i>Example:</i> A vehicle registered in Ontario travels 30% within Ontario, 30% in Atlantic Provinces and Quebec, 30% in Western Canada and 10% into the U.S. As the vehicle has equal exposure in Atlantic (including Quebec) and Western Canada, a 70% discount applies, as the discount amount is the lesser of the options available. The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p>	Region	Applicable Surcharge/Discount	<b>Eastern Canada</b>	-75%	<i>'Eastern Canada' includes travel to Newfoundland &amp; Labrador, New Brunswick, Nova Scotia, Prince Edward Island and Quebec</i>		<b>Western Canada</b>	-70%	<i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i>		<b>Territories</b>	-80%	<i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i>			
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<i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i>																		

**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies										
		<p><b>Step 2: Determine U.S. Exposure</b></p> <p>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure into the U.S.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1060 500 1625 662"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable U.S. Surcharge</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <p><b>Step 3: Determine the Total Outside Province Exposure Surcharge (or discount) applicable to the Interurban Vehicle</b></p> <p>The total surcharge (or discount) applicable is determined by totaling the surcharge amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge (or discount) is applicable to <b>Liability (BI and PD) and DCPD premiums.</b></p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Discount = -70%</p> <p>Step 2: U.S. Exposure Surcharge = <u>10%</u></p> <p>Total Out of Province Exposure Adjustment -60%</p> <p>In the above example, a 60% discount would apply to Liability (BI and PD) and DCPD Premiums.</p>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%		
U.S. Exposure	Applicable U.S. Surcharge													
5%	5%													
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May 2022

**Manual of Rules and Rates  
Ontario**

**2022 Private Passenger CLEAR Rate Group Tables and  
2022 Commercial Rate Group Tables  
Effective September 1, 2022 (New Business and Renewals)**

**Effective September 1, 2022** Facility Association is implementing the following update for new business and renewals in Ontario:

- 2022 Private Passenger CLEAR Rate Group Tables now having an amended range of 11-47 for Accident Benefits rate groups;
- 2022 Commercial Rate Group Tables ( Tables I and II).

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.

**January 2022**

**Manual of Rules and Rates  
Ontario**

**Revised Private Passenger Vehicle Rates  
Effective June 1, 2022 (New Business and Renewals)**

**Effective June 1, 2022** Facility Association is implementing the following update for new business and renewals in Ontario

- Revised Private Passenger Vehicle rates. Overall, there is a change of +12.1%. 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.

January 2022

**Manual of Rules and Rates  
Ontario**

**Revised All-Terrain Vehicle Rates, Motorcycles & Moped Rates  
and Various Rule Changes  
Effective May 1, 2022 (New Business and Renewals)**

**Effective May 1, 2022** Facility Association is implementing the following updates for new business and renewals in Ontario

- Revised All-Terrain Vehicle rates. Overall, there is a change of +8.0%. Rates may vary depending upon individual policy circumstances.
- Revised Motorcycles & Moped rates. Overall, there is a change of +6.0%. Rates may vary depending upon individual policy circumstances.
- There are amended rule changes in various section of the manual, including changes to Conviction surcharges and conviction classifications. A summary of rule changes is attached to the Manual Bulletin on the Facility Association website.
- END 35 (Emergency Service Expense) will no longer be offered; however coverage will be grandfathered on existing policies until the vehicle is removed from the policy.

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 ONTARIO RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies			
<b>GENERAL SECTION</b>							
Risk Not Specifically Provided For	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</b></p>	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) and Transportation Network Policy (SPF 9) are not available through Facility Association.</b></p>	Clarify that SPF 9 is not available through FA	This will not impact premiums.			
<b>PRIVATE PASSENGER SECTION</b>							
<p>123.A &amp; B:  Commonly Used Endorsements, Coverage for Transportation Replacement Coverage and Legal Liability for Damage to Non-Owned Automobiles</p>	<p><b>A. Coverage for Transportation Replacement Coverage</b> END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for private passenger vehicles. This endorsement is not available on fleet vehicles, driver training vehicles, rental vehicles, short term lease vehicles, antique/classic vehicles, police or fire vehicles or private passenger vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable</b> The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> <p><b>Premium</b> The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p>	<p><b>A. Coverage for Transportation Replacement Coverage</b> END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for Private Passenger Vehicles.</p> <p>This endorsement is not available on Fleet Vehicles, driver training vehicles, rental vehicles, short term lease vehicles, antique/classic vehicles, police or fire vehicles or private passenger vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable &amp; Premium</b> The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 1344 1528 1421"> <tr> <td>Total Limit per occurrence</td> <td>Premium Annual</td> <td>Premium six month policy</td> </tr> </table>	Total Limit per occurrence	Premium Annual	Premium six month policy	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 and END 27 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy					



**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																					
	<p><b>B. Legal Liability for Damage to Non-owned Automobiles</b></p> <p>END 27 may be added to cover the Insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises. The Insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the Insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable</b></p> <p>The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500.</p> <p><b>Premium</b></p> <p>The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p>	<table border="1" data-bbox="1060 310 1530 391"> <tr><td>\$900</td><td>\$50</td><td>\$26</td></tr> <tr><td>\$1200</td><td>\$65</td><td>\$34</td></tr> <tr><td>\$1500</td><td>\$75</td><td>\$39</td></tr> </table> <p><b>B. Legal Liability for Damage to Non-owned Automobiles</b></p> <p>END 27 may be added to cover the Insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises. The Insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the Insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable &amp; Premium</b></p> <p>The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500.</p> <table border="1" data-bbox="1060 964 1530 1097"> <thead> <tr> <th>Total Limit</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr><td>\$40,000</td><td>\$50</td><td>\$26</td></tr> <tr><td>\$50,000</td><td>\$65</td><td>\$34</td></tr> <tr><td>\$75,000</td><td>\$75</td><td>\$39</td></tr> </tbody> </table> <p>This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p>	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Total Limit	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	\$34	\$75,000	\$75	\$39		
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**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
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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 hand-held wireless communication device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA) 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 under the Compulsory Automobile Insurance Act (CAIA) 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 or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:</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> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market and adds new serious conviction.	This will impact premiums																
152  Endorsement Application to POL 1 (Owner's Policy)  END 20	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p>	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p>	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders																

**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
	<p><b>Private Passenger Vehicles:</b> \$50 net per annum for amount payable up to \$50 for any one day up to \$900.</p> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information</p>	<p><b>Private Passenger Vehicles:</b> The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 446 1528 609"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information.</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39		<p>rs will have more coverage choice.</p>
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<p>152:  Endorsement Application to POL 1 (Owner's Policy)  END 27</p>	<p><b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</b> The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody. In addition, this endorsement extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision &amp; Comprehensive only Limit: \$40,000 Deductible: \$500</p>	<p><b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</b> The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody. In addition, this endorsement extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> Peril: Collision &amp; Comprehensive only Deductible: \$500</p>	<p>Expand coverage offers to allow customer choice</p>	<p>This will not impact current policyholders with END 27 coverage. Policyholders will have more coverage choice.</p>												

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	<p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p>Note: This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p><b>Other Vehicles:</b> Not offered.</p>	<table border="1" data-bbox="1062 310 1551 469"> <thead> <tr> <th>Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$40,000</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$50,000</td> <td>\$65</td> <td>34</td> </tr> <tr> <td>\$75,000</td> <td>\$75</td> <td>39</td> </tr> </tbody> </table> <p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p>Note: This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p><b>Other Vehicles:</b> Not offered.</p>	Limit per occurrence	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	34	\$75,000	\$75	39																										
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<p>152</p> <p>Endorsement Application to POL 1 (Owner's Policy)</p> <p>END 35</p>	<p><b>35: Coverage for Emergency Road Services</b> This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b> Net annual \$5 per vehicle.</p>	<p><b>35: Emergency Service Expense</b> No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>	<p>Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.</p>	<p>This will not impact premiums.</p>																																				
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243  Endorsement Application to POL 1 (Owner's Policy)  END 20	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b></p>	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p>	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders will have more								

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	<p>\$50 net per annum for amount payable up to \$50 for any one day up to \$900.</p> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information</p>	<p><b>Private Passenger Vehicles:</b> The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 418 1530 581"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information.</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39		coverage choice.																																
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<p>243</p> <p>Endorsement Application to POL 1 (Owner's Policy)</p> <p>END 35</p>	<p><b>35: Coverage for Emergency Road Services</b> This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b> Net annual \$5er vehicle.</p>	<p><b>35: Emergency Service Expense</b> No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>	Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.																																												
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338  Endorsement Application to POL 1 (Owner's Policy)  END 35	<b>35: Coverage for Emergency Road Services</b> This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle.  <b>Rating:</b> Net annual \$5 per vehicle.	<b>35: Emergency Service Expense</b> No longer available.  Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.	Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.

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<b>RECREATIONAL SECTION</b>				
409.B.  Motorcycles & Mopeds, Driving Record	<p>Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</p> <p>Suspension of Operator’s Licence can be one of two types:</p> <p><b>A. Suspension for cause:</b> A driver’s licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.</p> <p><b>B. Administrative Suspension/Cancellation/Lapse:</b> A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p><b>A. With suspensions for cause</b></p> <ul style="list-style-type: none"> <li>• For the total of all suspensions within the last 3 years, deduct 1 year for each year (or partial year) of suspension from the driving record.</li> </ul> <p><i>Examples:</i></p> <p>1. Risk is eligible for driving record 3. One operator Has 6 month suspension for demerit points. Now risk qualifies for driving record 2.</p> <p>2. Risk is eligible for driving record 3. One operator has 18 month suspension. Risk qualifies for Driving Record 1.</p> <p><b>B. With administrative suspensions/cancellation/lapse:</b></p> <ul style="list-style-type: none"> <li>• If the total time the driver’s licence has been suspended/cancelled/lapsed is less than 1 year in the past 3 years, the driving record will not be affected.</li> <li>• If the total time the driver’s licence suspended/cancelled/lapsed is 1 year or more in the past 3 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</li> </ul>	<p><b>2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</b></p> <p>Suspension of Operator’s Licence can be one of two types:</p> <p><b>A. Suspension for cause:</b> A driver’s licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.</p> <p><b>B. Administrative Suspension/Cancellation/Lapse:</b> A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p><b>A. With suspensions for cause</b></p> <ul style="list-style-type: none"> <li>• For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3).</li> </ul> <p><i>Examples:</i></p> <p>1. Risk is eligible for driving record 4. One operator has 6 month suspension for demerit points. Risk now qualifies for driving record 3.</p> <p>2. Risk is eligible for driving record 4. One operator has 18 month suspension for convictions. Risk qualifies for Driving Record 2.</p> <p><b>B. With administrative suspensions/cancellation/lapse:</b></p> <ul style="list-style-type: none"> <li>• If the total time the driver’s licence has been suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected.</li> <li>• If the total time the driver’s licence has been suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be</li> </ul>	<p>Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds</p>	<p>This will not impact premiums.</p>



## FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022

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	<p><i>Examples:</i></p> <p>1. Risk is eligible for Driving Record 3. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 3.</p> <p>2. Risk is eligible for Driving Record 3. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 1.</p> <p>If the driver's licence of the person reported as the principal operator is currently suspended/cancelled/ lapsed see Rule 431: Suspension of Operator's Licence.</p> <p>Once a level 2 licence (M2) has been obtained, the period during which a level one licence was held shall be considered up to a maximum period of one year.</p> <p>In addition, the period of time during which a level two licence (M2) was held shall be considered up to a maximum of one year. The driver holding a level two licence (M2) does not become eligible for a driving record higher than 2 until graduation to a fully licensed (M) driver.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Total Years Licensed M1 (max 1) M2 (max 2)</th> <th style="text-align: center;">M1</th> <th style="text-align: center;">M2</th> <th style="text-align: center;">M</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Less than 1</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: center;">1 year</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> </tr> <tr> <td style="text-align: center;">2 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">3 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3*</td> </tr> </tbody> </table> <p>* Must have 1 or more years licensed at M level.</p>	Total Years Licensed M1 (max 1) M2 (max 2)	M1	M2	M	Less than 1	0	0	0	1 year	0	1	1	2 years	0	2	2	3 years	0	2	3*	<p style="text-align: center;">reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</p> <p><i>Examples:</i></p> <p>1. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.</p> <p>2. Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.</p> <p>If the driver's licence of the person reported as the principal operator is currently suspended/cancelled/ lapsed see Rule 431: Suspension of Operator's Licence.</p> <p>Once a level 2 licence (M2) has been obtained, the period during which a level one licence was held shall be considered up to a maximum period of one year.</p> <p>In addition, the period of time during which a level two licence (M2) was held shall be considered up to a maximum of one year. The driver holding a level two licence (M2) does not become eligible for a driving record higher than 2 until graduation to a fully licensed (M) driver.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Total Years Licensed M1 (max 1) M2 (max 2)</th> <th style="text-align: center;">M1</th> <th style="text-align: center;">M2</th> <th style="text-align: center;">M</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Less than 1</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: center;">1 year</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> </tr> <tr> <td style="text-align: center;">2 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">3 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3*</td> </tr> <tr> <td style="text-align: center;">4 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">4*</td> </tr> </tbody> </table>	Total Years Licensed M1 (max 1) M2 (max 2)	M1	M2	M	Less than 1	0	0	0	1 year	0	1	1	2 years	0	2	2	3 years	0	2	3*	4 years	0	2	4*		
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
		- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped	conviction that was missing in specified jurisdiction													
442 Endorsement Application to POL 1 (Owner's Policy) END 20	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> \$50 net per annum for amount payable up to \$50 for any one day up to \$900.</p> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information</p>	<p><b>20: Coverage for Transportation Replacement</b> This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> The amount payable shall not exceed \$50 per day.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information.</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy														
\$900	\$50	\$26														
\$1200	\$65	\$34														
\$1500	\$75	\$39														
442 Endorsement Application to POL 1 (Owner's Policy) END 35	<p><b>35: Coverage for Emergency Road Services</b> This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b> Net annual \$5 per vehicle.</p>	<p><b>35: Emergency Service Expense</b> No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>	Remove endorsement offering and clarifying that existing coverage will be grandfathered on	This will not impact premiums.												

**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
			existing risks.	
<b>GARAGE SECTION</b>				
623.A  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	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%	
623.B.a  Accident and Conviction Surcharge, Conviction Definition: Major	<b>NEW</b>	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA) or for any offence substantially the same whether committed within or outside Canada: ... - Using a hand held wireless communication/entertainment device	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
623.B.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 under the Compulsory Automobile Insurance Act (CAIA) 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 or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:  - Failure to stop on request of or obey directions of a police officer. - Stunting - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped	Amends the named convictions to 'Major' to align FA with treatment in the standard market	This will impact premiums
			Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market and adds conviction that was missing in specified jurisdiction	This will impact premiums

**FACILITY ASSOCIATION ONTARIO RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>DRIVER'S POLICY SECTION</b>				
724.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	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  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 hand-held wireless communication device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA) 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>	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
724.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 under the Compulsory Automobile Insurance Act (CAIA) 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 or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:</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> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market and adds conviction that was missing in specified jurisdiction	This will impact premiums