

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 has been updated with this information.





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 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.

Rule	Current Wording		Approved Wordin	g	Change from Current	Premium impact on existing policies
PUBLIC SECTION	ON					
Rule 307.F: Rating Class, Taxi – Rating	NEW		les with Video Telemation			
Notes		telematic capability telematic allowing behavior	Taxi has an OBD-II Port costs device with video record y installed in the vehicle from the service provider (an "Appifor the continuous monitor, it may be eligible for one lematics Discount tiers:	ing and retrieval om an approved proved Provider") ing of driving		
1		Tier	Description	Discount		
		Tier 1	Driver/Vehicle Monitoring Services	3%		
		Tier 2	Driver/Vehicle Monitoring Services and personized driver coaching	8%		
		The disco	ount is applicable to all cov	erages.		
		Conditio	ons:			
		Rene • All li teler and orde	'	fitted with video roved Provider good working		
		drive Facil enro the Rene serv	sted Taxi Operators must be so in the video telematics lity Association Servicing Collment and type of service time of New Business and edwal. The discount will be ice enrolment cannot be veroved Provider;	service; arriers will verify subscribed to at each subsequent removed if erified with the		
		Tele sign	ers will cease to be eligible matics Discount in the ever ificantly improve their Tele in two (2) years of the initi	nt that they fail to matics Score		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		If Video Telematics services are discontinued by the Approved Provider, the discount will be removed effective Renewal. "Significant Improvement" 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) OR the video-telematics safety score places a driver in the 1st quartile for minimum 9-consecutive months		





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 has been updated with this information.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
COMMERCIAL S	SECTION			
228: Outside Province Exposure	Rule 228: U.S. Exposure A. U.S. Exposure Surcharge Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. 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. 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. 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	Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. 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 A. U.S. Exposure Surcharge (excluding Interurban Vehicles) For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of 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.	Harmonize the name of the surcharge across all provinces & territories Clarifies wording and indicates this section excludes IU vehicles.	This will not impact premiums. This may impact premiums on Interurban Vehicles

please contact your Se documents required to U.S. exposure. If this exposure is 5.09 5% surcharge will appl Benefits, Uninsured Au NOTE: Where vehicles	does not participate in IFTA, rvicing Carrier for the confirm the percentage of 6 or less of total mileage, a y to Liability, DCPD, Accident tomobile, and END 44R.	please contact your Se documents required to U.S. exposure. If this exposure is 5.0° 5% surcharge will app	o confirm the percentage of % or less of total mileage, a		
5% surcharge will appl Benefits, Uninsured Au NOTE: Where vehicles	y to Liability, DCPD, Accident	5% surcharge will app			
		Berieffts, Griffisarea At	utomobile, DCPD and END 44.		
insurance must be filed If eligible, U.S. Filings minimum FMCSA requi	are operated in the U.S., d whether or not proof of d and, if so, in what amount. will be completed using the red limit based on the type of ansported and State required.	Insureds must be aske insurance must be file If eligible, U.S. Filings minimum FMCSA requ	s are operated in the U.S., ed whether or not proof of d and, if so, in what amount. will be completed using the ired limit based on the type of ransported and State required.		
Automobile, END 44	dent Benefits, Uninsured bint of mileage in the U.S., applicable premium.			Harmonize wording across jurisdiction	This will not impact premiums
U.S. Exposure	Applicable Surcharge	U.S. Exposure	Applicable Surcharge		İ
Up to 5%	5%	Up to 5%	5%		İ
10%	15%	10%	15%		I
25%	37.5%	25%	37.5%		I
50%	75%	50%	75%		I
surcharge .75% of the	oint of mileage in the U.S.,	U.S., surcharge .75%	amage oint of total mileage in the of the applicable premium.		
For example:		For example:			I
U.S. Exposure	Applicable Surcharge	U.S. Exposure	Applicable Surcharge	Harmonize	This will
Up to 5%	0%	Up to 5%	0%	wording	not impact
8%	6%	8%	6%	across	premiums
10%	7.5%	10%	7.5%	jurisdiction	l
25%	18.75%	25%	18.75%		l
50%	37.5%	50%	37.5%		l
50%	37.370	1000	37.570		l

Rule Cu	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
authorities, a currer added to the Liability potential additional a claim in U.S. dollar the currency difference being charged for the cent, as at the date Servicing Carrier for Carrier shall use the from the previous purpose. The surcharge permeans of the following the following canadian. Therefore the U.S. exposure surcharge the U.S.	insurance is required by U.S. necy differential surcharge is by premium to provide for the loss arising from the payment of ars. Intential is the rate of exchange ne U.S. dollar, to the nearest the premium is calculated by the repolicy issuance. The Servicing e Bank of Canada closing rate hublished day. Intential is the rate of exchange ne U.S. dollar, to the nearest the premium is calculated by the repolicy issuance. The Servicing e Bank of Canada closing rate hublished day. Intential is calculated by by a bound of the U.S. dollar is 1.3085 at the currency differential is 0.31. Surcharge is 25%. Itial surcharge: 7.75% Intential surcharge is the Liability premium the er Hazard), not DCPD. In minimum surcharge ut not compounded on the U.S.	B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. Exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The percentage of U.S. exposure is 25%. Currency differential surcharge: 0.31 x 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is additional to but not compounded on the U.S. Exposure surcharge.	_	existing

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	Example:		Example:			
	The Liability premium is	\$1,000	The Liability premium is:	\$1,000		
	U.S. Exposure Surcharge is	25%			Clarifies	This will
	The Currency Differential Surcharge is	7.75%	The percentage of U.S. Exposure is:	25%	how	not impact
	Base Premium	1,000	The Currency Differential Surcharge is:	7.75%	Currency Differential	premiums
	U.S. Exposure \$1,000 X .25 =	\$250	15.		Surcharge	
	Currency Differential \$1,000 X 7.75 =	\$78	Base Premium:	\$1,000	is to be	
	Total Liability premium	\$1,328	U.S. Exposure (\$1,000 x 0.25)	\$250	calculated	
	3,7	, , , -	Currency Differential (\$1,000 x 0.0775)	\$78		
			Total Liability Premium	\$1,328		
	In addition to the Servicing Carrier's proof of insurance.	fee for filing	In addition to the Servicing Carrier's fe proof of insurance.	e for filing		
	Payable only when proof of insurance by U.S. authorities.	is required	Payable only when proof of insurance by U.S. authorities.	is required		
	6. The combined dollar value of the curr differential surcharge and the U.S. ex surcharge is subject to a minimum of policy term.	posure	6. The combined dollar value of the Curre Differential Surcharge and the U.S. ex surcharge is subject to a minimum of policy term.	kposure		
	For example: Using the example above, the	ne dollar	<i>For example</i> : Using the example above, t	he dollar		
	value of the U.S. exposure surcharge is \$2 dollar value of the currency differential su \$78. The total combined dollar value is \$3 exceeding the minimum required.	250 and the rcharge is	value of the U.S. exposure surcharge is \$ the dollar value of the Currency Differenti Surcharge is \$78. The total combined doll \$328, well exceeding the minimum requir	250 and ial lar value is		
			C. Interurban Outside Province Expos		l	
			Surcharge (Excluding Commercial Ve	hicles)	Introduces outside	This will impact
			The percentage of exposure outside the P including the U.S., will be determined bas International Fuel Tax Agreement (IFTA) reports from the last four (4) quarters im preceding the effective date of the policy endorsement.	sed on the assessment mediately	province exposure surcharge applicable to Interurban Vehicles	premiums on Interurban Vehicles

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		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.		
		NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.		
		The 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 total mileage reported in Canada and the U.S., and shall be calculated as follows.		
		Step 1: Determine the Canadian Out of Province Exposure.		
		The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration within Canada.	Highlights	
		a) If Canadian Out of Province Exposure (Operating outside Ontario) is <u>50% or less</u> :	a condition applicable in NL and	
		Where an Interurban vehicle is registered in Ontario and reports 50% or less of its total <u>Canadian</u> mileage traveling outside Ontario , <u>no additional surcharge is applicable.</u>	ON only where an additional surcharge is	
		b) If Canadian Out of Province Exposure (Operating outside Ontario) is over 50%: Any Interurban vehicle registered in Ontario that	applicable to U.S. exposure only.	
		reports more than 50% of its total mileage outside Ontario, is subject to the discount outlined below.	Offig.	

Rule	Current Wording		oved Wording	Change from Current	Premium impact on existing policies
		To determine the disc	count amount, select the Reg	ion	
		where the majority of	the exposure is incurred fro	m	
		the table below.	·		
		Region	Applicable		
			Surcharge/Discount		
		Eastern Canada	-75%		
		'Eastern Canada' ind			
		Newfoundland & Lab	orador, New Brunswick,		
		Nova Scotia, Prince			
		Quebec			
		Western Canada	-70%		
			' includes travel to British		
			a, Saskatchewan and		
		Manitoba	a, Guerrare marriarra		
		Territories	-80%		
			travel to the Northwest		
			and the Yukon Territories		
		renneries, nunavat	and the raken remiers		
		70% of the time in No and 20% in Ontario. over 50% of the Cana	egistered in Ontario travels ew Brunswick, 10% in Quebe As the vehicle has accumula adian mileage in the Atlantic c, a 75% discount applies.		
			across multiple Regions, whe its, select the Region that discount.	re	
		30% within Ontario, 3 Quebec, 30% in West U.S. As the vehicle h (including Quebec) ar discount applies, as the lesser of the options a	egistered in Ontario travels 30% in Atlantic Provinces and 10% into the as equal exposure in Atlantic and Western Canada, a 70% the discount amount is the available. The surcharge exposure would be determined.	e	

Rule	Current Wording Approved Wording				Premium impact or existing policies
		Step 2: Determine	U.S. Exposure		
			ported mileage (Canada and the per percentage (%) of exposure		
		For example:			
		U.S. Exposure	Applicable U.S. Surcharge		
		5%	5%		
		10%	10%		
		25%	25%		
		50%	50%		
			the Total Outside Province le (or discount) applicable to nicle		
			for discount) applicable is ing the surcharge amounts to 1 and Step 2.		
			or discount) is applicable to O) and DCPD premiums.		
		Step 2: U.S. Exposu	ut of Province Discount = -70% re Surcharge = 10% Exposure Adjustment -60%		
		·	e, a 60% discount would apply D) and DCPD Premiums.		



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 has been updated with this information.





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 has been updated with this information.





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 has been updated with this information.

Rule	Current Wording		Approved \	Wording		Change from Current	Premium impact on existing policies
GENERAL SECT	ION						
Risk Not Specifically Provided For	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. Where the Servicing Carrier requires assistance in	specifically prov Agents/Brokers and provide det so.	ided for in the must contact ails in writin	erage or use that his manual, it their Servicing g when requeste requires assistar	Carrier d to do	Clarify that SPF 9 is not available through FA	This will not impact premiums.
	these circumstances, the Servicing Carrier shall contact FA Head Office.		nces, the Se	rvicing Carrier sl			
	Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.	(POL 7) or 'Les (POL 8) and To	ssor's Cont ransportati	Liability Insur ingent Insuran on Network Po through Facilit	ce' licy		
PRIVATE PASSI	ENGER SECTION						
123.A & B: Commonly Used Endorsements, Coverage for Transportation Replacement Coverage and Legal Liability for Damage to Non-Owned Automobiles	A. Coverage for Transportation Replacement Coverage 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. 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. Amount Payable The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.	Coverage END 20 may be loss of use of th damage that is deductible. This endorseme Passenger Vehice This endorseme driver training vehicles or privacommercial or pin the Private Pa	added to pre e vehicle in covered by to the covered by to the covered by the cove		ment for s loss or ss of the e ehicles, t term e or fire for pt rated	Expand coverage offers to allow customer choice	This will not impact current policyholde rs with END 20 and END 27 coverage. Policyholde rs will have more coverage choice.
	Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy.	Total Limit per occurrence	Premium Annual	Premium six month policy	a uay.		

Rule	Current Wording				Approved \	Wording			Change from Current	Premium impact on existing policies
				\$900	\$50	\$26				
				\$1200	\$65	\$34				
				\$1500	\$75	\$39				
	B. Legal Liability for Damage to No Automobiles END 27 may be added to cover the Insliability for loss or damage to non-own including trailers. By non-owned we mnot owned by or licensed in the name or any other person residing in the sarpremises. The Insured must specify the vehicle that will be in his/her possession may only be offered where the Insured Collision and Comprehensive on his/her insured on the policy.	sured's legal ed vehicles ean vehicles of the Insur ne dwelling e type of on. Coverag d carries	s red e	B. Legal Liabil Automobiles END 27 may be liability for loss including trailer not owned by correct or any other perpremises. The livehicle that will may only be off Collision and Col	e added to co or damage t rs. By non-ov or licensed in erson residing Insured must I be in his/he fered where to policy.	over the Instruction non-own when we me the name of the same of the same of the same of the Insured on his/he	sured's lega ed vehicles ean vehicle of the Insu ne dwelling e type of on. Coverag I carries	s es ired J ge		
	Amount Payable The coverage provided is Collision and			The coverage p Comprehensive the endorseme	. The limit of	coverage				
	Comprehensive. The limit of coverage	provided by		Total Limit	Premium	Premium	six			
	the endorsement is \$40,000 subject to	a deductib	le		Annual	month po	olicy			
	of \$500.			\$40,000	\$50	\$26				
	Premium			\$50,000	\$65	\$34				
	The premium charge is \$50 on an annu \$26 on a six month policy. This is a flaterm and is not pro rated when the enadded midterm to a policy or deleted repolicy unless the vehicle is deleted or to cancelled.	t fee per po dorsement i nidterm fror	licy	This is a flat fee when the endor or deleted midt is deleted or th	rsement is actern from a p	dded midte policy unles	rm to a pol	licy		
136.C	1 Minor Conviction	0%		1 Minor Convi			0%		Aligns	This will
	2 Minor Convictions	5%		2 Minor Convi			5%		Surcharge	impact
Accident/Conviction	3 Minor Convictions	15%		3 Minor Convi	ctions		15%		levels to	premiums
Surcharge Table	4 Minor Convictions	25%		4 Minor Convi			25%		be	
	Each additional Minor Conviction	15%		Each additiona	al Minor Conv	viction	15%		consistent	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
136.D.b & a	1 Major Conviction 15% Each additional Major Conviction 25% 1 Serious Conviction 100% Each additional Serious Conviction 100%	1 Major Conviction 25% Each additional Major Conviction 25% 1 Serious Conviction 100% Each additional Serious Conviction 100%	across all jurisdiction	This will
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: - Using hand-held wireless communication device	a. Major 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	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums
136.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or 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	C. Serious 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 from 'Major' to 'Serious' to align FA with treatment in the standard market and adds new serious conviction.	This will impact premiums
Endorsement Application to POL 1 (Owner's Policy) END 20	20: Coverage for Transportation Replacement 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.	20: Coverage for Transportation Replacement 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.	Expand coverage offers to allow customer choice	This will not impact current policyholde rs with END 20
LIVU ZU	Rating	Rating		coverage. Policyholde

Rule	Current Wording		Approved	Wording	Change from Current	Premium impact on existing policies
	Private Passenger Vehicles: \$50 net per annum for amount payable up to \$50 for any one day up to \$900. Other Vehicles: Not offered. Refer to additional rules within manual for further information		Premium Annual \$50 \$65 \$75	Premium six month policy \$26 \$34 \$39		rs will have more coverage choice.
152: Endorsement Application to POL 1 (Owner's Policy) END 27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles 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. Rating Private Passenger Vehicles: Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000 Deductible: \$500	Automobile(s when Insured Other Automobiles The purpose of Insured's legal non-owned vel in the name of residing in the and/or Compre Insured must s may be in his of extends the 'di	f the endorse liability for lability for Specify the ty custody. In a rive other audits coverage pouse.		offers to allow customer choice	This will not impact current policyholde rs with END 27 coverage. Policyholde rs will have more coverage choice.

Rule	Current Wording			Approved W	ording/		Change from Current	Premium impact on existing policies
	Restriction: Coverage offered only to risks carry both Collision and Comprehensive on the vehicle described in the policy. Note: This is a flat fee per policy term and is not rated when the endorsement is added midterm to policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled. Other Vehicles: Not offered.	t pro to a he	both Collision a described in the Note: This is a rated when the policy or delete	Premium Annual \$50 \$65 \$75 overage offered and Comprehence policy. flat fee per pole endorsement ed midterm froted or the polici	nsive on the dicy term ar is added m am a policy u	cs carrying e vehicle and is not pro idterm to a unless the		
Endorsement Application to POL 1 (Owner's Policy) END 35	35: Coverage for Emergency Road Services This endorsement provides coverage in respect towing and emergency service expenses necessiby disablement of the vehicle. Rating: Net annual \$5 per vehicle.	of itated	Other Vehicles: Not offered. 35: Emergency Service Expense 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 from7 the policy.			Remove endorseme nt offering and clarifying that existing coverage will be grandfathe red on existing risks.	This will not impact premiums.	
226.C Accident/Conviction Surcharge Table	ECTION 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 Major Conv	ictions ictions ictions al Minor Convi		0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: "Using hand-held wireless communication device"		a. Major 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		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	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:		c. Serious Convictions for any of the following of the Criminal Code of Canada or under governing highway traffic or under are for any offence substantially the same committed within or outside Canada or conviction which appears on a Driver identified as a Criminal Code conviction. Failure to stop on request of or or of a police officer. Stunting Driver in the alcohol ignition interprogramme operating a vehicle results.	r any Act ny other Act or e whether or any Record abstract on: bey directions rlock device	Amends the named convictions from 'Major' to 'Serious' to	This will impact premiums
Endorsement Application to POL 1 (Owner's Policy)	20: Coverage for Transportation Re This endorsement provides coverage to means of transportation because of los to a described vehicle covered by END an insured peril and where the amount damage exceeds the deductible.	pay for other s or damage 20 caused by	20: Coverage for Transportation If This endorsement provides coverage means of transportation because of to a described vehicle covered by ENI an insured peril and where the amoundamage exceeds the deductible.	to pay for other oss or damage D 20 caused by	Expand coverage offers to allow customer choice	This will not impact current policyholde rs with END 20
END 20	Rating		Rating			coverage. Policyholde rs will have
	Private Passenger Vehicles:					more

Rule	Current Wording			Approved '	Wording		Change from Current	Premium impact on existing policies
	\$50 net per annum for amount payable using one day up to \$900.	ıp to \$50 for	Private Passe	nger Vehicl	ger Vehicles:			coverage choice.
	Other Vehicles: Not offered.		The amount pa	yable shall n	yable shall not exceed \$50 per day.			
	Refer to additional rules within manual for information	r further	Total Limit per occurrence \$900	Premium Annual \$50	Premium month po			
			\$1200 \$1500	\$65 \$75	\$34 \$39			
			Other Vehicle Refer to addition	s: Not offere	ed.	for further		
Endorsement Application to POL 1 (Owner's Policy) END 35	35: Coverage for Emergency Road Somethis endorsement provides coverage in retowing and emergency service expenses by disablement of the vehicle. Rating: Net annual \$5er vehicle.	espect of	35: Emergency Service Expense 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 endorseme nt offering and clarifying that existing coverage will be grandfathe red on existing risks.	This will not impact premiums.		
PUBLIC SECTION	ON							
323.C	1 Minor Conviction	0%	1 Minor Convi			0%	Aligns	This will
Accident/Conviction	2 Minor Convictions	5%	2 Minor Convi			5%	Surcharge levels to	impact premiums
Surcharge Table	3 Minor Convictions	15%	3 Minor Convi			15%	be	premiums
Surcharge ruble	4 Minor Convictions Each additional Minor Conviction	25% 15%	4 Minor Convi		viction	25% 15%	consistent	
	Lacif additional Millor Conviction	1370	Lacii addition	al Millor Coll	VICTIOIT	15%	across all	
	1 Major Conviction	15%	1 Major Conv	iction		25%	jurisdiction	
	Each additional Major Conviction	25%	Each addition		viction	25%		
		1000/	1.0 1.			1.000/		
		100%	1 Serious Cor			100%		
	Each additional Serious Conviction	100%	Each addition	ai Serious Co	onviction	100%		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: - Using hand-held wireless communication device	a. Major 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	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
323.D a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following 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	c. Serious 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 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
Endorsement Application to POL 1 (Owner's Policy) END 35	35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle.	35: Emergency Service Expense 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 endorseme nt offering and clarifying that existing coverage will be grandfathe red on existing risks.	This will not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATIONAL	SECTION			
409.B. Motorcycles & Mopeds, Driving	Calculating Driving Record with a Licence Suspension/Cancellation/Lapse Suspension of Operator's Licence can be one of two	2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse Suspension of Operator's Licence can be one of two	Updates the current rule to include the	This will not impact premiums.
Record	types: A. Suspension for cause: A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.	A. Suspension for cause: A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.	maximum DR applicable on Motorcycle /Mopeds	
	B. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.	B. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.		
	A. With suspensions for cause 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.	 A. With suspensions for cause 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). 		
	Examples: 1. Risk is eligible for driving record 3. One operator Has 6 month suspension for demerit points. Now risk qualifies for driving record 2. 2. Risk is eligible for driving record 3. One operator	Examples: 1. Risk is eligible for driving record 4. One operator has 6 month suspension for demerit points. Risk now qualifies for driving record 3.		
	has 18 month suspension. Risk qualifies for Driving Record 1.	2. Risk is eligible for driving record 4. One operator has 18 month suspension for convictions. Risk qualifies for Driving Record 2.		
	B. With administrative suspensions/cancellation/lapse: 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. 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.	 B. With administrative suspensions/cancellation/lapse: 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. 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 		

Rule		Current W	ording		A	Approved N	Vording		Change from Current	Premium impact on existing policies
	Examples: 1. Risk is eligible has 10 month susqualifies for Drivi 2. Risk is eligible has 24 month susqualifies for Drivi If the driver's lice principal operator lapsed see Rule 4 Licence. Once a level 2 lice period during which be considered up In addition, the patwo licence (M2) a maximum of or two licence (M2) driving record higher fully licensed (M)	for Driving spension for Driving spension for ng Record 1 ence of the priscurrently 31: Suspension for a level of to a maximus held she year. The does not be ther than 2 driver.	Record 3. One unpaid fines. Record 4. One unpaid fines. Record 4. One unpaid fines. Record 4. One unpaid fines. Record 5. One unpaid fines. Record 6. One unpaid fines. Re	operator Now d as the cancelled/ tor's ned, the s held shall one year. h a level red up to g a level for a on to a	reduced by 1 suspended/ Examples: 1. Risk is eligible has 10 month su qualifies for Drivi 2. Risk is eligible has 24 month su qualifies for Drivi If the driver's lice principal operato lapsed see Rule 4 Licence. Once a level 2 lice period during whose considered up In addition, the period icence (M2) a maximum of or two licence (M2) driving record hig fully licensed (M)	for Driving spension for Driving spension for Driving spension for Driving spension for Driving spension for Driving spension for Driving spension for Driving spension for Sence of the ris currently states a level of the spension of times was held sine year. The does not be spher than 2	Record 4. One r unpaid fines. 4. Record 4. One r unpaid fines. 2. person reporte y suspended/onsion of Operation of Operation elicence was num period of the during which all be considered driver holding ecome eligible.	e operator Now e operator Now ed as the cancelled/ tor's ned, the s held shall one year. h a level ered up to g a level for a		
	Total Years Licensed M1 (max 1) M2 (max 2)	M1	M2	M	Total Years Licensed M1 (max 1) M2 (max 2)	M1	M2	M		
	Less than 1	0	0	0						
	1 year	0	1	1	Less than 1	0	0	0		
	2 years	0	2	2	1 year	0	1	1		
	3 years	0	2	3*	2 years	0	2	2		
	* Must have 1 or	more vears	licensed at M	level.	3 years	0	2	3*		
	riast have 1 of	ore , cars			4 years	0	2	4*		

Rule	Current Wording			Approved V	Vording		Change from Current	Premium impact on existing policies
			5 years	0	2	5*		
			* Must have 1 o	or more years	s licensed	at M level.		
425.C	1 Minor Conviction	0%	1 Minor Convi	ction		0%	Aligns	This will
	2 Minor Convictions	5%	2 Minor Convid			5%	Surcharge	impact
Accident/Conviction	3 Minor Convictions	15%	3 Minor Convid			15%	levels to	premiums
Surcharge Table	4 Minor Convictions	25%	4 Minor Convid			25%	be	
	Each additional Minor Conviction	15%	Each additiona		iction	15%	consistent across all	
	1 Major Conviction	15%	1 Major Convi	ction		25%	jurisdiction	
	Each additional Major Conviction	25%	Each additiona		iction	25%		
	1 Serious Conviction	100%	1 Serious Con	viction		100%		
	Each additional Serious Conviction	100%	Each additiona		nviction	100%		
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: - Using hand-held wireless communication device			ing highway t tomobile Insu ostantially the	raffic or u irance Act same wh Canada: vireless	nder the (CAIA) or for ether	the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums
425.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following off any Act governing highway traffic or u Compulsory Automobile Insurance Act any offence substantially the same wh committed within or outside Canada: - Failure to stop on request of or off a police officer Stunting	inder the (CAIA) or for ether	c. Serious Convictions for the Criminal Co governing high for any offence committed with conviction which identified as a C - Failure to sof a police - Stunting	de of Canada way traffic or substantially in or outside happears on Criminal Code	or under under any the same Canada of a Driver F conviction	any Act v other Act or whether r any Record abstract	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market and adds	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	This will not impact current policyholde rs with END 20 coverage. Policyholde rs will have more coverage choice.
		Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped	conviction that was missing in specified jurisdiction	
Endorsement Application to POL 1 (Owner's Policy) END 20	20: Coverage for Transportation Replacement 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. Rating Private Passenger Vehicles: \$50 net per annum for amount payable up to \$50 for any one day up to \$900. Other Vehicles: Not offered. Refer to additional rules within manual for further information	20: Coverage for Transportation Replacement 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. Rating Private Passenger Vehicles: The amount payable shall not exceed \$50 per day. Total Limit Premium Premium six per Annual month policy occurrence \$900 \$50 \$26 \$1200 \$65 \$34 \$1500 \$75 \$39 Other Vehicles: Not offered. Refer to additional rules within manual for further information.	Expand coverage offers to allow customer choice	not impact current policyholde rs with END 20 coverage. Policyholde rs will have more coverage
Endorsement Application to POL 1 (Owner's Policy) END 35	35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle.	35: Emergency Service Expense 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 endorseme nt offering and clarifying that existing coverage will be grandfathe red on	not impact

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies This will impact premiums This will impact premiums
					existing risks.	
GARAGE SECTI	ON				11383.	<u> </u>
623.A Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction	0% 5% 15% 25% 15% 15% 25%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	impact
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
Accident and Conviction Surcharge, Conviction Definition: Major	NEW		a. Major Convictions for any of the following of any Act governing highway traffic or u Compulsory Automobile Insurance Act any offence substantially the same wh committed within or outside Canada: - Using a hand held wireless communication/entertainment	inder the (CAIA) or for nether	Amends the named convictions to 'Major' to align FA with treatment in the standard market	impact
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following off any Act governing highway traffic or u Compulsory Automobile Insurance Act any offence substantially the same wh committed within or outside Canada: - Failure to stop on request of or obor of a police officer. - Stunting	nder the (CAIA) or for ether	for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract		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	impact

Rule	Current Wording	Current Wording Approved Wording			Change from Current	Premium impact on existing policies
DRIVER'S POLI	CY SECTION					
724.C Accident/Conviction	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions	0% 5% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions	0% 5% 15%	Aligns Surcharge levels to	This will impact premiums
Surcharge Table	4 Minor Convictions Each additional Minor Conviction	25% 15%	4 Minor Convictions Each additional Minor Conviction	25% 15%	be consistent across all	
	1 Major Conviction Each additional Major Conviction	15% 25%	1 Major Conviction Each additional Major Conviction	25% 25%	jurisdiction	
	1 Serious Conviction Each additional Serious Conviction	100% 100%	1 Serious Conviction Each additional Serious Conviction	100%		
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all i other moving violations, including new added to an Act governing highway traconsidered Minor, whether committed outside Canada, if not specifically nam Major or Serious list, including but not - Using hand-held wireless com device	offences affic, may be within or ed in the limited to:	a. Major Convictions for any of the following of any Act governing highway traffic or a Compulsory Automobile Insurance Act any offence substantially the same who committed within or outside Canada: - Using a hand held wireless communication/entertainment	inder the c (CAIA) or for nether	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following off any Act governing highway traffic or use Compulsory Automobile Insurance Act any offence substantially the same who committed within or outside Canada: - Failure to stop on request of or obe of a police officer. - Stunting	nder the (CAIA) or for ether	for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract		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