

**September 2021**

**Manual of Rules and Rates  
Prince Edward Island**

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

**Effective January 1, 2022** Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

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

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

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

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

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	<p>Camper Units Liability, DCPD 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Private Type Trailers BI Non-Pleasure rate plus \$15 PD Normal Rate Optional Physical 250% of normal rate Damage Motorcycles &amp; Mopeds 250% of Driving Record 0 rate applicable to Age 16-20 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	<p>Camper Units Liability, DCPD 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Private Type Trailers BI Non-Pleasure rate plus \$15 PD Normal Rate Optional Physical 250% of normal rate Damage Motorcycles &amp; Mopeds 250% of Driving Record 0 rate applicable to Age 16-20 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p> <p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		

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

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		<p>A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.</p> <p>Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.</p> <p>Code and rate as a Taxi</p> <p>Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</p>																																																																							
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**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULES AND RATES MANUAL  
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>			<b>Change from current</b>	<b>Premium impact</b>
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%		
				Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		

**June 2021**

**Manual of Rules and Rates  
PRINCE EDWARD ISLAND**

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

**Effective October 1, 2021** Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and Table II).

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.

**May 2021**

**Manual of Rules and Rates  
PRINCE EDWARD ISLAND**

**Revised Taxis Rates, Motorcycle & Moped Rates,  
Snow Vehicle Rates, Interurban Rates and Various Rule Changes  
Effective September 1, 2021 (New Business and Renewals)**

**Effective September 1, 2021** Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

- Taxis Rates +12.3%
- Motorcycle & Moped Rates +16.2%
- Snow Vehicle Rates +14.1%
- Interurban Rates +6.3%
- There are amended rule changes in various sections of the manual. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

Rates may vary depending on individual policy circumstances. Since the base premiums and revised rate pages have been sent to you already, only a copy of the Manual Bulletin is attached.

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 PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
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**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>226.D.a &amp; c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Major and Serious</p>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada 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> </ul>	<p>standard market</p> <p>Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market</p>	<p>This will impact premiums</p>
<p>226.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Serious</p>	<p><b>NEW</b></p>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Driver under 22 years of age with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in all other Jurisdictions in which FA operates</p>	<p>This will affect premiums.</p>

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

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
623.D.c  Accident and Conviction Surcharge, Conviction Definition: Serious	<b>NEW</b>	<b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:  <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Driver under 22 years of age with alcohol in blood</li> </ul>	Adds conviction that was missing in specified jurisdiction  Conviction is treated as Serious in all other Jurisdictions in which FA operates	This will affect premiums.																																												
<b>DRIVER'S POLICY SECTION</b>																																																
724.C  Accident/Conviction Surcharge Table	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>5%</td></tr> <tr><td>3 Minor Convictions</td><td>15%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>15%</td></tr> <tr><td>Each additional Major Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>100%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	15%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>5%</td></tr> <tr><td>3 Minor Convictions</td><td>15%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>25%</td></tr> <tr><td>Each additional Major Conviction</td><td>25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>100%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	25%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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724.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: ... <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: ... <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	This will impact premiums																																												

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
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 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> </ul>	standard market  Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
724.D.c  Accident and Conviction Surcharge, Conviction Definition: Serious	<b>NEW</b>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped</li> <li>- Driver under 22 years of age with alcohol in blood</li> </ul>	Adds conviction that was missing in specified jurisdiction  Conviction is treated as Serious in all other Jurisdictions in which FA operates	This will affect premiums.



**May 2021**

**Manual of Rules and Rates  
PRINCE EDWARD ISLAND**

**Various Rule Changes  
Effective September 1, 2021 (New Business and Renewals)**

**Effective September 1, 2021** Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

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

The Facility Association website [www.facilityassociation.com](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 PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
149.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149.</p>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
149.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.
<b>COMMERCIAL SECTION</b>				
239.A Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> </ol>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that to not meet this criteria will be rated on an individually rated basis.



**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</p>		
239.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> </ul>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.	<ul style="list-style-type: none"> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.		
<b>PUBLIC SECTION</b>				
335.A  Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.  A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that to not meet this criteria will be rated on an individually rated basis.

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.		
335.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.
<b>RECREATIONAL SECTION</b>				
409.B. Motorcycles & Mopeds, Driving Record	<p><b>1. 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</p>	<p><b>1. 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</p>	Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds	This will not impact premiums.

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>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> 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.</p> <p><i>Examples:</i> i. Principal operator is eligible for driving record 3. Has 6 month suspension for demerit points. Now qualifies for driving record 2.</p> <p>ii. Principal operator is eligible for driving record 3. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now 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 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 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><i>Examples:</i> i. Risk is eligible for Driving Record 3. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 3.</p> <p>ii. 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 licence of the person reported as the principal operator is currently suspended/ cancelled/ lapsed see Rule 431: Suspension of Operator’s Licence.</p>	<p>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> i. Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3.</p> <p>ii. Principal operator is eligible for driving record 4. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now 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 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 suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</li> </ul> <p><i>Examples:</i> i. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.</p> <p>ii. 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 licence of the person reported as the principal operator is currently suspended/ cancelled/ lapsed see Rule 431: Suspension of Operator’s Licence.</p>		

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

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	<p><b>Ignition Interlock</b> Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.</p> <p><i>For example:</i> License was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.</p> <p>Regardless of the period during which an operator has held a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table border="1" data-bbox="470 748 1018 911"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Level 1</th> <th>Valid or Level 2</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>0</td> <td>0</td> </tr> <tr> <td>1 year</td> <td>0</td> <td>1</td> </tr> <tr> <td>2 years</td> <td>0</td> <td>2</td> </tr> <tr> <td>3 years</td> <td>0</td> <td>3</td> </tr> </tbody> </table>	Years Licenced	Learner's Level 1	Valid or Level 2	Less than 1	0	0	1 year	0	1	2 years	0	2	3 years	0	3	<p><b>Ignition Interlock</b> Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.</p> <p><i>For example:</i> License was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.</p> <p>Regardless of the period during which an operator has held a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table border="1" data-bbox="1052 748 1600 964"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Level 1</th> <th>Valid or Level 2</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>0</td> <td>0</td> </tr> <tr> <td>1 year</td> <td>0</td> <td>1</td> </tr> <tr> <td>2 years</td> <td>0</td> <td>2</td> </tr> <tr> <td>3 years</td> <td>0</td> <td>3</td> </tr> <tr> <td>4 years</td> <td>0</td> <td>4</td> </tr> <tr> <td>5 years</td> <td>0</td> <td>5</td> </tr> </tbody> </table>	Years Licenced	Learner's Level 1	Valid or Level 2	Less than 1	0	0	1 year	0	1	2 years	0	2	3 years	0	3	4 years	0	4	5 years	0	5		
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438.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> </ol>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that do not meet this criteria will be rated on an individually rated basis.																																				

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL  
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		<p>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></p> <p>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p>		
438.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> </ul>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> </ul>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

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	<ul style="list-style-type: none"> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<ul style="list-style-type: none"> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>		



**April 2021**

**Manual of Rules and Rates  
PRINCE EDWARD ISLAND**

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

**Effective August 1, 2021** Facility Association is implementing the following update for new business and renewals in Prince Edward Island:

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

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

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



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