



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 has been updated with this information.

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

Approved Wording

Change from current Premium impact

Rule

Current Wording

GENERAL SECTION Commission Introduces new coverage This does not and Description updated in 3. Public Vehicles Exp. Indv. 3. Public Vehicles Exp. Indv. impact premiums. accordance with GISA Public Bus 6% 6% Public Bus 6% 6% Class 70, 73, 74, 78 Bulletin 2020-10. Class 70, 73, 74, 78 7.5% 10% School Bus Class 71 7.5% 10% School Bus Class 71 Hotel & Country Club Hotel & Country Club 10% 7.5% 10% 7.5% Class 72 Class 72 Private Bus Class 79 7.5% 10% Private Bus Class 7M 7.5% 10% Taxi, Limousine Class 77 6% 6% Taxi Class 7A 6% 6% Van Pool Class 79 6% 7.5% 10% Limousine Class 7B 6% Ambulance Class 76 7.5% 10% Ride Hailing Class 7C 6% 6% Funeral Vehicles Class 75 Van Pool Class 7M 7.5% 10% 7.5% 10% Short Term Rental 7.5% 10% Ambulance Class 76 7.5% 10% Class 79 Funeral Vehicles Class 75 7.5% 10% Short Term Rental 7.5% 10% Class 7M Ride Sharing Class 7N 7.5% 10% PRIVATE PASSENGER SECTION Rule 146: Short Term Rentals-Rule 146: Short Term Rentals-Unspecified 146 Introduces new coverage This does not **Unspecified Lessees - Leases of 30 Days** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. Short-Term **Ride Sharing** accordance with GISA or Less Rentals-Bulletin 2020-10. Unspecified Use POL 1 and END 5C. A. Short-Term Rentals-Unspecified Lessees Lessees - Lease - Leases of 30 days or less - Class 7M Use POL 1 and END 5C. of 30 Davs or Insurance is provided on a specified Less vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not Insurance is provided on a specified vehicle/per permitted. vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. **Coverages/Premiums Coverages/Premiums** 1. Liability, DCPD and Optional Physical 1. Liability, DCPD and Optional Physical Damage Damage **Class of Vehicle Premium Class of Vehicle** Premium Private Passenger Private Passenger 250% of 07/0 rate 250% of 07/0 rate Vehicles Vehicles Commercial Vehicles Commercial Vehicles Light Trucks 200% of 43/0 rate Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Tractors/Trailers 175% of 64/0 rate Motor Homes and Vehicles with mounted Motor Homes and Vehicles with mounted

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers BI PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premiu private trailers and can 2. Accident Benefits, Automobile	250% of 07/0 rate 250% of Normal rate Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16-20 250% of normal rate Refer to Servicing Carrier um is applicable to nper units.	Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers BI PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premit trailers and camper unitailers and rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing is rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not permited.	250% of 07/0 rate 250% of Normal rate Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16-20 250% of normal rate 250% of normal rate Refer to Servicing Carrier um is applicable to private its. Uninsured Automobile of the type of vehicle service, or peer-to-peer Insurance is provided on vehicle basis and use of anitted. Use of END 44 is not ontal (as outlined in Section)		

Approved Wording

Change from current Premium impact

Current Wording

Rule

Short-Term Rentals- Unspecified Lessees - Lease of 30 Days or Less 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. Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage Class of Vehicle Private Passenger 250% of 07/0 rate Vehicles Commercial Vehicles Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Traillers Ilability, DCPD Coptional Physical Damage Private Type Trailers BI Non-Pleasure rate Damage Private Type Trailers BI Non-Pleasure rate Damage Motorcycles & Record 0 rate applicable to Age 16- Damage Mopeds Record 0 rate applicable to Age 16- Damage Mopeds Record 0 rate applicable to Age 16- Damage Mopeds Record 0 rate applicable to Age 16- Use POL 1 and END 5C. Insurance is provided on a specified Lessees - Leases of 30 Days or Less and Ride Sharing Ride Sharing A. Short-Term Rentals-Unspecified Lessees - Lease of 30 days or less - Class 7M 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. Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers 175% of 64/0 rate Heavy Trucks 200% of 45/0 rate Heavy Trucks 200% 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 Private Type Trailers BI Non-Pleasure rate plus \$15 PD Normal Rate Optional Physical 250% of Driving Mopeds Motorcycles & 250% of Driving M	11010		· · · · · · · · · · · · · · · · · · ·		· · · · · · · ·		
Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less Unspecified Lessees - Leases of 30 Days or Less	COMMERCIAL	SECTION					
Use POL 1 and END 5C. Lesses – Lease of 30 Days or Less = Lease of 30 Days or Less = Lease of 30 Days or Less = Class 7M Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage Class of Vehicle Private Passenger Vehicles Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Tractors/Trailers Motor Homes and Vehicles with mounted Camper Units Liability, DCPD 250% of 07/0 rate Optional Physical Damage Private Type Trailers BI Sumage Private Type Trailers BI Non-Pleasure rate plus \$15 Normal Rate Optional Physical Damage Private Pysical Damage Private Type Trailers BI Non-Pleasure rate plus \$15 Normal Rate Damage Motorcycles & Record 0 rate applicable to Age 16- Damage Record 0 rate applicable to Age 16-	236 Short-Term	Unspecified Lessees - Leases of 30 Days		Lessees - Leases of 3		and Description updated in accordance with GISA	This does not impact premiums.
Damage	Unspecified Lessees – Lease of 30 Days or	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. Coverages/Premiums		- Leases of 30 days Use POL 1 and END 50 Insurance is provided of vehicle basis and use of permitted. Use of END	or less – Class 7M on a specified vehicle/per of END 21A/B is not 44 is not permitted.	Juneum 2020 101	
Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Light Trucks Heavy Trucks 200% of 43/0 rate Tractors/Trailers Tractors/To 44/0 rate Heavy Trucks 200% of 43/0 rate Heavy Trucks To 20			d Optional Physical				
Private Passenger 250% of 07/0 rate Vehicles Commercial Vehicles Light Trucks 200% of 43/0 rate Heavy Trucks 200% of 45/0 rate Motor Homes and Vehicles with mounted Camper Units Liability, DCPD 250% of Normal rate Damage Private Type Trailers BI Non-Pleasure rate plus \$15 PD Normal Rate Optional Physical Damage Mopeds Record 0 rate applicable to Age 16- Private Passenger 250% of 07/0 rate Private Passenger 250% of 07/0 rate 250% of 07/0 rate Heavy Trucks 200% of 43/0 rate 250% of 45/0 rate Heavy Trucks 200% of 45/0 rate 200% of 45/0 rate 445/0 rate 445			Dromium		d Optional Physical		
All Terrain Vehicles 250% of normal rate Snow Vehicles 250% of normal rate		Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Veh Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers BI PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate 175% of 64/0 rate sicles with mounted 250% of 07/0 rate 250% of Normal rate Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate	Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Vel Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers BI PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles	250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate nicles with mounted 250% of 07/0 rate 250% of Normal rate Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate		
All Terrain Vehicles 250% of normal rate Snow Vehicles 250% of normal rate		All Terrain Vehicles	250% of normal rate Refer to Servicing	All Terrain Vehicles	250% of normal rate 250% of normal rate Refer to Servicing		

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	NOTE: No DCPD premium is applicable to private trailers and camper units.	NOTE: No DCPD premium is applicable to private trailers and camper units.		
	2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.	2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.		
	Contention	B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company		
		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.		
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.		
PUBLIC SECT	ION			
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing - Class 7C	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	K. Ride Hailing - Class 7C 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.

Rule	Current Word	ling		Approved Wording			Change from current	Premium impact
				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. Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network. Code and rate as a Taxi 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.				
Rule 320:	The commission rates are:		The commission rates are	e:		Description updated in	This does not	
Commission	Public Vehicles	Exp.	Indv.	Public Vehicles Exp. Indv.		accordance with GISA	impact premiums.	
Schedule	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
332	Rule 332: Short Term Rei	ntals-Ur	specified	Rule 332: Short Term Re	ntals-Uı	nspecified	Introduces new coverage	This does not
Short-Term Rentals-	Lessees - Leases of 30 Days or Less		Lessees - Leases of 30 Da Ride Sharing	ays or L	ess and	and Description updated in accordance with GISA Bulletin 2020-10.	impact premiums.	
Unspecified Lessees – Lease of 30 Days or Less	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			A. Short-Term Rentals-Unit - Leases of 30 days or let Use POL 1 and END 5C.				

Rule	Current Wording		Approved Wo	rding	Change from current	Premium impact
	END 44 is not permitte	END 44 is not permitted.		on a specified vehicle/per of END 21A/B is not 44 is not permitted.		
	Coverages/Premium 1. Liability, DCPD and Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles	d Optional Physical Premium 250% of 07/0 rate	Coverages/Premium 1. Liability, DCPD and Damage Class of Vehicle Private Passenger Vehicles Commercial Vehicles	d Optional Physical Premium 250% of 07/0 rate		
	Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Ver Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate nicles with mounted 250% of 07/0 rate 250% of Normal rate	Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Vel Camper Units Liability, DCPD Optional Physical Damage Private Type Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate nicles with mounted 250% of 07/0 rate 250% of Normal rate		
	PD Optional Physical Damage Motorcycles & Mopeds	Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16- 20	PD Optional Physical Damage Motorcycles & Mopeds	Non-Pleasure rate plus \$15 Normal Rate 250% of normal rate 250% of Driving Record 0 rate applicable to Age 16- 20		
	Snow Vehicles All Terrain Vehicles Any other vehicle	250% of normal rate 250% of normal rate Refer to Servicing Carrier	Snow Vehicles All Terrain Vehicles Any other vehicle	250% of normal rate 250% of normal rate Refer to Servicing Carrier		
	NOTE: No DCPD premit private trailers and can		NOTE: No DCPD premine trailers and camper unit	um is applicable to private its.		
	2. Accident Benefits, Automobile Charge the normal rate concerned.	Uninsured e for the type of vehicle		Uninsured Automobile e for the type of vehicle		

Rule	Current W	ording/	Approved Wo	ording	Change from current	Premium impact
				ass 7N nicle is used in connection service, or peer-to-peer		
			a specified vehicle/per	C. Insurance is provided on vehicle basis and use of nitted. Use of END 44 is not		
			Rate as Short-Term Re A above) and code as	ental (as outlined in Section Class 7N.		
RECREATION	AL SECTION					
435 Short-Term Rentals-	Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less 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.		Rule 435: Short Terr Lessees - Leases of Ride Sharing	n Rentals-Unspecified 30 Days or Less and	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Unspecified Lessees – Lease of 30 Days or Less			A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M 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.		Buildin 2020 10.	
	Coverages/Premiums 1. Liability, DCPD and Damage		Coverages/Premium 1. Liability, DCPD an Damage			
	Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Premium 250% of 07/0 rate	Class of Vehicle Private Passenger Vehicles Commercial Vehicles	Premium 250% of 07/0 rate		
	Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Veh Camper Units	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate icles with mounted	Light Trucks Heavy Trucks Tractors/Trailers Motor Homes and Ve Camper Units	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate hicles with mounted		
	Liability, DCPD Optional Physical Damage Private Type Trailers	250% of 07/0 rate 250% of Normal rate	Liability, DCPD Optional Physical Damage Private Type Trailers	250% of 07/0 rate 250% of Normal rate		
	BI	Non-Pleasure rate	BI	Non-Pleasure rate		

Rule	Current W	Current Wording		Approved Wording			Change from current	Premium impact
	PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premit private trailers and cam 2. Accident Benefits, Automobile Charge the normal rate concerned.	per units. Uninsured	ormal rate riving te o Age 16- ormal rate ormal rate ormal rate rvicing	PD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle NOTE: No DCPD premit trailers and camper uni 2. Accident Benefits, Charge the normal rate concerned. B. Ride Sharing – Cla Applicable where a veh with a vehicle-sharing s rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted. Rate as Short-Term Re A above) and code as C	Uninsured As for the type ass 7N icle is used in service, or per a vehicle basis sitted. Use of a ntal (as outline)	riving ate to Age 16- ormal rate ormal rate ormal rate ormal rate ormal rate ormal rate or private. Automobile of vehicle a connection er-to-peer a provided on and use of END 44 is no	nt.	
	OLICY SECTION			T			T	
721 Commission	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	Introduces new coverage and Description updated in	This does not impact premiums.
35	Public Bus	6%	6%	Public Bus	6%	6%	accordance with GISA	past p. dillianisi
	Class 70, 73, 74, 78			Class 70, 73, 74, 78			Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class	77 6%	6%	Taxi Class 7A	6%	6%		

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





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 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 has been updated with this information.

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PRIVATE PASSI	ENGER SECTION					
136.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	0% 5% 15% 25% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	0% 5% 15% 25% 15%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
136.D.b & a	Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction b. Minor	15% 100% 100%	Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction a. Major	25% 100% 100%	Amends	This will
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	The list of minor convictions is not all in other moving violations, including new added to an Act governing highway tra considered Minor, whether committed outside Canada, if not specifically name Major or Serious list, including but not - Using handheld/operated elect wireless device	offences ffic, may be within or ed in the limited to:	Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	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 offer any Act governing highway traffic or for substantially the same whether commit outside Canada: - Failure to stop on request of or obe of a police officer. - Stunting	r any offence tted within or	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		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies This will affect premiums.	
Accident and Conviction Surcharge, Conviction Definition: Serious	NEW		c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to have alcohol ignition device installed and functioning requirement for driver's licenterinstatement - Driver in the alcohol ignition device programme operating so equipped - Driver under 22 years of age blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates		
COMMERCIAL S	SECTION					
226.C 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 Each additional Serious Conviction	0% 5% 15% 25% 15% 15% 15% 100%	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 Each additional Serious Conviction	0% 5% 15% 25% 15% 25% 25% 100% 100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all is 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 handheld/operated elections wireless device	offences affic, may be within or aed in the limited to:	a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	or any offence hitted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
226.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 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	standard market Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
226.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Driver under 22 years of age with alcohol in blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PUBLIC SECTION	ON					
323.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	0% 5% 15% 25% 15%	Minor Conviction Minor Convictions Minor Convictions Minor Convictions A Minor Convictions Each additional Minor Conviction Major Conviction	0% 5% 15% 25% 15%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
222 D b % o	Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction	15% 100% 100%	Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction	25% 100% 100%	Amanda	Thio will
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all is other moving violations, including new added to an Act governing highway traconsidered Minor, whether committed outside Canada, if not specifically name Major or Serious list, including but not - Using handheld/operated elections wireless device	offences iffic, may be within or ed in the limited to:	a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	or any offence itted within or	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 offer any Act governing highway traffic or for substantially the same whether commit outside Canada: - Failure to stop on request of or obe of a police officer. - Stunting	or any offence tted within or	 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 		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Current Wording Approved Wording				
323.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Convictio under any Act governing highway traff Act within or outside Canada: - Failure to have alcohol ignition device installed and function requirement for driver's licenterinstatement - Driver in the alcohol ignition device programme operating so equipped - Driver under 22 years of age blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.		
RECREATIONAL	SECTION					
425.C 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 Each additional Serious Conviction	0% 5% 15% 25% 15% 15% 15% 100%	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 Each additional Serious Conviction	0% 5% 15% 25% 15% 25% 25% 25% 100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	a. Major he list of minor convictions is not all inclusive and ther moving violations, including new offences dded to an Act governing highway traffic, may be considered Minor, whether committed within or utside Canada, if not specifically named in the lajor or Serious list, including but not limited to: - Using handheld/operated electronic/ wireless device - Wind mor Convictions is not all inclusive and an Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Using a hand held wireless communication/entertainment device				Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
425.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 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	standard market Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
425.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Driver under 22 years of age with alcohol in blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies	
GARAGE SECTION	ON					
623.A	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
	2 Minor Convictions	5%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction	3 Minor Convictions	15%	3 Minor Convictions	15%	levels to	premiums
Surcharge Table	4 Minor Convictions	25%	4 Minor Convictions	25%	be	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%	consistent across all	
	1 Major Conviction	15%	1 Major Conviction	25%	jurisdiction	
	Each additional Major Conviction	15%	Each additional Major Conviction	25%		
	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	The list of minor convictions is not all 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 handheld/operated elections wireless device	offences affic, may be within or ned in the limited to:	Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainment	the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums	
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 for substantially the same whether commoutside Canada: - Failure to stop on request of or obe of a police officer. - Stunting	or any offence itted within or	c. Serious Convictions for any of the following of the Criminal Code of Canada or under governing highway traffic or under an 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 old of a police officer.	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums	

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies	
623.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	NEW		c. Serious Convictions for any of the following of the Criminal Code of Canada. Where a shown below is not recorded on the D Abstract as a Criminal Code Conviction under any Act governing highway traff Act within or outside Canada: - Failure to have alcohol ignition device installed and functioning requirement for driver's licenterinstatement - Driver in the alcohol ignition device programme operating so equipped - Driver under 22 years of age blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.	
DRIVER'S POLI	CY SECTION					<u> </u>
724.C 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 Each additional Serious Conviction	0% 5% 15% 25% 15% 15% 15% 100% 100%	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
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all is 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 handheld/operated elections wireless 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 f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the	This will impact premiums	

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	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting	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	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	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Driver under 22 years of age with alcohol in blood	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other Jurisdiction s in which FA operates	This will affect premiums.





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 <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASSEN	IGER SECTION			
149.A N 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: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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. 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.	Proposes a definition of "Common Manageme nt" 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.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Fleets, Fleet Rating Experience rating includes the following: 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. Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application. Any amount paid back by the insured due to an END 8 on the policy with the prior insurer. Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss. Amounts above FA deductibles when the prior insurer had higher deductibles. Losses falling within any special agreements with the prior insurer. NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.		 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insured by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
COMMERCIAL	SECTION			
239.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: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and	Proposes a definition of "Common Manageme nt" 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.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		 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, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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. 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. 		
239.B Fleets, Fleet Rating	 Experience rating includes the following: 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. Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application. Any amount paid back by the insured due to an END 8 on the policy with the prior insurer. Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss. Amounts above FA deductibles when the prior insurer had higher deductibles. Losses falling within any special agreements with the prior insurer. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PUBLIC SECTION	NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.	Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.		
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: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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 Manageme nt" 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.

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	 Experience rating includes the following: 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. Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application. Any amount paid back by the insured due to an END 8 on the policy with the prior insurer. Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss. Amounts above FA deductibles when the prior insurer had higher deductibles. Losses falling within any special agreements with the prior insurer. NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
RECREATIONAL	SECTION			
409.B. Motorcycles & Mopeds, Driving Record	Calculating Driving Record with a Licence Suspension/Cancellation/Lapse Suspension of Operator's Licence can be one of two types:	1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse Suspension of Operator's Licence can be one of two types:	Updates the current rule to include the maximum	This will not impact premiums.
	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.	DR applicable on Motorcycle /Mopeds	
	B. Administrative Suspension/Cancellation/Lapse: A	B. Administrative Suspension/Cancellation/Lapse: A		

for any re A. With s For the to	n/cancellation/lapse for one year or more ason other than those outlined in item A.	suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.	
For the to	usponsions for sauso	for any reason other than those outlined in item 7t.	
of suspension in Principal Has 6 more qualifies file. Principal Has 6 more qualifies file. Principal Has been suspension 2005. Now the suspension 2005. Now the suspension is suspension in Principal Has been suspension 2005. Now the suspension is suspension if the less that the suspension is suspension in the suspension in the suspension is suspension in the suspension is suspension in the suspension in the suspension is suspension in the suspension in the suspension is susp	tal of all suspensions within the last 3 duct 1 year for each year (or partial year) sion from the driving record. I operator is eligible for driving record 3. In the suspension for demerit points. Now or driving record 2. I operator is eligible for driving record 3. In the suspension for demerit points. Now or driving record 2. In operator is eligible for driving record 3. In the second 1. In the suspension of the second 1. In the suspension of the second 1. In deministrative ons/cancellation/lapse: In the suspension of the	 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: Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3. 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. B. With administrative suspensions/cancellation/lapse: If the total time suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected. 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. Examples: Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4. Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2. If the licence of the person reported as the principal operator is currently suspended/ cancelled/ lapsed see Rule 431: Suspension of Operator's Licence. 	

Rule	Rule Curi	Current Wording			Approved Wording			Premium impact on existing policies
	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			licence suspension	ock Programme, on shall be calcu suspended to the	the length of the lated from the date e date the Interlock		
	For example: 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.			to July 1. The dri Programme on M	iver entered the March 1. The tota ered to have bee	al time the driver's en suspended is 2		
	has held a Learne	er's Licence/Perr will qualify for o	nly Driving Record 0	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.				
	Years	Learner's	Valid or	Years	Learner's	Valid or		
	Licenced Less than 1 1 year 2 years 3 years	Level 1 0 0 0 0	Level 2 0 1 2 3	Licenced Less than 1 1 year 2 years 3 years 4 years 5 years	Level 1 0 0 0 0 0 0 0 0	Level 2 0 1 2 3 4 5		
438.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: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and			Proposes a definition of "Common Manageme nt" 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.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		 Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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. 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. 		
438.B Fleets, Fleet Rating	 Experience rating includes the following: 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. Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application. Any amount paid back by the insured due to an END 8 on the policy with the prior insurer. Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss. 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always 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; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.

Rule	Current Wording	Wording Approved Wording		Premium impact on existing policies
	 Amounts above FA deductibles when the prior insurer had higher deductibles. Losses falling within any special agreements with the prior insurer. 	 Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 		
	NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.	NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.		



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 <u>www.facilityassociation.com</u> has been updated with this information.

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

Approved Wording

Change

Premium

Current Wording

Rule

		3		3	from Current	impact on existing policies
COMMERCIAL S	ECTION					
201:C Coverages Available and Minimum Deductibles,	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than:		a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)		Minimum Physical Damage Deductible	This will not impact premiums
			The deductibles are to			
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light Vehicles	
Damage Coverage and Deductibles	15 and under	\$500	15 and under	\$500	with a RG of 22 and over.	
and Deductibles	16 – 18	\$1,000	16 – 18	\$1,000		
	19 – 21	\$2,500	19 – 21	\$2,500		
	22 and over END 40	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). END 40 is mandatory on any	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
		vehicles with prior fire and total theft claims within the past 60 months	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months		
	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg)		b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)		Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums
	The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:		The following deductibles are based on Vehicle List Price			
			New, including the cos			
			equipment. Deductibles are to be rounded to the nearest			
			\$250 and are to be no			
	List Price New	Minimum Deductible	List Price New	Minimum Deductible		
	Vehicle Make and	10% of List Price New (minimum	Vehicle Make and	5% of List Price New rounded to		
	Model listed in	deductible \$5,000).	Model listed in	the nearest \$250 (minimum		
	Commercial Rate		Commercial Rate	deductible \$2,500, maximum		
	Group Table I		Group Table I	deductible \$5,000).		
	<\$50,001	10% of List Price New				
	\$50,001-\$75,000	12% of List Price New	<\$50,001	\$2,500		
	\$75,001 - \$100,000	15% of List Price New	\$50,001 - \$65,000	\$3,500		
	\$100,001 -	20% of List Price New	\$65,001 - \$80,000	\$4,000		
	\$125,000		\$80,001 - \$100,000	\$5,000		
	\$125,001 and Over	25% of List Price New				
			<u> </u>			l

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	is \$122,000, 20% is \$	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months new of Class 42 Sand & Gravel truck 624,400. The deductible shall be g factor for \$2,500 or more applies.	is \$122,000 5% is \$6,1	Commercial Vehicles with Physical	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums