



Manual of Rules and Rates

Various Rule Changes Effective March 1, 2025 (New Business and Renewals)

Effective March 1, 2025 Facility Association is implementing the following updates for new business and renewals in Yukon:

- There are various rule changes in Private Passenger, Commerical, Public, Recreational, Garage and Driver's Policy sections of the manual.
- 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 the Servicing Carrier, to whom all enquiries should be addressed.

Approved Wording

Change

Premium

Current Wording

Rule

			from Current	impact on existing policies
PRIVATE PAS	SENGER SECTION			
Table of Contents	Rule 138: Outside Yukon Exposure	Rule 138: Outside Territory Yukon Exposure	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 111 Rating Class	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no occasional drivers under age 25; premium is then charged for such occasional drivers by adding the Liability and Collision premium for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 (Reduction of Coverage as Respects Operation by Named Persons).	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no occasional drivers under-age 25; years of age. Premium is then charged for such occasional drivers by adding the Liability and Collision premium Coverage for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 (Reduction of Coverage as Respects Operation by Named Persons).	FA manual update to align wordings across jurisdictions	This will not impact premium
Rule 113: Driving Record B. Driving Record Entitlement	Notes: 1. A chargeable accident will affect the rating of the Liability and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outisde Yukon Exposure and Rule 144: Vehicles Used Outside Jurisdiction of Registration.	Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outisde Yukon Exposure and Rule 144: Vehicles Used Outside Jurisdiction of Registration.	Upon a review of FA rule there needs to be an updated to align with current rate pages Remove reference to rule names for harmonizatio n across all jurisdictions	This will not impact premiums

Rule	Current V	J ording	Appro	oved Wording	Change from Current	Premium impact on existing policies
Rule 138:	Rule 138: Outside Yukon Ex	posure	Rule 138: Outside Territ	tory Yukon Exposure	FA aims to	This will
Outside Yukon Exposure	A. Outside Yukon Exposure Any vehicle that is operated in jurisdiction (excluding Nunavui or the U.S. is subject to a surc apply to all classes of vehicles required and/or where the veh commercial purposes or are ca	another Canadian and Northwest Territories) harge. This surcharge shall where proof of insurance is icles are used for business,	(excluding Nunavut and No subject to a surcharge. Thi classes of vehicles where p	ed in another Canadian jurisdiction orthwest Territories) or the U.S. is is surcharge shall apply to all oroof of insurance is required are used for business, commercia	across all jurisdictions	not impact premium
	The surcharge does not apply for personal use only and proorequired.			ply where the vehicle is used for of insurance is not required.		
	The Insured must advise the A of the total mileage that the verywhen and the jurisdiction(s) in will be driven. Refer to Rule 14 Jurisdiction of Registration	chicle will be used outside nto which the vehicle is and	the total mileage that the Province/Territory including jurisdiction(s) into which the	he Agent/Broker the percentage o vehicle will be used outside g the U.S. Yukon and the he vehicle is and will be driven. s Used Outside Jurisdiction of	f	
	If this exposure is 5.0% or less surcharge shall be waived unle required by authorities. In this apply to Liability, Accident Ben	ss proof of insurance is case a 5% surcharge will	surcharge shall be waived	tess of the total mileage, the unless proof of insurance is this case a 5% surcharge will apprits and END 44 only.	ly	
	NOTE: Where vehicles are ope Agents/Brokers must ask Insur insurance must be filed and, if	eds whether or not proof of	NOTE: Where vehicles are Agents/Brokers must ask I insurance must be filed an	insureds whether or not proof of		
	Liability, Accident Benefits,	END 44		r less of total mileage in the U.S. of iction, a 5% surcharge will apply t		
	For each percentage point of u Canadian jurisdiction or the U. applicable premium. For example:		mileage in the U.S. or use jurisdiction or the U.S., sur premium. For example:	If this exposure is over 5% of tota in another applicable Canadian rcharge 1% of the applicable	al	
	Outside Yukon Exposure	Applicable Surcharge	Outside Territory Yukon Exposure	Applicable Surcharge		
	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%		

Exposure		10% 25% 50% nt of use in another applicable the U.S., surcharge .50% of the	10% 25% 50% Optional Physical Dar For each percentage poin another applicable Casurcharge .50% of the	oint of total use mileage in the U	Currency differential surcharge will be discontinued	This will not impact premium
Exposure	Physical Damage For each percentage poir Canadian jurisdiction or applicable premium.	50% nt of use in another applicable	50% Optional Physical Dar For each percentage poin another applicable Ca	mage pint of total use -mileage in the U	surcharge will be discontinued	
Exposure	Physical Damage For each percentage poir Canadian jurisdiction or applicable premium.	nt of use in another applicable	Optional Physical Dar For each percentage po in another applicable Ca	mage oint of total use mileage in the U	will be discontinued	premium
F	For each percentage poir Canadian jurisdiction or applicable premium.		For each percentage po	oint of total use mileage in the U	discontinued	
			For example:		working towards modernizing and simply	
-	Outside Yukon	Applicable	Outside Territory Yukon Exposure	Applicable Surcharge	its rating	
	Exposure 6%	Surcharge 3%	6%	3%		
	10%	5%	10%	5%		
	25%	12.5%	25%	12.5%		
	50%	25%	50%	25%		
a c c c c c c c c c	additional loss arising fro dollars. The currency differential charged for the U.S. doll date the premium is calc policy issuance. The Ser- of Canada closing rate fr	provide for the potential on the payment of a claim in U.S. is the rate of exchange being ar, to the nearest cent, as at the culated by the Servicing Carrier found on the previous published day. The is calculated by means of the	The currency differentic charged for the U.S. do the premium is calculated issuance. The Servicing closing rate from the premium the premi	al is the rate of exchange being ollar, to the nearest cent, as at the ted by the Servicing Carrier for p or Carrier shall use the Bank of Co	ne date volicy anada	
	Currency differential of For example: The rate of 1.3085 Canadian. Therefore 0.31. The U.S. exposure	surcharge: 0.31 X 25% =	For example: The rate 1.3085 Canadian. There The U.S. exposure sure Currency differential	surcharge: 0.31 X 25% = 7.7 ntial surcharge is e Liability premium.	0.31.	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 138: Outside Yukon Exposure	 3. Additional to but not compounded on the U.S. exposure surcharge. For example: The Liability premium is \$1,000	3. Additional to but not compounded on the U.S. exposure surcharge. For example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This will not impact premium
Rule 144: Vehicles Used Outside Jurisdiction of Registration	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Yukon but within Nunavut or Northwest Territories, Yukon rates apply. Refer to Rule 138: Outside Yukon Exposure.	When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Yukon but within Nunavut or Northwest Territories, Yukon rates apply. Refer to Rule 138: Outside Yukon Exposure. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 144: Vehicles Used Outside Jurisdiction of Registration	3. Outside Yukon exposure surcharges do not apply `to private passenger vehicles that are used for personal use only and where proof of insurance is not required.	3. Outside Yukon exposure surcharges do not apply `to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.		
	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.		
	5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.	5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.		
	For example: the Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Whitehorse rates apply.	For example: the Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Whitehorse rates apply.		
Rule 145: Purchasing Vehicles in	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium.	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium.	FA aims to harmonize and simplify the wordings	This will not impact premium
Jurisdiction Where FA Does not Operate	Private passenger vehicles are to be rated Class 01 or 08- 19 using the appropriate driving record. There is no surcharge for Outside Yukon exposure.	Private passenger vehicles are to be rated Class 01 or 08- 19 using the appropriate driving record. There is no surcharge for Outside Province/Territory Yukon-exposure.	across all jurisdictions.	
	The territory to be used is the territory where the Insured resides.	The territory to be used is the territory where the Insured resides.		
Rule 149:	A. Definition	A. Definition A fleet is:	FA aims to harmonize	This will not impact
Fleets		A group of 10 or more self-propelled vehicles;	the wordings across all	premiums
		Under Common ownership or management;	sections and jurisdictions for the fleet rating of risk	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	 Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability insurance. If the Insured only had 9 vehicles insured for Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149:	Vehicles that the Insured leases from others must be	Vehicles that the Insured leases from others must be insured	FA aims to	This will
	insured on a separate policy with the same expiry date as	on a separate policy with the same expiry date as the policy	harmonize	not impact
Fleets	the policy for owned vehicles. If the policy for owned	for owned vehicles. If the policy for owned vehicles and the	the wordings	premiums
	vehicles and the policy for the leased vehicles are insured	policy for the leased vehicles are insured through FA, whether	across all	
	through FA, whether or not with the same Servicing	or not with the same Servicing Carrier, the policies shall be	sections and	
	Carrier, the policies shall be experience rated. If however,	experience rated. If however, one policy is insured in the	jurisdictions	
	one policy is insured in the voluntary market and the	voluntary market and the other policy is insured through FA,	for the fleet	
	other policy is insured through FA, the FA policy shall only	the FA policy shall only be experience rated if there has been	rating of risk	
	be experience rated if there has been 120 months of	120 months of Liability insurance in the past 12 months for		
	Liability insurance in the past 12 months for the vehicles	the vehicles insured through FA. If the policy does qualify for		
	insured through FA. If the policy does qualify for	experience rating, only the experience on the vehicles insured		
	experience rating, only the experience on the vehicles	through FA shall be used to promulgate the rate.		
	insured through FA shall be used to promulgate the rate.	The		
	The months of Liability insurance for vehicles whose rates	The months of Liability insurance for vehicles whose rates are		
	are derived from a Class 07 base and for commercial	derived from a Class 07 base and for commercial vehicles		
	vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of	rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability		
	Liability insurance on personal use recreational vehicles	insurance on personal use recreational vehicles and private		
	and private passenger vehicles solely used for pleasure	passenger vehicles solely used for pleasure (no driving to and		
	(no driving to and from work for the Applicant's business)	from work for the Applicant's business) is not included in the		
	is not included in the 120 month calculation. However,	120 month calculation. However, once it has been established		
	once it has been established that a risk is to be experience	that a risk is to be experience rated, private passenger		
	rated, private passenger vehicles other than those rated	vehicles other than those rated Class 07 shall be added (with		
	Class 07 shall be added (with any claims) on the policy	any claims) on the policy and in the experience rating.		
	and in the experience rating.	diff claims) on the policy and in the experience runing.		
	Where a new fleet is being submitted to FA consisting of			
	vehicles which are a sub-group of a voluntary market fleet	Where a new fleet is being submitted to FA consisting of		
	and there is no verification of which claims involved which	vehicles which are a sub-group of a voluntary market fleet		
	vehicles, the FA formula shall take into account the claims	and there is no verification of which claims involved which		
	that occurred on all vehicles. It is the responsibility of the	vehicles, the FA formula shall take into account the claims		
	Agent/Broker/Insured to provide the claim history	that occurred on all vehicles. It is the responsibility of the		
	documentation for the vehicles to be insured through FA.	Agent/Broker/Insured to provide the claim history		
	Where a vehicle(s) on an existing fleet is being newly	documentation for the vehicles to be insured through FA.		
	insured through FA, the claim history shall follow the	Where a vehicle(s) on an existing fleet is being newly insured		
	vehicle(s).	through FA, the claim history shall follow the vehicle(s).		
	Vehicles under 'common management' will be considered	. , , ,		
	where the Named Insured has assumed full responsibility	Vehicles under 'common management' will be considered		
	for the payment of insurance premiums and agreement is	where the Named Insured has assumed full responsibility for		
	in place between the Named Insured and Vehicle Owner,	the payment of insurance premiums and agreement is in		
	demonstrating the following:	place between the Named Insured and Vehicle Owner,		
	 The Named Insured is responsible for the 	demonstrating the following:		
	assignment of driver schedules and routes,	 The Named Insured is responsible for the 		
	ensuring compliance with hours of work	assignment of driver schedules and routes, ensuring		
	regulations and	compliance with hours of work regulations and		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 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 149. B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: 	 The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 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 149. B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	existing
	 All losses (At-fault and Not-at-fault) 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; 	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;		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	 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. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. 	 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. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from	Premium impact
			Current	on existing policies
Rule 149:	Midterm Rating	Midterm Rating	FA aims to	This will
Fleets	Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.	Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.	harmonize the wordings across all sections and	not impact premiums
	If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.	If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.	jurisdictions for the fleet rating of risk	
	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.	If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.		
	Physical Damage Coverage On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	Optional Physical Damage Coverage On fleets, Vehicles may not be covered for Comprehensive/ Specified Perils only.		
		The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.		
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.		
	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.		
	For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim	For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994.		

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Rule 149: Fleets	that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be	When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	FA aims to harmonize the wordings	This will not impact premiums
	entered. D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and	D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed.	across all sections and jurisdictions for the fleet rating of risk	
	signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.	Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.		
	2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.		
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.		
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.		
	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: Outside Yukon Exposure.	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: Outside Yukon Exposure.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: Proof of Insurance.	FA aims to harmonize the wordings	This will not impact premiums
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.	across all sections and jurisdictions	
	The Applicant(s) must sign and date all documentation where indicated.	The Applicant(s) must sign and date all documentation where indicated.	for the fleet rating of risk	
	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.		
	Premiums are to be calculated at Driving Record 0 and must include the Outside Yukon Exposure surcharge if applicable.	Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable.		
	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.		
	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.		
	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.		
	A premium must be quoted and the risk bound before the fleet is submitted. 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.	A premium must be quoted and the risk bound before the fleet is submitted. 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the	After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	premium will be quoted at the full rate and not the individual vehicle premium.	FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	FA aims to harmonize the wordings across all	This will not impact premiums
		If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the	sections and jurisdictions for the fleet	
	Example 2: Referring to Example 1, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is	risk no longer meets the definition of a fleet. Example 2: Referring to Example 1, on September 1, the Agent/Broker resubmits substantially the same fleet for the	rating of risk	
	issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned	same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional		
	premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation	premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.		
		7. Premium Calculation		
	• Refer to Rule 124 on rating of experience (fleet) rated risk.	Note: • Refer to Rule 124 on rating of experience (fleet) rated risk.		
	 For other classes of business, refer to the appropriate section of the manual E. Renewals Prior to the expiry of experience rated insurance, the 	For other classes of business, refer to the appropriate section of the manual		
	Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.	E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.		
	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.		
	The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.	The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.		
	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.		

Approved Wording

Change

Premium

Current Wording

Rule

			from Current	impact on existing policies
COMMERCIA	AL SECTION			
Table of Contents	Rule 228: Outside Territory Exposure A. Outside Territory Exposure Surcharge (Excluding Interurban Vehicles	Rule 228: Outside Territory Exposure A. Outside Territory Exposure Surcharge (Excluding Interurban Vehicles	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 200 Filed Underwriting Rules	D. Supplementary Underwriting Documents *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.	D. Supplementary Underwriting Documents *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G F New Policies: No Prior Insurance, for special rating instructions.	Correct referencing section of Rule 204 and remove name of the rule	This will not impact premium
Rule 206 Rating Territory	For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	For vehicles used in other jurisdictions, refer to Rule 228÷ Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Outside Province/Territory including U.S. exposure surcharge Surcharge and U.S. currency differential surcharge are to be applied where required.	Currency differential surcharge will be discontinued as FA is working towards modernizing	This will not impact premium
Rule 212.B. Rating of Trailers	2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess. For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.	2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess. For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.	FA aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215.E Chart – Towing Vehicle	E. Premium Determination 2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 215.E.1.	E. Premium Determination 2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 215.E.1.	Currency differential surcharge will be discontinued as FA is working towards	This may impact premium
	Coverage Description Liability Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.	Coverage Description Liability Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.	modernizing and simplifying its rating.	
Rule 228: Outside Territory Exposure	Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles.	Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G F: No Prior Insurance with Out-of-Province including U.S. Exposure NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles.	Correct reference of section of Rule 204 and remove name of the rule	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228:	B.Currency Differential Surcharge (Excluding	B.Currency Differential Surcharge (Excluding	Currency	This may
Outside	Interurban Vehicles)	Interurban Vehicles)	differential surcharge	impact premiums
Territory Exposure	Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.	Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.	will be discontinued as FA is working towards modernizing	premiumo
	The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	and simply its rating	
	The surcharge percentage is calculated by means of the following formula:	The surcharge percentage is calculated by means of the following formula:		
	Currency differential x Percentage of U.S. exposure	Currency differential x Percentage of U.S. exposure		
	For example:	For example:		
	The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.	The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.		
	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential surcharge: 0.31 X 25% = 7.75%		
	The currency differential surcharge is 1. Applied only to the Liability premium.	The currency differential surcharge is 1. Applied only to the Liability premium.		
	2. Not subject to a minimum surcharge	2. Not subject to a minimum surcharge		
	3. This surcharge is an additional surcharge and not to be compounded.	3. This surcharge is an additional surcharge and not to be compounded.		
	Example: The Liability premium is \$1,000 The percentage of Outside Territory Exposure is: 50% The percentage of U.S. exposure is 25%	Example: The Liability premium is \$1,000 The percentage of Outside Territory Exposure is: 50% The percentage of U.S. exposure is 25%		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228: Outside Territory Exposure	The Currency Differential Surcharge is 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25% Base Premium = \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5) Currency Differential (\$1,000 X 0.0775) Total Liability premium \$1,578 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required. C. Interurban Outside Territory Exposure Surcharge	The Currency Differential Surcharge is 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25% Base Premium = \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5) Currency Differential (\$1,000 X 0.0775)\$78	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This may impact premiums
Rule 239:	(Excluding Commercial Vehicles) D. New Applications	(Excluding Commercial Vehicles) D. New Applications	FA aims to	This will
Fleets	1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. d) Any additional supplements such as drivers list, taxi questionnaire.	1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 239: Fleets	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/Territory Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.	e) Any additional supplements such as drivers list, taxi questionnaire. 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province/Territory Exposure: The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
PUBLIC SEC	TION			
Table of Contents	Rule 325: Outside Yukon Exposure	Rule 325: Outside Territory Exposure	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 306: Rating Territory	Rule 306: Rating Territory The rating territories are described in Rule 339: Territories. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated jurisdiction. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used.	Rule 306: Rating Territory The rating territories are described in Rule 339: Territories. If a filing is required for another jurisdiction, the Outside Province/Territory exposure surcharge a higher rated territory, the rate for that higher rated territory must be used regardless of the percentage of total mileage driven in that other number of trips to that higher rated jurisdiction. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 306: Rating Territory	For vehicles used in jurisdictions other than Yukon refer to Rule 325 Outside Yukon Exposure and Rule 330 Vehicles Used Outside Jurisdiction of Registration. Outside Yukon exposure surcharge and currency differential surcharge are to be applied where required.	For vehicles used in jurisdictions other than Yukon refer to Rule 325 Outside Yukon Exposure and Rule 330 Vehicles Used Outside Jurisdiction of Registration. Outside Province/Territory Yukon-exposure surcharge and currency differential surcharge are is to be applied where required.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 308 Rating E. Premium Determination	 Ensure that the vehicle is a public vehicle. Establish the rating territory. Establish the rating class, including any special factors. Establish the driving record. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. 6. Develop the total premium for each coverage Apply any required Outside Yukon exposure surcharge and currency differential surcharge. Refer to Rule 325 Outside Yukon Exposure. Apply fleet rating or any accident/conviction surcharge. 	 Ensure that the vehicle is a public vehicle. 1. Establish the rating territory. 2. Establish the rating class, including any special factors. 3. Establish the driving record. 4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class. 6. Develop the total premium for each coverage 7. Apply any required Outside Province/Territory including U.S. Yukon exposure surcharge and currency differential surcharge. Refer to Rule 325 Outside Yukon Exposure. 8. 7. Apply fleet rating or any accident/conviction surcharge. 	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 309: Driving Record B. Driving Record Entitlement	Notes: 1. A chargeable accident will affect the rating of the Liability and Collision coverages.	Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 325: Outside Yukon Exposure	A. Outside Yukon Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Nunavut and Northwest Territories) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.	A. Outside Territory Yuken Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Nunavut and Northwest Territories) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.	FA aims to harmonize and simplify the wordings across all jurisdictions	This may impact premium

Rule	Current W	ording	Аррі	roved Wording	Change from Current	Premium impact on existing policies
Outside Yukon Exposure The of Yukon In the other In the of Yukon In the other In the	re surcharge does not apply we personal use only and proof quired. The Insured must advise the Age the total mileage that the version and the jurisdiction(s) in the driven. Refer to Rule 33 risdiction of Registration. This exposure is 5.0% or less recharge shall be waived unleadured by authorities. In this ply to Liability (Road Hazard di Accident Benefits). The Where vehicles are oper tents/Brokers must ask Insurfactions are must be filed and, if the ability, Accident Benefits The each percentage point of to plicable Canadian jurisdiction the applicable premium. The applicable premium. The example: The total vukon Exposure The total Damage of the proof of the plicable Canadian jurisdiction the plicab	gent/Broker the percentage hicle will be used outside to which the vehicle is and 0: Vehicles Used Outside of the total mileage, the ss proof of insurance is case a 5% surcharge will and Passenger Hazard) ated in the U.S., eds whether or not proof of so, in what amount. Applicable Surcharge 5% 10% 25% 50% tal mileage in another are an or the U.S., surcharge 1%	personal use only and protection of this exposure is 5.0% of surface and be defended and be de	Insureds whether or not prond, if so, in what amount efits or less of total mileage in the diction, a 5% surcharge will efits E If this exposure is over 5% other applicable Canadian urcharge 1% of the applicable Applicable Surcharge 5% 10% 25% 50%	harmonize and simplify the wordings across all jurisdictions wen. he self will apply Accident wordings across all jurisdictions wence are across all jurisdictions with the wordings across all jurisdictions were across all jurisdictions with the wordings across all jurisdictions were across all jurisdictions with the wordings across	This may impact premium

Current Wording

Rule

Approved Wording

Change

Premium

Kule	Cui	rent wording	Ahl	noved wording		from Current	impact on existing policies
Rule 325:	For example:		For example:			Currency	This may
	Outside Yukon	Applicable	Outside Territory	Applicable Surcharge		differential	impact
Outside Yukon	Exposure	Surcharge	Exposure			surcharge	premium
Exposure	6%	3%	6%	3%		will be	
	10%	5%	10%	5%		discontinued	
	25%	12.5%	25%	12.5%		as FA is	
	50%	25%	50%	25%		working	
	B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula:		currency differential sure premium to provide for I from the payment of a c The currency differential charged for the U.S. dol the premium is calculate issuance. The Servicing closing rate from the pre The surcharge percentage following formula:	ance is required by U.S. authorsharge is added to the Liability the potential additional loss arillaim in U.S. dollars. is the rate of exchange being lar, to the nearest cent, as at the dollar by the Servicing Carrier for partier shall use the Bank of C	sing the date policy anada	towards modernizing and simply its rating date ey	
	Canadian. Therefore the	Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.		the U.S. dollar is 1.3085 Cand lifferential is 0.31. arge is 25%. surcharge: 0.31 X 25% = 7			
	7.75% The currency differen 1. Applied only to the (Road/Passenger H 2. Not subject to a m	Liability premium Hazard) inimum surcharge ot compounded on the U.S.	Hazard) 2. Not subject to a mi	Liability premium (Road/Passe			

Rule	Current Wording	Current Wording Change from Current		Premium impact on existing policies
Rule 325:	Example:	Example:	Currency	This may
Outside Yukon Exposure	The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential Surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.	The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential Surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.	differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	impact premium
	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.		
Rule 330: Vehicles Used Outside Jurisdiction of Registration	 When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 	 When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
	2. If the vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 325: Outside Yukon Exposure to determine the applicable surcharge.	2. If the vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 325: Outside Yukon Exposure to determine the applicable surcharge. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.		
	3. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only.	3. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only. If the vehicle is		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 330: Vehicles Used Outside Jurisdiction of Registration	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 4. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Whitehorse rates apply.	operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 325 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 4. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Whitehorse rates apply.	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
Rule 331: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. The territory to be used is the territory where the Insured resides. Private passenger type public vehicles are to be rated Class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Yukon exposure. Commercial type public vehicles classified as light are to be rated Class 36. Commercial vehicles classified as heavy are to be rated Class 44. Driving record is 0. 100% Outside Yukon Exposure Surcharge applies.	Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. The territory to be used is the territory where the Insured resides. Private passenger type public vehicles are to be rated Class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Province/Territory Yukon exposure. The territory to be used is the territory where the Insured resides. Commercial type public vehicles classified as light are to be rated Class 36. Commercial vehicles classified as heavy are to be rated Class 44. Driving record is 0. 100% Outside Province/Territory Yukon Exposure Surcharge applies.	FA aims to harmonize and simplify the wordings across all jurisdictions.	This will not impact premium
Rule 335: Fleets	A. Definition	A. Definition A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation;	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Current Wording Approved Wording		Premium impact on existing policies
Rule 335:		 Includes vehicles on a long term lease; 	FA -: t-	Th::
Fleets		 The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. 	FA aims to harmonize the wordings across all sections and jurisdictions	This will not impact premiums
	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	for the fleet rating of risk	
	For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.		
		Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.		
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however,	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335: Fleets	one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating.	voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).		
	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	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		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335:	3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named	Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named	FA aims to harmonize	This will not impact
Fleets	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.	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.	the wordings across all sections and jurisdictions for the fleet rating of risk	premiums
	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 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.	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 335.	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.		
	B. Fleet Rating	B. Fleet Rating		
		Fleet policies may only be issued on an annual basis.		
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.		
	 Experience rating includes the following: All losses (At-fault and Not-at-fault) 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; 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) 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; 		

Rule	Current Wording	Current Wording Approved Wording		Premium impact on existing policies
Rule 335: Fleets	 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. 	 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. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.		
	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating.	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating.		
	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.		
	If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If	If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335: Fleets	more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Physical Damage Coverage On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage On fleets, v Vehicles may not be covered for Comprehensive/ Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and Comprehensive and Specified Perils shall be regarded as the same coverage.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.		
	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.		
	D. New Applications1. Forms required for Fleet Submissionsa) Facility Association application	D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335:	The application form fully completed and	The application form fully completed and signed.	FA aims to	This will
Fleets	signed. Under vehicle items show 'Fleet Policy'. All vehicles including trailers for which insurance is required must be fully described. C) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.	Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums
	2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. 3. The Applicant must understand that:		
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	The risk is bound from the effective date shown and an earned premium shall be charged.		
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.		
	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside Yukon Exposure.	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside Yukon Exposure.		
	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance.		
	Fleets cannot be issued with a term of 6 months.	Fleets cannot be issued with a term of 6 months.		
	The Applicant(s) must sign and date all documentation where indicated.	The Applicant(s) must sign and date all documentation where indicated.		

Rule	lle Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335:	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms.	FA aims to harmonize	This will not impact
Fleets	forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.	Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.	the wordings across all sections and jurisdictions for the fleet	premiums
	Premiums are to be calculated at Driving Record 0 and must include the Outside Yukon exposure surcharge if applicable.	Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable.	rating of risk	
	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.		
	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.		
	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.	Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.		
	A premium must be quoted and the risk bound before the fleet is submitted.	A premium must be quoted and the risk bound before the fleet is submitted.		
	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.		
	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.		
	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleets	if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated.		

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
Rule 335: Fleets	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note:	Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	 Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. 	7. Premium Calculation Note: Refer to Rule 313 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATION	IAL SECTION			
Table of Contents	A. Outside Yukon Exposure Surcharge B. Currency Differential Surcharge 7: D. Use Outside Jurisdiction in Which Vehicle is A. Outside Yukon Exposure Surcharge B. Currency Differential Surcharge D. Use Outside Jurisdiction in Which Vehicle is		FA aims to harmonize and simplify the wordings across all jurisdictions.	Table of Contents
Rule 407: Policy Issuance – General	D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427: Outside Yukon Exposure.	D. Use Outside Jurisdiction in Which Vehicle is Registered If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427÷ Outside Yukon Exposure.	Remove reference to rule names for harmonizatio n across all jurisdictions.	This will not impact premium
Rule 409: Motorcycles & Mopeds B. Driving Record	1. Driving Record Entitlement The driving record applies to all coverages concerned. A chargeable accident will affect the rating of both Liability and Collision coverages.	1. Driving Record Entitlement The driving record established applies to all coverages for which a driving record is a factor. concerned. There is no split rating. A chargeable accident will affect the rating of both the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 427: Outside Yukon Exposure	A. Outside Yukon Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Nunavut and Northwest Territories) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Yukon and the jurisdiction(s) into which the vehicle is and will be driven.	A. Outside Territory Yukon-Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction (excluding Nunavut and Northwest Territories) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Yukon and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This may impact premium
	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case, a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case, a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.		

Rule	Curre	ent Wording	Арр	roved Wording	Change from Current	Premium impact on existing policies
Rule 427:	NOTE: Where vehicles are		NOTE: Where vehicles a		Currency	This may
Outside Yukon Exposure	,			Insureds whether or not proof of and, if so, in what amount.	differential surcharge will be	impact premiums
	Liability, Accident Benefits, END 44		If this exposure is 5.0% applicable Canadian juris	Liability, Accident Benefits, END 44 If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits and END 44.		
		of total mileage in another liction or the U.S., surcharge 1%.	mileage in the U.S. or an	#E If this exposure is over 5% of tota other applicable Canadian urcharge 1% of the applicable	modernizing I and simply its rating	
	Outside Yukon	Applicable Surcharge	Outside Territory	Applicable Surcharge		
	Exposure		Yukon Exposure			
	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%		
	10%	10%	10%	10%		
	25% 50%	25% 50%	25% 50%	25% 50%		
	Physical Damage For each percentage point applicable Canadian jurisd .5% of the applicable prer	of total mileage in another liction or the U.S., surcharge mium.		nt of total mileage in the U.S. or lian jurisdiction or the U.S. ,		
	Outside Yukon Exposure	Applicable Surcharge	Outside Territory Yukon -Exposure	Applicable Surcharge		
	6%	3%	6%	3%		
	10%	5%	10%	5%		
	25%	12.5%	25%	12.5%		
	50%	25%	50%	25%		
	the Liability premium to p additional loss arising from dollars. The currency differential is	nce is required by U.S. ferential surcharge is added to	currency differential surce premium to provide for the from the payment of a clar The currency differential charged for the U.S. dollar	nnce is required by U.S. authorities, harge is added to the Liability he potential additional loss arising		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 427: Outside Yukon Exposure	date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%. Currency differential surcharge:0.31 X 25% =7.75% The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge	issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x U.S. exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%. Currency differential surcharge: 0.31 x 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This may impact premiums
	3. Additional to but not compounded on the U.S. exposure surcharge. Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328	Surcharge: Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328		
	 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. 	4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.		

Rule	Current Wording	Approved Wording	Change	Premium
			from Current	impact on existing policies
Rule 433: Vehicles used Outside	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.	When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.	FA aims to harmonize and simplify the wordings	This will not impact premium
Jurisdiction of Registration	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.	across all jurisdictions	
	2. If the vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 427: Outside Yukon Exposure.	2. If the vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 427: Outside Yukon Exposure. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.		
	3. Outside Yukon Exposure surcharges do not apply to recreational vehicles that are used for personal use only and where proof of insurance is not required.	3. Outside Yukon Exposure surcharges do not apply to recreational vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 427 to determine the surcharges applicable.		
	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.		
	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.		
	5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon. Whitehorse rates apply.	5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon. Whitehorse rates apply.		
Rule 438:	A. Definition	A. Definition A fleet is:	FA aims to harmonize	This will not impact
Fleets		A group of 10 or more self-propelled vehicles;	the wordings across all	premiums
		Under Common ownership or management;	sections and jurisdictions for the fleet rating of risk	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	 Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	Vehicles that the Insured leases from others must be	Vehicles that the Insured leases from others must be insured	FA aims to	This will
Fleets	insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However,	on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums
	once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.	vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.		
	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for		
	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:	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		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	The Named Insured is responsible for the assignment of driver school less and routes.	2. The Named Insured maintains records of and deems	FA aims to harmonize	This will
Fleets	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	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	the wordings across all sections and jurisdictions	not impact premiums
	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	for the fleet rating of risk	
	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	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.		
	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		
	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of	business applications.		
	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.		
	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		
	The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not	438.		
	met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.	B. Fleet Rating Fleet policies may only be issued on an annual basis.		
	B. Fleet Rating Fleet policies may only be issued on an annual basis.	Fleets are subject to experience rating as of the		
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-fault and Not-at-fault) are taken into account in rating even if there was no insurance in	commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) 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		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	 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. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. 	 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. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. 	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.	If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.		
	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.	Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	If it is discovered during a policy term that a risk is a fleet, it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Physical Damage Coverage On fleets, vehicles may not be covered for Comprehensive/ Specified Perils only.	If it is discovered during a policy term that a risk is a fleet, it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. Optional Physical Damage Coverage On fleets, v Vehicles may not be covered for Comprehensive/ Specified Perils only.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	Comprehensive, Specified Ferris Only.	The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.		
	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.		
	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.		
	For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	For example: The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25–36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:	D. New Applications	D. New Applications	FA aims to	This will
Fleets	a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk.	a) Facility Association application The application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.	harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	not impact premiums
	e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.	e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.		
	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.	3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.		
	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.	The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.		
	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 427: Outside Yukon Exposure.	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 427: Outside Yukon Exposure.		
	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance.	The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance. Fleets cannot be issued with a term of 6 months.		
	Fleets cannot be issued with a term of 6 months.	rices carnot be issued with a term of o months.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	The Applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include OutsideYukon exposure surcharge if applicable.	The Applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include Outside Province/Territory Exposure surcharge if applicable.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.		
	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.		
	A premium must be quoted and the risk bound before the fleet is submitted.	A premium must be quoted and the risk bound before the fleet is submitted.		
	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.	5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.		
	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.	Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438: Fleets	6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	G. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
	For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.	After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.		
	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:		If a fleet rate has been established and the policy is cancelled	FA aims to	This will
Fleets		because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet.	harmonize the wordings across all sections and jurisdictions	not impact premiums
	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	for the fleet rating of risk	
		7. Premium Calculation		
	7. Premium Calculation	Note:		
	 Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. 	 Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. 		
	E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.	E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.		
	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.	Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.		
	The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.	The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.		
	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GARAGE SE	CTION			
Table of Contents	Rule 607: Territory and Outside Yukon Exposure	Rule 607: Territory and Outside Territory Yukon Exposure	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 607: Territory and Outside Yukon	Rule 607: Territory and Outside Yukon Exposure Policies may only be issued for those locations in a	Rule 607: Territory and Outside Territory Yukon Exposure Policies may only be issued for those locations in a	Currency differential surcharge will be	This may impact premium
Exposure	jurisdiction in which FA operates. If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in Yukon, the highest rated of those territories is to be used. Outside Yukon Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and operated in the U.S. or outside Yukon is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.	igurisdiction in which FA operates. If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in Yukon, the highest rated of those territories is to be used. Outside Territory Yukon Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and that is operated in another Canadian jurisdiction or the U.S. or outside Yukon is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including U.S. and the jurisdiction(s) into which the vehicle is and will be driven.	discontinued as FA is working towards modernizing and simply its rating	
	NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used	NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. The surcharge does not apply where the vehicle is used for		
	for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be	personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Yukon and the jurisdiction(s) into which the vehicle is and will be driven.		

Rule	Curre	nt Wording	Аррг	roved Wording		Change from Current	Premium impact on existing policies
Rule 607: Territory and Outside Yukon Exposure	rehicle is and will be drived. If this exposure is 5.0% or surcharge shall be waived required by authorities. In apply to the Basic Garage Accident Benefits premium. Basic Garage Premium. For each percentage point applicable Canadian jurisd of the applicable premium. For example: Outside Yukon Exposure Up to 5% and proof of insurance required. 10%. 25%. 50%. Basic Garage Premium. For each percentage point applicable Canadian jurisd. 5% of the applicable premium. For each percentage point applicable Canadian jurisd. 5% of the applicable premium. For example: Outside Yukon Exposure. 6%. 10%. 25%. 50%. At the Servicing Carrier's of the servicing Carrier's	r less of the total mileage, the unless proof of insurance is this case a 5% surcharge will Premium for Liability and as. - Liability, Accident Benefits of total mileage in another iction or the U.S., surcharge 1% Applicable Surcharge 5% 10% 25% 50% - Physical Damage of total mileage in another iction or the U.S., surcharge nium. Applicable Surcharge 3% 5% 12.5% 25% discretion, a copy of fuel tax door other pertenent records	surcharge shall be waived required by authorities. Ir to the Basic Garage Premia Benefits premiums. Basic Garage Premium END 81 If the exposure is 5.0% or applicable Canadian jurisor Liability, Accident Benefits For each percentage point total mileage in the U.S. or jurisdiction or the U.S. or jurisdiction or the U.S. or premium. For example: Outside Territory Yukon Exposure Up to 5% and proof of insurance required 10% 25% 50% Basic Garage Premium For each percentage point another applicable Canadi surcharge .50% of the application of the proof of the	If the exposure is over 5.0% or another applicable Canadia ircharge 1% of the applicable Applicable Surcharge 5% 10% 25% 50% Optional Physical Damage of total mileage in the U.S. can jurisdiction or the U.S.,	its, J.S. or pply to o of n e	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This may impact premiums

Approved Wording

Change

Premium

Rule

Current Wording

Kule	Current wording	Approved Wording	from Current	impact on existing policies
Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required	B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The currency differential surcharge is: • Applied only to the Liability premium • Has no minimum surcharge applicable. • Additional to but not compounded on the Outside Yukon exposure surcharge (See Rule 607: Territory and Outside Yukon Exposure). • Additional to the Servicing Carrier's fee for filing proof of insurance. • Payable only when proof of insurance is required by U.S. authorities. • Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside Yukon exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian	B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The currency differential surcharge is: Applied only to the Liability premium Has no minimum surcharge applicable. Additional to but not compounded on the Outside Yukon exposure surcharge (See Rule 607: Territory and Outside Yukon Exposure). Additional to the Servicing Carrier's fee for filing proof of insurance. Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside Yukon exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	
	Therefore the currency differential is 0.31 Outside Yukon exposure surcharge is 25% (.25 factor) Currency differential surcharge is 0.31 X .25 = .0775 Liability premium \$1,000 Outside Yukon exposure surcharge .25 Currency differential surcharge .0775 Base premium \$1,000 Outside Yukon exposure \$1,000 X .25 \$250 Currency differential \$1,000 X .0775 = 77.50 \$78 Total Liability premium \$1,328 C. Renewal or Offer to Renew	the currency differential is 0.31 Outside Yukon exposure surcharge is 25% (.25 factor) Currency differential surcharge is 0.31 X .25 = .0775 Liability premium \$1,000 Outside Yukon exposure surcharge .25 Currency differential surcharge .0775 Base premium \$1,000 Outside Yukon exposure \$1,000 X .25 \$250 Currency differential \$1,000 X .0775 = 77.50 \$78 Total Liability premium \$1,328 C. B. Renewal or Offer to Renew		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
DRIVER'S P	POLICY SECTION			
Table of Contents	Rule 726: Outside Yukon Exposure A. Outside Yukon Exposure Surcharge B. Currency Differential Surcharge	Rule 726: Outside Territory Yukon Exposure A. Outside Yukon Exposure Surcharge B. Currency Differential Surcharge	Name change	Table of Contents
Rule 726: Outside Yukon Exposure	A. Outside Yukon Exposure A. Outside Yukon Exposure Surcharge Any driver operating a non-owned vehicle in another Canadian jurisdiction (excluding Nunavut and Northwest Territories) or the U.S. is subject to a surcharge. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required.	Rule 726: Outside Territory Yukon Exposure A. Outside Territory-Yukon-Exposure Surcharge Any driver operating a non-owned vehicle in another Canadian jurisdiction-(excluding Nunavut and Northwest Territories)-or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required.	Currency differential surcharge will be discontinued as FA is working towards modernizing and simply its rating	This may impact premium
	The Insured must advise the Agent/Broker the percentage of the total mileage that the non-owned vehicle will be used outside Yukon and the jurisdiction(s) into which the vehicle is and will be driven. Refer also to Rule 728: Vehicles Used Outside Jurisdiction of Registration.	The Insured must advise the Agent/Broker the percentage of the total mileage that the non-owned vehicle will be used outside Province/Territory including U.S. Yukon and the jurisdiction(s) into which the vehicle is and will be driven. Refer also to Rule 728.: Vehicles Used Outside Jurisdiction of Registration.		
	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.		
	Liability, Accident Benefits, END 44	Liability, Accident Benefits, END 44 If the exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits and END 44.		
	For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.	For each percentage point-If this exposure is over 5.0% of total mileage in the U.S., or another applicable Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.		

Current Wording

Rule

Approved Wording

Change

Premium

		.		-	from Current	impact on existing policies
Rule 726:	For example:		For example:		Currency	This may
Outside Yukon	Outside Yukon Exposure	Applicable Surcharge	Outside Territory Yukon Exposure	Applicable Surcharge	differential surcharge	impact premium
Exposure	Up to 5% and proof of insurance required	5%	Up to 5% and proof of insurance required	5%	will be discontinued	
	10%	10%	10%	10%	as FA is	
	25%	25%	25%	25%	working	
	50%	50%	50%	50%	towards modernizing	
		Automobile) t of total mileage in another diction or the U.S., surcharge	Damage to Non-Owned For each percentage point	t of total mileage in the U.S., an jurisdiction or the U.S.,	its rating	
	Outside Yukon Exposure	Applicable Surcharge	Outside Territory Yukon-Exposure	sure		
	6%	3%	6%	3%	1	
	10%	5%	10%	5%	1	
	25%	12.5%	25%	12.5%	1	
	50%	25%	50%	25%	1	
	the Liability premium to padditional loss arising fro dollars. The currency differential	ince is required by U.S. fferential surcharge is added to	a currency differential su premium to provide for the from the payment of a cli The currency differential	ince is required by U.S. authorcharge is added to the Liabil ne potential additional loss ar	lity rising }	
	date the premium is calculated for policy issuance. The Sank of Canada closing raday.	ulated by the Servicing Carrier Servicing Carrier shall use the ate from the previous published e is calculated by means of the	date the premium is calcu policy issuance. The Serv Canada closing rate from	ulated by the Servicing Carric vicing Carrier shall use the Ba the previous published day. e is calculated by means of tl	e r for i nk of	
	For example:	o. exposure sureriarge	For example:	e. exposure surenarge		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 726: Outside Yukon Exposure	The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.	The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.	Currency differential surcharge will be	This may impact premium	
LAPOSUIC	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential surcharge: 0.31 X 25% = 7.75%	discontinued as FA is		
	The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the U.S. exposure surcharge.	The currency differential surcharge is 1. Applied only to the Liability premium 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the U.S. exposure surcharge.	working towards modernizing and simply its rating		
	Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.	Example: The Liability premium is \$1,000 U.S. exposure surcharge is 25% The currency differential surcharge is 7.75% Base Premium = \$1,000 U.S. exposure \$1,000 X .25 = \$250 Currency differential \$1,000 X 7.75 = 77.50 = \$78 Total Liability premium = \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.			
Rule 728: Vehicles Used Outside Jurisdiction of Registration Rule 728:	However, there are circumstances under which the non- owned vehicle may be used for a period of time in another jurisdiction where the vehicle registration in that jurisdiction is not required. For example: The Insured resides in Yukon and will be travelling in Alberta for the next year.	However, there are circumstances under which the non- owned vehicle may be used for a period of time in another jurisdiction where the vehicle registration in that jurisdiction is not required. For example: The Insured resides in Yukon and will be travelling in Alberta for the next year. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide	FA aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Vehicles Used Outside Jurisdiction of Registration	 The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction. If the non-owned vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 726: Outside Yukon Exposure 	1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction. 2. If the non-owned vehicle is operated outside Yukon rates from the jurisdiction of registration and a surcharge apply. Refer to Rule 726: Outside Yukon Exposure. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required.	and simplify the wordings across all jurisdictions	This will not impact premium
	3. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required.	3. Surcharges do not apply to non owned private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 726 to determine the surcharges applicable.		
	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may	4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled Jurisdictions.		
	be required to verify mileage and travelled jurisdictions. 5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Yukon rates apply.	5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Whitehorse, is on sabbatical in California and the vehicle is registered in Yukon, Yukon rates apply.		





Manual of Rules and Rates Yukon

2024 Private Passenger CLEAR Rate Group Tables, 2024 Commercial Rate Group Tables and Various Rule Changes Effective October 1, 2024 (New Business and Renewals)

Effective October 1, 2024 Facility Association is implementing the following update for new business and renewals in Yukon:

- 2024 Private Passenger CLEAR Rate Group Tables having a range of 1-12 for Accident Benefit rate groups;
- 2024 Commercial Rate Group Tables (Table I and II).
- FA has undertaken a review of the endorsement forms across all jurisdictions to ensure proper naming format and coverages.
- There are various rule changes in Private Passenger and Recreational sections of the manual.
- A summary of the endorsement forms and 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 the Servicing Carrier, to whom all enquiries should be addressed.

Rule			Cu	rrent Wo	ording			Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS	SE	NGER S	ECTION	V						
Table of Contents		Rule 115: Rule 121:				t		Rule 115: Not applicable Rule 121: Not applicable	Removing name reference as information deleted	This will not impact premium
Rule 113.B B. Driving Record Entitlement	-	B. Driving Record Entitlement Driving record is determined by: - Years licensed and type of licence - Number of at fault accidents - Prior insurance - Unacceptable gaps in insurance - Licence suspensions - Number and type of convictions Refer to Rule 115: Driving Record Chart				art		B. Driving Record Entitlement Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions Refer to Rule 115: Driving Record Chart	Removing reference to Rule 115 as chart will be removed.	This will not impact premium
Rule 115 Driving Record Chart		Years with No At Fault Accide nts	Years Licen sed in Cana da or the U.S.	Licen ce Class Regul ar = Valid Opera tor and other than Level	Op era tor	Eligi ble Rati ng Clas ses	Drivin g Recor d	Rule 115: Driving Record- Not Applicable **REMOVE CHART **	Driving Record chart and notes will be removed. Driving Record Chart is centred on driver's years licensed years	This will not impact premium
			F	Regula r		All	5			
		5	5 years or more	Learne r/Leve I 1	Prin cipa I Occ asio nal	but 08, 10, 11 & 18	0 not applica ble			
		4	More than 4	Regula r			4			

Rule		Cui	rrent Wo	rding			Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record			Regula r	Prin			Rule 115: Driving Record Not Applicable **REMOVE CHART **	Driving Record chart and notes will be	This will not impact premium
Chart		4 years	Learne r/Leve I 1	cipa I Occ asio nal	All but 10	0 not applica ble		removed. Driving Record Chart is centred on driver's years licensed years	
		More than 3	Regula r Regula r			3		ooood youre	
	3	3 years	Learne r/Leve	Prin cipa I Occ asio	All but 10	0 not applica			
		More than 2	Regula r Regula	nal		ble 2			
	2	2 years	Learne r/Leve	Prin cipa I Occ asio nal	All but 01	0 not applica ble			
		More than 1	Regula r Regula r			1			
	1	1 years	Learne r/Leve I 1	Prin cipa I Occ asio nal	All but 01	0 not applica ble			

Rule		Cu	rrent Wo	ording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record Chart	Canac credit 2. Drivin United 3. Once impac insura licenc there most the ra factor	da or the solution swill be a sign experied States will be a driving reat, in the fance cove e suspensiare at faurecent at thing. If the in all gap	All Regula r Learne r/Leve I 1 rated on a United Sta allowed. nce gaine vill not be cord is de following of rage or no sions and o ult acciden fault acciden here are r os in the p ng Record	d outsi recogn recogn retermin order, f o previo convict ints, onlident ar no char nast 5 y	nd no ad de Cana nized. ed, factor gapous insurions. Wy gaps a factor geable a	ditional da or the or in any os in rance, there after the ed into accidents,	NOTES: 1. Drivers will be rated on actual experience in Canada or the United States, and no additional credits will be allowed. 2. Driving experience gained outside Canada or the United States will not be recognized. 3. Once driving record is determined, factor in any impact, in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions and convictions. Where there are at fault accidents, only gaps after the most recent at fault accident are factored into the rating. If there are no chargeable accidents, factor in all gaps in the past 5 years. Refer to Rule 113: Driving Record	Notes are outlined in various sections of Rule 113 Rule 115 Note #1 removed as outlined under Rule 113.B Note #4,#9 Rule 115 Note #2 removed as outlined under Rule 113.B Note #9 Rule 115 Note #3 removed as outlined under Rule 113.B, Rule 113.B, Rule 113.B, Rule 113.B, Notes #6,#7	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 116 Vehicle Rate Group	For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable	For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group use rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at	To harmonize the wordings across all jurisdictions.	This will not impact premium	
	to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied. The presence of after market equipment may affect the rate group.	the Insured's expense and END 19 (Limitation of Amount) applied. The presence of after market equipment may affect the rate group If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 applied.			
	Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages. If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more the following requirements apply: If the vehicle is newly acquired from a dealer	Rate Group 'A' The rate group is based on the Insured's estimate of the vehicle's value. Refer to Page 1 of the rate pages. See the table at the beginning of the rate pages. If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more the following requirements apply:			
	A copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier. In any other circumstance	If the vehicle is newly acquired from a dealer A. If the vehicle is newly acquired from a dealer, copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier. In any other circumstance			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 116 Vehicle Rate Group	The value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense. END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment	The In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense. END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only Third Party Liability and Accident Benefits, attachment of END 19 and	Moved this section from Rule 121 to harmonize across all jurisdictions	This will not impact premium	
	of END 19 and END 40 is not required.	After-Market Equipment If the equipment is sound or electronic equipment, refer to Rule 152. If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the after-market equipment. Where a lift kit has been added to the vehicle in addition to other after-market equipment, the value of the lift kit must be included in the total value of the after market equipment. Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after-market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after-market equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.			

Rule	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 121 After Market Equipment	Rule 121: After-Market Equipment If the equipment is sound or electronic equipment to Rule 123: Commonly Used Endorsements.	t, refer	If the eq	1: Not applicable uipment is sound or electronic equipment, refe : Commonly Used Endorsements.	r to	To harmonize the wordings across all jurisdictions this rule moved to Rule 116	This will not impact premiums
	If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will reacopy of the bills of sale or, if they are not availar an appraisal to substantiate the value of the after market equipment. Where a lift kit has been added the vehicle in addition to other after-market equipment the value of the lift kit must be included in the total value of the after market equipment.	equire able, ed to oment, tal	equipme copy of t appraisa equipme addition lift kit m market c	uipment is other than sound or electronic nt or a lift kit, the Servicing Carrier will require he bills of sale or, if they are not available, an I to substantiate the value of the after-market nt. Where a lift kit has been added to the vehic to other after-market equipment, the value of ust be included in the total value of the after equipment.	-a :le in the		
	Where the value of the equipment is \$3,000 or gran additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a ragroup increase of 1 shall be made. If the value of after-market equipment is less than \$3,000 no additional premium shall be charged. Where the vofthe after-market equipment cannot be substant END 19 (Limitation of Amount) reflecting the vehical actual cash value shall be attached to the policy.	y te the value tiated,	Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the after market equipment is less than \$3,000 no additional premium shall be charged. Where the value of the after market equipment cannot be substantiated, END 19 (Limitation of Amount) reflecting the vehicle's actual cash value shall be attached to the policy.				
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 2 Drive Other Automobiles – Named Person(s)		2	Standard Endorsement Form Number, Title and Purpose Drive Other Automobiles - N Named Person(s)		FA manual update is name change only	This will not impact premium

Rule		Current	Wording			Approved	T	Change from Current	Premium impact on existing policies	
Rule 152 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating	3	Forn and Driv	ndard Endorsement n Number, Title Purpose ve Government	Rating Calculate the coverage	lle e	FA update to harmonize wording in manual across	This will not impact premium
1 (Owner's Policy)	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:		Cover lega from use by the provincible to the from Com Specific that their regarding physics cover indicates the cover indicate the cover indicates the cover indicate	ers the Insured's I liability arising In the custody and of a vehicle owned he federal or a vincial government, uding Liability for loss of or damage he vehicle arising I collision and/or reprehensive or cified Perils. The lired must specify types of vehicle may be in his/her recustody and, in lired to the optional sical damage erages, must cate the required is per occurrence.	premiums applicable to thighest rated government vehicle that may be in the Insured's custody as if the/she they owned such vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence the vehicle's value for determining the rate ground, in respect of a commercial vehicle, assuthe model year to be the current year. The charge each coverage is this percentage of the calcular premium. Liability:	a a a a a a a a a a a a a a a a a a a	all jurisdictions	
Rule 152			Endorsement Form Title and Purpose				dorsement Form tle and Purpose		FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4/	A Permission to	Carry Explosives	4#	ła	Permission to Ca	rry Explosives		capital letter to small letter	premium
Rule 152		Number,	Endorsement Form Title and Purpose			Number, Ti	dorsement Form tle and Purpose		FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	41	Permission to Material	Carry Radioactive	4 E	₿b	Permission to Ca Material	rry Radioactive		capital letter to small letter	premium

Rule		Curr	ent Wording		Арі	proved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks	5 C C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks 200% of 45/0 Tractor/Trailers 175% of 64/0 Private Trailers a. Liability add \$15 b. Optional Physical Damage	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	policies This will not impact premium
Rule 152		Title and Purpo			and Purpose	normal Refer to additional rules within manual for further Information. dorsement Form Number, Title	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	5D	Conversion C leased autom	overage (rented or nobiles)	5 D d	Conversion automobile	Coverage (rented or leased s)	change capital letter to small letter	premium

Rule		Current W	ording		Approved	d Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current		Premium impact on existing policies
Rule 152 Endorsements	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus		FA manual update includes	This will not impact premium
Applicable to POL 1 (Owner's Policy)		55.1551 245	022	110013504 0511001 245		change capital letter to small letter, name change	
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update	This will not impact
Endorsements Applicable to POL	6C	Public Passenger Vehicles	6 C c	Revised Public Passenger Vehicles		includes change capital	premium
1 (Owner's Policy)	_					letter to small letter, name change	
Rule 152		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	6 D d	Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22		change capital letter to small letter, and harmonize wording in manual across all jurisdictions	premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 66c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.		FA manual update is change capital letter to small letter	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	а	tandard Endorsement Form Number, Title nd Purpose roperty Damage Reimbursement	8 P	tandard Endorsement Form Number, Title nd Purpose roperty Damage Reimbursement Section A only)		FA manual update is name change only	This will not impact premium

Rule	Current Wording					Approved Wording			Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person		ment	8 A a		Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)		FA update includes change capital letter to small letter and name change	This will not impact premium	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	9 M	Standard Endorsement For Number, Title and Purpose arine Use Excluded		9		Standard Endorsement Form Number, Title and Purpose rine Use Excluded nphibious vehicles)]	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rating Base physical damage premiums on estimated or appraised current value.	19	N L P O O O O O P P P O O O O O O O O O O	tandard Endorsement Form lumber, Title and Purpose imitation of Amount rovides that, in the event of loss r damage, the maximum amount f insurance under the optional hysical damage sections of the olicy is the actual cash value of ne vehicle or the specified dollar mount (selected by the Insured), //hichever is less. The use of the ndorsement is mandatory in espect of Motorcycles and Mopeds nd all vehicles for which the ptional physical damage remiums are based on the stimated or appraised current alue.	Rating Base optional physical damage premiums estimated appraised current value.	s on I or	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy) Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	19A 21A	Standard Endorsement Form N Title and Purpose Valued Automobile(s) Standard Endorsement Number, Title and Purpo Monthly Reporting Ba	Form		9 A a 1 A a	Standard Endorsement Form Num Title and Purpose Valued Automobile(s) Standard Endorsement Form Num Title and Purpose Monthly Reporting Basis Fleet Use in the Yukon Territories)	nber,		FA manual update is change capital letter to small letter FA update includes change capital letter to small letter and	This will not impact premium This will not impact premium

Rule		Current Wording			Approved Word	ding	Change from Current	Premium impact on existing policies	
Rule 152		Standard Endorsement	-		Standard Endorsement For	rm Number, Title	FA update	This will	
Endorsements Applicable to POL 1 (Owner's Policy)	21B	Number, Title and Purp Blanket Basis Fleet	oose	21 B b	and Purpose Blanket Basis Fleet (Exc Quebec, Manitoba, Sask British Columbia)		includes change capital letter to small letter and name change	not impact premium	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)				and Purpose 22 Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury		22	Standard Endorsement Form Purpose Damage to Property of Pa Used to insure the Passenge hazard when either (a) END attached to the policy or (b) but separate Passenger Haza in respect of Bodily Injury ar	FA manual needs change capital letter to small letter	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy) Standard En Ti: April 23A Mortgage Mortgage Rec		Standard Endorsement Form Title and Purpose	23Aa terest of a		Standard Endorsement For Purpo Mortgage Mortgage Records the join lienholder. If an END 23Aa	nt interest of a	FA manual needs change capital letter to small letter	This will not impact premium	
		showing the coverages provid applicability of any restrictive endorsement (such as END 19 is also to be recorded.	ed, the 9/28/40)		the coverages provided, the restrictive endorsement (see 19/28/40) is also to be re	he applicability of any such as END corded.			
Rule 152 Endorsements	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form)	Rating 10% of total		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes change capital	This will not impact premium	
Applicable to POL 1 (Owner's Policy)		Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	physical damage premium; minimum net annual \$25.	23 B b	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	letter to small letter, and harmonize wording in manual across all jurisdictions		

Rule			Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Number, Title and Purpose 24 Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement i mandatory when the insurance applies to a fire fighting vehicle.		nt is	24	Standard Endorsement Form Number, Title and Purpose Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	25		ırpose		25	Standard Endorsement Form Number, Title and Purpose Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	26		Standard Endorsement Form Number, Title and Purpose Disappearing Deductible		26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible (all perils or collision)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	27	Auton Covers or dam owned Insure same p Compr Insure	Standard Endorsement Form Number, Title and Purpose Liability for Damage to Non-Own hobile(s) It the Insured's legal liability for loss of lage to a non-owned vehicle/trailer (by or licensed in the name of the dor any other person residing in the premises) arising from Collision and/ehensive or Specified Perils. The domust specify the types of light and	of (not e or	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobile(s) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his/her their custody.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current W	ording			Approv	Change from Current	Premium impact on existing policies	
Rule 152			ndorsement Form itle and Purpose				d Endorsement Form er, Title and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. Standard Endorsement Form		d.	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.		wording in manual across all jurisdictions	premium
Rule 152	Standard Endorsement Form					I Endorsement Form	FA manual needs change	This will not impact	
Endorsements Applicable to POL 1 (Owner's Policy)	ndorsements pplicable to POL Number, Title and Purpose Commercial Automobiles used		iles used 36	36	Commercial Auto	small letter to capital letter	premium		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	37	Standard Endorsement Form Number, Title and Purpose			37	Number Limitation to Auto	Endorsement Form , Title and Purpose pmobile Sound and unication Equipment. ukon Territories)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, harmonize	This will not impact premium
1 (Owner's Policy)	38	Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or pa thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$9	of he ss at	38	Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	wording in manual across all jurisdictions	

Rule			Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152			dard Endorsement Form Number, and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R		ted Waiver of Depreciation	43R	L	imited Waiver of Depreciation (For ALTA., /UK., N.W.T. and NUN Only)	name change only	premium
Rule 152			Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R	(L)	Limited-Waiver of Depreciation (Specified Lessee)	43R	? (L)	Limited Waiver of Depreciation (Specified Lessee) (For ALTA., YUK., N.W.T. and NUN Only)	name change only	premium
Rule 152			dard Endorsement Form, Number, and Purpose			andard Endorsement Form,Number, le and Purpose	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	44	Provide spous of boom motor than descrendor. The licture claim between the applications of the spous cover endor the spous cover endors.	des limited protection to the Insured, se and certain relatives in the event dily injuries caused by another rist who has less Liability insurance the Insured. For a complete iption of the coverage, see the actual remains form and the 'Supplement'. I mit for any one accident (i.e. all ants) is normally the difference een the Liability limit carried by the motorist and the Liability limit cable to the insured vehicle. The rege limit provided by this resement is the same as the Liability applicable to the vehicle.	44 Fa Pr ar ca in da er Ti no ca ar lir th Fc		mily Protection ovides limited protection to the Insured, spouse of certain relatives in the event of bodily injuries used by another motorist who has less Liability surance than the Insured. For a complete scription of the coverage, see the actual dorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is rmally the difference between the Liability limit pried by the other motorist and the Liability limit plicable to the insured vehicle. The coverage in the provided by this endorsement is the same as a Liability limit applicable to the vehicle. The cample: If the vehicle is insured with a sibility limit of \$2,000,000 the END 44 will also the provided by this endorsement is the same as a limit of \$2,000,000.	wording in manual across all jurisdictions	premium
COMMERCIAL	SECT							I
Rule 243		-	Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)		Providi	ng Coverage When Named s Drive Other Automobiles			iding Coverage When Drive Other mobiles Named Persons	name change only	premium

Rule		Current	Wording			Approved	Change from Current	Premium impact on existing policies	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating	3	Forr and Driv	ndard Endorsement n Number, Title Purpose ve Government	Rating Calculate the coverage	FA update to harmonize wording in manual across	This will not impact premium
I (Owner's Policy)	3	Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:		Covilega from use by t provincle the to the from Com Spectification that their regarding physical coverindic indicates the coverindic from the cov	ers the Insured's all liability arising in the custody and of a vehicle owned he federal or a vincial government, uding Liability for loss of or damage in Collision and/or increase or cified Perils. The ured must specify types of vehicle may be in his/her or custody and, in and to the optional sical damage erages, must cate the required to per occurrence.	premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assum the model year to be the current year. The charge feach coverage is this percentage of the calculate premium. Liability:20% Accident Benefits: 50% Optional Physical Damage: 100%	jurisdictions 5 one or	
Rule 243			Endorsement Form Title and Purpose				dorsement Form tle and Purpose	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4/		Carry Explosives	4#	ła	Permission to Ca		capital letter to small letter	premium
Rule 243		Number,	Endorsement Form Title and Purpose			Number,	Endorsement Form Title and Purpose	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	4	Permission to Materials	Carry Radioactive	4 E	3 b	Permission to Ca Material s-	rry Radioactive	capital letter to small letter	premium

Approved Wording

Change from

Premium

Current Wording

Rule

	ule 243 Standard				7-17	p. o rou troi um g	Current	impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission	Rating The following premiums apply	5 C c	Standard Endorsement Form Number, Title and Purpose Permission	Rating The following premiums apply to	FA update includes change capital letter to small letter, and harmonize	This will not impact premium
		to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks		to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks	wording in manual across all jurisdictions	
Rule 243		Title and Purpo			and Purpose		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	5D	Conversion C leased autom	overage (rented or obiles)	5 D 0	Conversion automobile	Coverage (rented or leased s)	change capital letter to small letter	premium

Rule		Current Wording		Approved Wording	Change from Current	impact on existing policies This will
Rule 243		Rating		Rating	FA update	This will
Endorsements Applicable to POL 1 (Owner's Policy)	6A	For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.	6 A a	For private passenger vehicles used in car pools : add 10% of Liability premium. Attach 6a Volunteers : A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge.	includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	not impact premium
		Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool, would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.		Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached; however, only if the vehicle is used in a car pool, would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.		
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update	This will not impact
Endorsements Applicable to POL	6B	School Bus	6 B b	Revised School Bus	includes change capital	premium
1 (Owner's Policy)					letter to small letter, name change	
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6C	Public Passenger Vehicles	6 C c	Revised Public Passenger Vehicles	includes change capital letter to small letter, name change	premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 6D Driver Training School	Standard Endorsement Form Number, Title and Purpose 6+Dd Driver Training School	FA manual needs change capital letter to small letter	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Standard Endorsement Form Number, Title and Purpose 6F Public Passenger Vehicles Used instead of END 6-C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	FA manual update is change capital letter to small letter	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement (Section A only)	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person	Standard Endorsement Form Number, Title and Purpose 8Aa Property Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded (amphibious vehicles)	FA manual update is name change only	This will not impact premium

Rule		Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL	16	Standard Endorsement For Number, Title and Purpos The Liability, Accident Benefits an	e nd		16	Standard Endorsement F Number, Title and Purpo Agreement for Suspension of Co The Liability, Accident Benefits and	ose	FA manual update is name change only	This will not impact premium
1 (Owner's Policy)		Collision coverages in respect of a that is temporarily laid up may be suspended by means of END 16. endorsement does not suspend the Liability and Accident Benefits conthat relate to 'driving other vehice endorsement may be used in responding private passenger and commitype vehicles. It is not available in respect of: a. Vehicles for which proof of insuits used or filed; b. Experience rated vehicles; c. Recreational Vehicles/items to the Recreational Section relates. d. Vehicles that were never intention be driven. e. Vehicles held for sall whether or not on an auto dealer.	The ne verages les'. The pect of mercial nurance is which ded to e			coverages in respect of a vehicle the temporarily laid up may be suspend of END 16. The endorsement does of the Liability and Accident Benefits of relate to 'driving other vehicles'. The endorsement may be used in respectivate passenger and commercial to the interest of	at is led by means not suspend overages that e ct of most type vehicles. Ince is issued hich the d to be	Unity	
Rule 243		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and Purpose	Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	1	9	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premiums on estimated or appraised current value.	wording in manual across all jurisdictions	premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19A	Valued Automobiles	19 A a	Valued Automobile(s)	change capital letter to small letter and name change	premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Private Passenger Vehicles: The amount payable shall not exceed \$50 per day. Total Limit Premium Premium Per Annual six month occurrence policy \$900 \$50 \$26 \$1200 \$65 \$34 \$1500 \$75 \$39 Other Vehicles: Not offered. Refer to additional rules within manual for further information.		20	Rating Private Passenger Vehicles: The amount payable shall not exceed \$50 per day. Total Limit Premium Premium Per Annual six month policy \$900 \$50 \$26 \$1200 \$65 \$34 \$1500 \$75 \$39 Other Vehicles: Not offered. Refer to additional rules within manual for further information.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet	21 A a	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet (For Use in the Yukon Territories)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21B	Blanket Basis Fleet	21 B b		change capital letter to small letter and name change	premium
Rule 243 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change capital letter	This will not impact premium
Applicable to POL 1 (Owner's Policy)	23A	Mortgage Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	23 A a	Mortgage Mortgage Records the joint interest of a lienholder. If an END 23Aa is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	to small letter	

Rule			Current Wording				Approved Word	Change from Current	Premium impact on existing policies	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 23B Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded. Rating 10% of total physical damage premium; minimum net annual \$25.				23	₽b	Standard Endorsement Form Number, Title and Purpose Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	Rating 10% of total optiona physical damage premium; minimum net annual \$25.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	24	Exclude equipm the loca manda	Standard Endorsement Number, Title and Pur oparatus es physical damage covera ent removed from the ve ation of a fire. Use of the tory when the insurance a g vehicle.	pose age on hicle while at endorsement is	Number, Title and Purpose 24 Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is		amage coverage on e vehicle while at the endorsement is	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	25	Standa and Pu Altera		imber, Title	25		Standard Endorsement Forn and Purpose Alteration (endorsement changing of statement(s) in the appli changing the rating class	or correcting cation or	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	26		Standard Endorsement Number, Title and Purpo Disappearing Deducti	ose	26	F	Standard Endorsement Forn Purpose Disappearing Deductible collision)		FA manual update is name change only	This will not impact premium

Rule		Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s)		FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.		31	Standard Endorsement Form Number, Title and Purpose Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to th vehicle but is not owned by the Insured. Use the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The require limit in respect of loss of or damage to the equipment must be specified.	of	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles-		FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles Used Exclusively for Pleasure		FA manual needs change small letter to capital letter	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment.	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment. (For use in the Yukon Territories)		FA manual update is name change only	This will not impact premium

Rule		Current W	ording		Approv	ed Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, harmonize	This will not impact premium
1 (Owner's Policy)		Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	wording in manual across all jurisdictions	
Rule 243		Standard Endorsem Title and Purpose	ent Form Number,		Standard Endorse	ement Form Number, Title and	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R	Removing Deprec	iation Deduction	43R	Removing Limit	ed Waiver of Depreciation	name change only	premium
Rule 243		Standard Endors	sement Form Number,		Standard End and Purpose	orsement Form Number, Title	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R (reciation Deduction	43R ((L) Removing Li Depreciation Lessee)	mited Waiver of n Deduction (Specified YUK., N.W.T. and NUN Only)	name change only	premium

Rule	Current Wordin	ng	Approved Wordin	g	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	Vehi	· I	Standard Endorsement Form, Number, Title and Purpose Family Protection Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'. The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	Rating Not offered on 'Public Vehicles' as described in the Public Section of this manual. Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual. This endorsement is not available on 'Public Vehicles' as described in the Public Section of this manual or any other vehicles used in the manner of 'Public Vehicles'.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Rule			Current \	Vording				Approved	d Wording		Change from Current	Premium impact on existing policies
PUBLIC SECTI	ON				-						1	I
Rule 338 Endorsements	2		Title and Purpose Drive Other Auto	nent Form Number, mobiles – Named	-	2		Title and Purpose Drive Other Auto	ment Form Number, pmobiles - N-Named		FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)			Person(s)					Person (s)			only	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	3	Endo Num Purp Driv Aut Cove lega from and own or a gove inclu the dam vehi Colli Com Spe Insu the that his/i in re phys cove indical	ndard orsement Form nber, Title and pose ve Government omobiles ers the Insured's al liability arising in the custody use of a vehicle led by the federal provincial ernment, uding Liability for loss of or hage to the icle arising from ision and/or inprehensive or cified Perils. The ured must specify types of vehicle is may be in her custody and, legard to the sical damage erages, must cate the required t per occurrence.	Rating Calculate the cover- premiums applicabl the highest rated government vehicle may be in the Insur custody as if he/she owned such a vehic Take into account d record, type of vehi use and the covera- deductibles. Use the per occurrence as tivehicle's value for determining the rat group and, in respe a commercial vehic assume the model of to be the current ye The charge for each coverage is this percentage of the calculated premium Liability:	e that red's e cle. driving icle, ge e limit he ect of le, year ear. o cle.	3	Formand Driv Auto Covo lega from use by t provincluthe to th from Com Spec Insu the that their rega phys covo india	ndard Endorsement n Number, Title Purpose re Government omobiles ers the Insured's I liability arising n the custody and of a vehicle owned he federal or a vincial government, uding Liability for loss of or damage ne vehicle arising n Collision and/or reprehensive or cified Perils. The ured must specify types of vehicle may be in his/her r custody and, in and to the optional sical damage erages, must cate the required r per occurrence.	Rating Calculate the coverage premiums applicable to highest rated governme vehicle that may be in Insured's custody as if he/she they owned suc vehicle. Take into accordiving record, type of vehicle, use and the coverage deductibles. It the limit per occurrence the vehicle's value for determining the rate grand, in respect of a commercial vehicle, ass the model year to be the current year. The chargeach coverage is this percentage of the calcupremium. Liability: 20% Accident Benefits: 50% Optional Physical Damage: 100%	ent the h a unt Use e as oup sume ie je for lated	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338				ndorsement Form					dorsement Form		FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy)	4.6	4	Number, Permission to 0	Title and Purpose arry Explosives		4#	l a	Number, Ti Permission to Ca	tle and Purpose rry Explosives		needs change capital letter to small letter	not impact premium

Rule		Curr	ent Wording		Ар	proved Wording	Change from Current	Premium impact on existing policies
Rule 338			dard Endorsement Form			indard Endorsement Form	FA manual	This will
Endorsements	4B		aber, Title and Purpose	4Db		umber, Title and Purpose	needs change capital letter	not impact premium
Applicable to POL	48	Materials	n to Carry Radioactive	4 B b	Materials-	n to Carry Radioactive	to small letter	premun
1 (Owner's Policy)		Waterials			Water lais-		to oman lottor	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks	5 C c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338			orsement Form Number,			dorsement Form Number, Title	FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy)	5D	Title and Purpo Conversion C leased autom	overage (rented or	5 D d	and Purpose Conversion automobile	Coverage (rented or leased	update is change capital letter to small letter	not impact premium

Rule	Current W	ording/		Approved	l Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 6A Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
Rule 338 Endorsements	6B	Standard Endorsement Form Number, Title and Purpose School Bus		6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus	FA manual update includes	This will not impact premium
Applicable to POL 1 (Owner's Policy)		55.1551. 243		022	Novissa Golissi Bus	change capital letter to small letter, name change	
Rule 338		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update	This will not impact
Endorsements Applicable to POL	6C	Public Passenger Vehicles		6 C c	Revised Public Passenger Vehicles	includes change capital	premium
1 (Owner's Policy)						letter to small letter, name change	
Rule 338		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	6D	Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22		6 D d	Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	change capital letter to small letter, and harmonize wording in manual across all jurisdictions	premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.		6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 66c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	FA manual update is change capital letter to small letter	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	а	rtandard Endorsement Form Number, Title nd Purpose Property Damage Reimbursement		8 P	tandard Endorsement Form Number, Title nd Purpose roperty Damage Reimbursement Section A only)	FA manual update is name change only	This will not impact premium

Rule		Current Wording		Approved Wording					Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose BA Property Damage Reimbursement for Operation by Named Person		nent	84	Standard Endorsement Form Number, Title and Purpose 8Aa Property Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)			FA update includes change capital letter to small letter and name change	This will not impact premium	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	9 M	Standard Endorsement Forn Number, Title and Purpose Narine Use Excluded	•	9		Standard Endorsement Form Number, Title and Purpose rine Use Excluded mphibious vehicles)			FA manual update is name change only	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	19	Standard Endorsement Form Number, Title and Purpose Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Rating Base physical damage premiums on estimated or appraised current value.	19	NN L PI OO OO OO PP PO THE ACT OF ACT	standard Endorsement Form Jumber, Title and Purpose simitation of Amount rrovides that, in the event of loss or damage, the maximum amount of insurance under the optional orbital damage sections of the olicy is the actual cash value of the vehicle or the specified dollar mount (selected by the Insured), whichever is less. The use of the orbital damage sections of the orbital dollar mount (selected by the Insured), whichever is less. The use of the orbital dollar mespect of Motorcycles and Mopeds orbital damage	Rating Base optional physical damage premiums estimated appraised current value.	on or	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	19A	Standard Endorsement Form Nu Title and Purpose Valued Automobile(s)	imber,	19:	A a	Standard Endorsement Form Num Title and Purpose Valued Automobile(s)	ber,		FA manual update is change capital letter to small letter	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements	21A	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet	21 A a	Standard Endorsement Form Number, Title and Purpose Monthly Reporting Basis Fleet (For	FA update includes change capital	This will not impact premium
Applicable to POL 1 (Owner's Policy)		Monthly Reporting Busis Freet	218	Use in the Yukon Territories)	letter to small letter and name change	, p. 5
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21B	Blanket Basis Fleet	21 B l		change capital letter to small letter and name change	premium
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6Aa or 6Dd is attached to the policy or (b) END 6Bb is attached but separate Passenger Hazard limits are require in respect of Bodily Injury and Property Damage	capital letter to small letter	premium
Rule 338 Endorsements		Standard Endorsement Form Number,		Standard Endorsement Form Number, Title an	FA manual needs change capital letter	This will not impact premium
Applicable to POL 1 (Owner's Policy)	23A	Title and Purpose Mortgage Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	23 A a	Purpose 23Aa Mortgage Mortgage Records the joint interest of a lienholder. If an END 23Aa is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.		premium
Rule 338		Standard Endorsement Form Rating Number, Title and Purpose		Standard Endorsement Rating Form Number, Title and	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	23B	Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued 10% of total physical damage premium; minimum		Purpose	change capital letter to small letter, and harmonize wording in	premium

Rule		Curre	nt Wording			Approved Word	ding	Change from Current	Premium impact on existing policies
		showing the co provided, the a any restrictive (such as END 1 also to be reco	applicability of endorsement 19/28/40) is	net annual \$25.	23	Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END 23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optiona physical damage premium; minimum net annual \$25.	manual across all jurisdictions	
Rule 338			rd Endorsement F er, Title and Purp			Standard Endorse Number, Title ar		FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physica equipment remove the location of a mandatory when fighting vehicle.	damage coverage defined the ending the end of the ending the end of the ending the end of the end o	ge on cle while at ndorsement is	24	Fire Apparatus Excludes optional physical dequipment removed from the location of a fire. Use of the mandatory when the insurar fighting vehicle.	wording in manual across all jurisdictions	premium	
Rule 338		Standard Endors	sement Form Nun	nber, Title		Standard Endorsement Form and Purpose	n Number, Title	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	25	Alteration			25	Alteration (endorsement changing of statement(s) in the applic changing the rating class	ication or	name change only	premium
Rule 338			d Endorsement Fo Title and Purpos			Standard Endorsement Form Purpose		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	26		earing Deductib		26	Disappearing Deductible collision)	(all perils or	name change only	premium
Rule 338		Standard Endors		nber,		Standard Endorsement Form Title and Purpose	n Number,	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	27	Legal Liability	for Damage to I	Non-	27	Legal Liability for Damag Owned Automobile (s)	e to Non-	name change only	premium

Rule		Current W	ording		Approv	ed Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	Number, Title and Purpose 31 Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified. 338 Standard Endorsement Form			Standard Endorsement Form Number, Title and Purpose Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.		FA update to harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy) Rule 338 Endorsements	Standard Endorsement Form Number, Title and Purpose 36 Commercial Automobiles used exclusively for Pleasure Standard Endorsement Form Number, Title and Purpose 36 Standard Endorsement Form Number, Title and Purpose		36	Number Commercial Auto for Pleasure	d Endorsement Form r, Title and Purpose mobiles Used Exclusively Endorsement Form r, Title and Purpose	FA manual needs change small letter to capital letter FA manual update is name change	This will not impact premium This will not impact premium	
Applicable to POL 1 (Owner's Policy) Rule 338 Endorsements Applicable to POL	37	Standard Endorsement Form Number, Title and	mobile Sound and nication Equipment. Rating	37	Standard Endorsement Form Number,	omobile Sound and unication Equipment. ukon Territories) Rating	FA update includes name change, harmonize	This will not impact premium
1 (Owner's Policy)	38	Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For use in the Yukon Territories)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	43R	Limited Waiver of Depreciation	43R	Limited Waiver of Depreciation (For ALTA., YUK., N.W.T. and NUN Only)	name change only	premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	43R (Standard Endorsement Form Number, Title and Purpose (L) Limited-Waiver of Depreciation (Specified Lessee)	43R (I	Standard Endorsement Form Number, Title and Purpose Limited Waiver of Depreciation (Specified Lessee) (For ALTA., YUK., N.W.T. and NUN Only)	FA manual update is name change only	This will not impact premium
RECREATIONA	L SEC	TION				
Rule 409 Motorcycle & Mopeds C. Rating Notes – Physical Damage	C. Rati 1. Vehi The lim must in accesso vehicle' using th the Mot If the v group f on the If the v group f establis a) Whe copy of days pr be atta The pur year, m b) In an by a ce apprais certifica	icle Rate Group it chosen for END 19 (Limitation of Amount) iclude the value of the vehicle and any additional ories and customization including sidecars. The is rate group is established from that amount the Rating Group Table and the factors found on torcycles and Mopeds rate pages. Talie of the vehicle is less than \$15,000 the rate or physical damage (if purchased) will be based limit chosen by the Insured. Talie of the vehicle is \$15,000 or more, the rate or physical damage (if purchased) must be shed in accordance with the following conditions: re the vehicle is newly acquired from a dealer, a if the purchase agreement (dated within the 15 iror to the effective date of the insurance) must ched to the application or the change request. The chase agreement must confirm the vehicle's make, model, serial number and purchase price. The other case, the value must be substantiated rifficate (including photo) from an independent er acceptable to the Servicing Carrier. The late must be obtained at the Applicant's expense as the attached to the application or the change.	1. Vehic The limitinclude accessor vehicle's the Rati Motorcy If the variable group for based of the establistical where copy of prior to attached purchas model, so the purchas acceptal obtained	In the series of the vehicle is less than \$15,000 the rate or optional physical damage (if purchased) will be not the limit chosen by the Insured. In the value of the vehicle and any additional ries and customization including sidecars. The strate group is established from that amount using any Group Table and the factors found on the cles and Mopeds rate pages. In the of the vehicle is less than \$15,000 the rate or optional physical damage (if purchased) will be not the limit chosen by the Insured. In the of the vehicle is \$15,000 or more, the rate or optional physical damage (if purchased) must be not the vehicle is newly acquired from a dealer, a state purchase agreement (dated within the 15 days the effective date of the insurance) must be not the application or the change request. The reagreement must confirm the vehicle's year, make, the serial number and purchase price. If yother case, the value must be substantiated by a tee (including photo) from an independent appraiser only to the Servicing Carrier. The certificate must be a to the Applicant's expense and must be attached opplication or the change request.	To harmonize the wordings across all jurisdictions. Also to make minor correction - remove endorsement name)	This will not impact premium

Rule	Current \	Wording		Approved Wording				Change from Current	impact or existing policies
Rule 409 Motorcycle & Mopeds C. Rating Notes – Physical Damage	2. END 19 – Limitation of This endorsement must be a which physical damage coverendorsement requires the In	applied to every vehicle or erage is provided. The	Th Op	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature.				Minor correction to harmonize across all jurisdictions.	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Title and Purpose	ment Form Number,	:	2	Title and Purpose	ment Form Number, mobiles —N-Named		FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 3 Drive Government Automobiles Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in his/her custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/she owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:		Forn Pury 3 Dri Aut Cov liab cus veh fedde gov Liat dan arise and Spe Insu type be i and opti cov the	ndard Endorsement m Number, Title and pose ve Government tomobiles vers the Insured's legal ility arising from the tody and use of a icle owned by the eral or a provincial ernment, including bility for the loss of or mage to the vehicle ing from Collision I/or Comprehensive or ciffied Perils. The ured must specify the ers of vehicle that may in his/her their custody I, in regard to the ional physical damage erages, must indicate required limit per urrence.	Rating Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he/st they owned such a vehicle into account driving record of vehicle, use and the covideductibles. Use the limit poccurrence as the vehicle's for determining the rate grand, in respect of a comme vehicle, assume the model to be the current year. The charge for each coverage is percentage of the calculate premium. Liability: 20% Acc Benefits: 50% Optional Physical Damage:	the Take type erage er value pup rcial year s this d	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Curr	ent Wording		Αŗ	pproved Wording		Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	4A	Num	ard Endorsement Form ber, Title and Purpose to Carry Explosives	4 A a	Nur	dard Endorsement Form nber, Title and Purpose n to Carry Explosives	needs change	This will not impact premium	
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	4B	Num	ard Endorsement Form ber, Title and Purpose to Carry Radioactive	4 B b	Nur	dard Endorsement Form nber, Title and Purpose n to Carry Radioactive		FA manual needs change capital letter to small letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	5C	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger . 250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks	5 C c	Standard Endorsement Form Number, Title and Purpose Permission to Rent or Lease (unspecified Lessees - short term leases only) Applicable to leases not exceeding 30 days	Rating The following premiums apply to policy and are not specifically for endorsement: 1. Liability, Collision, Comprehensive, Specified Per Private Passenger . 250% of 07/Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks	the iils: 00 00 00 00 00 00 00 00 00 00 00 00 00	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current W	ording/		Approved	d Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Standard Endorseme Title and Purpose Conversion Covera leased automobiles	ge (rented or	5 D d	and Purpose	rage (rented or leased	FA manual update is change capital letter to small letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.	6 A a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.	FA update includes change capital letter to small letter, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6B	Standard Endorsement Form Number, Title and Purpose School Bus		6 B b	Standard Endorsement Form Number, Title and Purpose Revised School Bus	FA manual update includes change capital letter to small	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6C	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles	_	6 6 c	Standard Endorsement Form Number, Title and Purpose Revised Public Passenger Vehicles	update includes change capital letter to small letter, name change FA update	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6D	Standard Endorsement Form Number, Title and Purpose Driver Training School This endorsement gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22		6 D d	Standard Endorsement Form Number, Title and Purpose Driver Training School This endorsement Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22	<u> </u>	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	-	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles Used instead of END 6&c when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	FA manual update is change capital letter to small letter	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)		7	Standard Endorsement Form Number, Title and Purpose Separate Limits (Third Party Liability)	FA manual update is name change only	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Premium Current impact of existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement	Standard Endorsement Form Number, Title and Purpose 8 Property Damage Reimbursement (Section A only)	FA manual This will not impact name change only
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 8A Property Damage Reimbursement for Operation by Named Person	Standard Endorsement Form Number, Title and Purpose 8Aa Property Damage Reimbursement for Operation by Named Person (Section A only) (For Use in the Territories of Yukon Only)	FA update includes change capital letter to small letter and name change
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded	Standard Endorsement Form Number, Title and Purpose 9 Marine Use Excluded (amphibious vehicles)	FA manual update is name change only This will not impac premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose 16 Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of: a. Vehicles for which proof of insurance is issued or filed; b. Experience rated vehicles; c. Recreational vehicles/items to which the Recreational Section relates.	Standard Endorsement Form Number, Title and Purpose Agreement for Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of: a. Vehicles for which proof of insurance is issued or filed; b. Experience rated vehicles; c. Recreational vehicles/items to which the Recreational Section relates; d. Vehicles that were never intended to be driven; e. Vehicles held for sale whether or not on an auto dealer's lot.	FA update to harmonize wording in manual across all jurisdictions

Rule		Current Wording			A	pproved Wor	ding		Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endo Number, Title		Rat	ing	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Provides that, or damage, th of insurance u physical dama policy is the act the vehicle or amount (select whichever is le endorsement it respect of Mot and all vehicle optional physic premiums are estimated or a value.	in the event of the maximum are maximum ar	mount physica damag premiu estima apprais ured), f the n Mopeds	al e ms on ted or sed	wording in manual across all jurisdictions	premium
Rule 442		Standard Endorsement Form Nu Title and Purpose	ımber,		Standard E Title and Pu	ndorsement Fo urpose	orm Number,		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	19A	Valued Automobile(s)		19 A a		tomobile(s)			change capital letter to small letter	premium
Rule 442		Rating				Rating			FA update to	This will
Endorsements Applicable to POL 1 (Owner's Policy)	20	Private Passenger Vehicles: The amount payable shall not except day. Total Limit Premium Premoccurrence policy \$900 \$50 \$26 \$1200 \$65 \$34 \$1500 \$75 \$39 Other Vehicles: Not offered. Refadditional rules within manual for information.	nium nonth y	20	The amount per day. Total Limit Per occurrence \$900 \$1200 \$1500	senger Vehicles payable shall r Premium Annual \$50 \$65 \$75 Sless: Not offered	Premium six month policy \$26 \$34 \$39 ed. Refer to		harmonize wording in manual across all jurisdictions	not impact premium

Rule		Current Wording		Approved Word	ing	Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement For Title and Purpose	m Number,	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21A	Monthly Reporting Basis Fleet	21 A a	Monthly Reporting Basis Use in the Yukon Territo		change capital letter to small letter and name change	premium
Rule 442		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement For and Purpose	m Number, Title	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	21B	Blanket Basis Fleet	21 B b	Blanket Basis Fleet (Exc Quebec, Manitoba, Sask British Columbia)		change capital letter to small letter and name change	premium
Rule 442		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Purpose		FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Damage to Property of Pas Used to insure the Passenger hazard when either (a) END attached to the policy or (b) but separate Passenger Haza in respect of Bodily Injury an	Property Damage 6Aa or 6Dd is END 6Bb is attached and limits are required	capital letter to small letter	premium
Rule 442			1	Chandrad Fadamana and Fa	Niversia en Tible en d	FA manual needs change	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement For Purpos	·	capital letter	not impact premium
Applicable to POL 1 (Owner's Policy)	23A	Mortgage Mortgage Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	23 A a			to small letter	
Rule 442		Standard Endorsement Form Rating Number, Title and Purpose		Standard Endorsement Form Number, Title and	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	23B	Mortgage (Broad Form) Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages 10% of total physical damage premium; minimum	23 B b	Purpose Mortgage (broad form) Broader than END 23Aa in that it provides additional protection to the lienholder. If an END	10% of total optional physical damage premium; minimum net annual \$25.	change capital letter to small letter, and harmonize wording in manual across	premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
		provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	al		23Bb is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	all jurisdictions	
Rule 442		Standard Endorsement Form			Standard Endorsement Form	FA update to harmonize	This will
Endorsements Applicable to POL 1 (Owner's Policy)	24	Number, Title and Purpose Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.		24	Number, Title and Purpose Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	wording in manual across all jurisdictions	not impact premium
Rule 442		Standard Endorsement Form Number, Title and Purpose	9		Standard Endorsement Form Number, Title and Purpose	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	25	Alteration		25	Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification)	name change only	premium
Rule 442		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	26	Disappearing Deductible		26	Purpose Disappearing Deductible (all perils or collision)	name change only	premium
Rule 442		Standard Endorsement Form Number,			Standard Endorsement Form Number,	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	27	Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s)		27	Title and Purpose Legal Liability for Damage to Non- Owned Automobile(s)	name change only	premium

Rule		Current W	ording			Approv	ed Wording		Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsemer Number, Title and Pu		Rating		Standard Endorsem Number, Title and F		Rating	FA update to harmonize	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipm Provides coverage in apparatus, machinery equipment that is atta the vehicle but is not the Insured. Use of t endorsement is not permissible in responde to which EN applies. The physica coverages may only the same as those provide respect of the vehicle required limit in respect of or damage to the emust be specified.	respect of or ached to owned by the tect of a ldamage be the led in b. The ect of loss	No specific charge, equipment cost to be included in vehicle value.	31	Non-Owned Equip Provides coverage i apparatus, machine equipment that is a the vehicle but is no the Insured. Use of endorsement is n permissible in res vehicle to which is applies. The option damage coverages the same as those prespect of the vehicle required limit in res of or damage to the must be specified.	oment In respect of Pery or Ittached to Out owned by If the Out Spect of a END 30 Inal physical Imay only be Perovided in Ele. The Espect of loss	No specific charge - equipment cost to be included in vehicle value.	wording in manual across all jurisdictions	premium
Rule 442		Standard Endo	orsement Form			Standard	l Endorsement	Form	FA manual needs change	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	Number, Title and Purpose 36 Commercial Automobiles used exclusively for Pleasure				36	Number Commercial Autor for Pleasure		small letter to capital letter	premium	
Rule 442									FA manual	This will
Endorsements			dorsement Forr				Endorsement , Title and Purj		update is name change	not impact premium
Applicable to POL 1 (Owner's Policy)	37	Number, Title and Purpose 37 Limitation to Automobile Sound and Electronic Communication Equipment.				Limitation to Auto Electronic Commu (For use in the Yu	omobile Soun unication Equ	d and ipment.	only	premium
Rule 442 Endorsements Applicable to POL		Standard Endorsement Form Number, Title and Purpose	Rat	Ü		Standard Endorsement Form Number, Title and Purpose		ating	FA update includes name change, harmonize	This will not impact premium
1 (Owner's Policy)	38	Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,0 thereof, of the coverage shot endorsement of \$1,500 e.o Equipment is	ne limit of own on the t in excess g.	38	Increased Limit, Automobile Sound and Electronic Communication Equipment (For		ne limit of own on the t in excess of Equipment is	wording in manual across all jurisdictions	

Rule	Current Wording			Approved Wording				Change from Current	Premium impact on existing policies			
				\$4,300. The premiu for END 38 will be \$			Yul	e in the kon ritories)	premium for \$90.	END 38 will be		
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43R	Title	ndard Endorseme e and Purpose nited Waiver of I	nt Form Number, Depreciation		43R	Pı L i	urpose imited Waive	sement Form Nu r of Depreciation nd NUN Only)		FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	43R	(L)	Standard Endor Number, Title a Limited-Waive (Specified Les	nd Purpose er of Depreciation		43R	(L)	and Purpose Limited Wa	iver of Depreci ₋essee) (For Al	ation	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	44	Famile a Famile Provide spous of body motor than to describe endore. The line claims between other than the control of the con	e and certain rela dily injuries cause rist who has less L the Insured. For a ption of the cover sement form and mit for any one ac ants) is normally t	tion to the Insured, tives in the event d by another Liability insurance complete rage, see the actual the 'Supplement'. Coident (i.e. all the difference mit carried by the Liability limit		44	Title Fam Prov and caus insur desc endo The norm carri appli limit the L	and Purpose illy Protection ides limited pro- certain relative ed by another rance than the ription of the corsement form limit for any or hally the differe ed by the othe cable to the in provided by th liability limit ap	otection to the Interest in the event of motorist who had Insured. For a coverage, see the and the 'Suppler ne accident (i.e., and the 'suppler' motorist and the sured vehicle. The is endorsement opplicable to the vehicle is insured to the vehicle is insured to the ENI	nsured, spouse f bodily injuries is less Liability omplete e actual ment'. all claimants) is e Liability limit ne Liability limit ne coverage is the same as vehicle.	FA update to harmonize wording in manual across all jurisdictions	This will not impact premium

Approved Wording

Change from

Premium

Current Wording

Rule

GARAGE SECT	TON		Current	impact on existing policies
Rule 638	Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy) New	Notes: 1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance. 2. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions. 3. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be rerated, if this requirement is not met. Liability or (TPL) means B.I. and P.D. Tort; Physical Damage means Optional Coverages – Loss or Damage (All Perils,	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	70: Named Chauffeur This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles. Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.	Form Number, Title Rating and Purpose Instead of applying a	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable	71: Excluding Owned Automobiles The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages.	Title and Purpose 71 Excluding Owned Automobiles (for attachment only to a Garage charge.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
to POL 4 (Garage Policy)		The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages.		
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	72: Multiple Alteration This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.	Standard Endorsement Form Number, Title and Purpose 72 Multiple Alteration (for attachment only to a Garage Policy S.P.F. No. 4) This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	73: Excluding Financed Automobiles This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	Standard Endorsement Form Number, Title and Purpose 73 Excluding Financed Automobiles (for attachment only to a Garage Policy S.P.F. No. 4) This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	74: Open Lot Pilferage – Owned Automobiles This endorsement is not available for Facility Association business.	Standard Endorsement Form Number, Title and Purpose 74 Open Lot Pilferage – Owned Automobiles (for attachment only to a Garage Policy S.P. F. No. 4) Rating Rating Available for Facility Association business.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved W	ording		Change from Current	Premium impact on existing policies
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	75: Open Lot Pilferage – Customers' Automobiles This endorsement is not available for Facility Association business.	75	Standard Endorsement Form Number, Title and Purpose Open Lot Pilferage – Customers' Automobiles (for attachment only to a Garage Policy S.P. F. No. 4)	availabl	Rating dorsement is not e for Facility tion business.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	76: Additional Insured The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END76.	76	Form (for attachment only to a Garage Policy S.P. F. No. 4) The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active		Rating The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END 76.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	77: Liability for Comprehensive Damage to a Customer's Automobile (including Open Lot Theft) This endorsement is not available for Facility Association business.	77	Standard Endorsement F Number, Title and Purpos Legal Liability for Comprehensive Damag a Customer's Automobiles (Including Open Lot Pilferage The (for attachment only t Garage Policy S.P. F. N	ge to	Rating This endorsement is not available for Facility Association business	FA manual update includes formatting and name change	This will not impact premium

Rule		Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	This en	eduction of Coverage for Named Persons indorsement is used if the coverages provided by elicy are to be restricted when certain named as are driving a vehicle.	78	Standard Endorsement Form Number, Title and Purpose Reduction of Coverage as Respects Operation by for-Named Persons (for attachment only to a Garage Policy S.P. F. No. 4) This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	This en for the Perils	wned Automobiles – Fire and Theft ctible ndorsement is used when the deductible shown when the Owned Automobiles Comprehensive/Specified coverage is to be made applicable also to fire or theft of the entire automobile.	79	Standard Endorsement Form Number, Title and Purpose Owned Automobiles - Fire and Theft Deductible (for attachment only to a Garage Policy S.P. F. No. 4) This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium
Rule 638 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when physical damage coverage is to be provided only to specified automobile(s).		80	Standard Endorsement Form Number, Title and Purpose Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy S.P. F. No. 4) This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	Rating No charge.	FA manual update includes name change and words harmonization	This will not impact premium
DRIVER'S POL	ICY S						<u> </u>
Rule 731 Endorsements Applicable to POL 2 (Driver's Policy)	4A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Explosives	4 ♣ a	Standard Endorsement Form Number, Title and Purpose Permission to Carry Explosives		FA manual needs change capital letter to small letter	This will not impact premium

		1	roved Wording	Change from Current	Premium impact on existing policies
Standard Endorsement Form Number, Title and Purpose			Endorsement Form Title and Purpose	FA manual needs change	This will not impact
ermission to Carry Radioactive	4 B b		o Carry Radioactive	capital letter to small letter	premium
andard Rating dorsement rm Number, le and rpose For non-owned private	6 4 a	Standard Endorsement Form Number, Title and Purpose	Rating For non-owned private	FA update includes change capital letter to small letter, and harmonize	This will not impact premium
passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are	6 A a	Permission to Carry Passengers for Compensatio n Used to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in	passenger vehicles used in car pools: add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Attach 6a ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6a iii) All others, then appropriate	harmonize wording in manual across all jurisdictions	
rnleerprocessr economics e	For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. iii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate	For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. iii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable.	Form Number, Title and Purpose For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. iii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. Form Number, Title and Purpose 6Aa Permission to Carry Passengers for Compensatio N Used to medify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of validitional premium charge. Other Private Passenger Vehicles used to transport passengers: ii) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable.	For Number, Title and Purpose For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Wolunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used in car pools; add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are increased in car passenger vehicles used in car passengers basengers in card 10% of Liability premium. Attach 6a Volunteers: A volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Other Private Passengers The actual use of the vehicle must be specified in the use of the endorsement. See Private iii) If transportation is very occasional (no more than once a paply. iii) If impossine or bus rates are are the endorsement is not including gas, vehicle wear and tear and meals. END 6Aa is not required and there is no additional premium charge. Other Private Passenger Other Private Passenger The	in Number, and obses mission passenger vehicles used in car pools, add 10% of Liability premium. For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passengers Vehicles used to transport private passengers: I) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. Iii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Iii) All others, then appropriate taxi, limousine or bus rates are letted of tear of applicable. For non-owned private passenger sor for non-owned private passenger vehicles used in car pools; add 10% of Liability premium. Attach 6a Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passengers Vehicles used to transport passengers: I) If passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. II) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. III) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. III) III of the class (I)

Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies	
		Also see END 22.	END 6A would be attached; however, only if the vehicle used in a car pool would th 10% surcharge apply. For prediction, rate vehicle accordingly. See Public Second the manual.	e is ne public		other vehicles. Also see END 22.	END 6Aa would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.		
Rule 731			ard Endorsement Form ber, Title and Purpose			Standard Endor Purpose	sement Form Number, Title and	FA manual update is	This will not impact
Endorsements Applicable to POL 2 (Driver's Policy)	25	Alteration			25		changing or correcting in the application or changing ssification)	name change only	premium
Rule 731 Endorsements Applicable to POL	60	Numbe	rd Endorsement Form er, Title and Purpose ty for Damage to Non- mobile	-	60	Nu Legal Liabilit	ndard Endorsement Form mber, Title and Purpose y for Damage to Non-Owned (for attachment only to a	FA manual update is name change only	This will not impact premium
2 (Driver's Policy)]		Driver's Polic	cy SPF. No. 2)		
NON-OWNED Rule 822	Rule (Non Note 1. No	822: Endorsem n-Owned Automo s: endorsements, nanges to standard	ents Applicable To POL 6 obile Policy) o special wordings and no forms are permissible excep ehalf of the Superintendent(s		Notes 1. No e	d Automobile Po : endorsements, no dard forms are pe	nts Applicable To POL 6 (Non- plicy) special wordings and no changes to ermissible except as approved by or intendent(s) of Insurance.	FA update includes harmonize format and wordings in manual across all	This will not impact premiums
	2. The endor very wordi provis 3. In signe Carrie	surance. is rule provides consement forms. The brief and reference ings of the endors and restricting certain cases a condition of the Applicant of the insurance.	ertain details of approved ne descriptions are necessaril te must be made to the actua sements to ascertain the full	ly al t be	2. This endors brief at the end restrict 3. In consigned The institute of the end of the	rule provides cer ement forms. The nd reference mus dorsements to aso tions. ertain cases a cop by the Applicant surance will not be if this requiremen	tain details of approved e descriptions are necessarily very to be made to the actual wordings of certain the full provisions and by of the endorsement must be and filed with the Servicing Carrier. The continued or the policy will be restrict is not met.	jurisdictions	
							.) means B.I. and P.D. Tort; DCPD ompensation – Property Damage		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		Physical Damage means Optional Coverages – Loss or Damage (All Perils, Collision, Comprehensive, Specified Perils)		
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	90: Limitation to Operation of Automobiles by Partners Officers and Employees Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	Standard Endorsement Form Number, Title and Purpose 90 Limitation to Operation of Automobiles by Partners Officers and Employees (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract).	FA manual update includes formatting and name change	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	91: Limitation to Operation of Automobiles by Named Persons Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	The classes concerned (A1/A2/B) are to be specified in the endorsement. Standard Endorsement Form Number, Title and Purpose 91 Limitation to Operation of Automobiles by Named Persons (for attachment only to a Nonowned Policy S.P.F. No. 6) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	FA manual update includes formatting and name change	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	92: Limitation to Hired Automobiles and Automobiles Operated Under Contract Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	Standard Endorsement Form Number, Title and Purpose 92 Limitation to Hired Automobiles and Automobiles Operated Under Contract (for attachment only to a Nonowned Policy S.P.F. No. 6) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822	93: Limitation to Automobiles Owned by Named Persons		Standard Endorsement Form Number, Title and Purpose	Rating	FA manual update	This will not impact
Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	93	Limitation to Automobiles Owned by Named Persons (for attachment only to a Nonowned Policy S.P.F. No. 6) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	No charge.	includes formatting and name change	premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive / Specified Perils. See Rule 811: Rating.	94	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Hired Automobiles (For Attachment Only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive / Specified Perils. See Rule 81 for Rating.	Rating Refer to additional rules within manual for further information.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	95: Limitation to Business Conducted at Specified Locations Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.	95	Standard Endorsement Form Number, Title and Purpose Limitation to Business Conducted at Specified Locations (for attachment only to a Non- owned Policy S.P.F. No. 6) Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	96: Contractual Liability Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	Standard Endorsement Form Number, Title and Purpose 96 Contractual Liability (For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811 for Rating.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	97: Operation by Individual Named Insured Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94. If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	Standard Endorsement Form Number, Title and Purpose 97 Operation by Individual Named Insured (for attachment only to a Nonowned Policy S.P.F. No. 6) Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94. Rating If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	FA manual update includes formatting and name change	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	98: Excluding Automobiles Driven by Named Persons Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.	Standard Endorsement Form Number, Title and Purpose 98 Excluding Automobiles Personally Driven by Named Person(s) (For Attachment Only to a Non- Owned Policy S.P.F. No. 6) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.	FA manual update includes formatting and name change	This will not impact premium

Rule Current Wording			Approved Wording	Change from Current	Premium impact on existing policies	
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	99: Excluding Long Term Leased Vehicle Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions.	99	Standard Endorsement Form Number, Title and Purpose Excluding Long Term Leased Vehicle(For Attachment Only to a Non-Owned Policy S.P.F. No. 6) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions. Refer to additional rules within manual for further information.	Rating No charge.	FA update includes formatting, name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	100: Alteration Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	100	Standard Endorsement Form Number, Title and Purpose Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	Rating No charge.	FA manual update includes formatting and name change	This will not impact premium





Manual of Rules and Rates Yukon

Various Rule Changes Effective June 1, 2024 (New Business and Renewals)

Effective June 1, 2024 Facility Association is implementing the following update for new business and renewals in Yukon:

- FA has undertaken a review of the FARM Commercial Rules in an effort to simplify, streamline and harmonize underwriting rules across all jurisdictions. The successful completion of this allows for the ease of use for all users.
- During the review, changes to General, Private Passenger, Public and Recreational sections of the manual where harmonization was required were also identified. These changes are included in this update.
- 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 the Servicing Carrier, to whom all enquiries should be addressed.

Rule	Current \	Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SE	CTION				
General Section	NEW		Every policy (New Business or Renewal) shall be issued for a term of either one year or six months. A short-term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short-term policy and issue the policy accordingly or accept an application for a 6 or 12-month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short-term table in this manual, subject always to the minimum retained policy premium. Fleet and Garage policies are only available on a one year term.	This section has been moved from the Commercial Section to the General Section	This will not impact premiums
Commission	The commission rates are: Experience Rated	Individually Rated	The commission rates are: Experience Rated (Fleet) Individually Rated	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Curren	t Wording		Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PAS Rule 123 Commonly Used Endorsements	of use of the verthat is covered. This endorseme vehicles. This endorseme fleet vehicles, of short term least or fire vehicles commercial or Private Passeng. Amount Paya The amount particular particular particular particular per occurrence \$900 \$1200 \$1500 B. Legal Liabi Automobile (see END 27 may be for loss or dam trailers. By nor licensed in the residing in the The Insured minis/her possess the Insured can his/her own verifices.	e added to prehicle in the eby the policy ent is only avent is not avadriver training eventices, a or private papublic purpos ger Section. ble & Premi yable shall n Premium Annual \$50 \$65 \$75 lity for Dam on-owned we rame of the same dwelling ust specify the sion. Coverageries Collision hicle insured	g vehicles, rentantique/classic verses whether or not exceed \$50 p Premium six month policy \$26 \$34 \$39 page to Non-own over the Insured or any one or any one of the policy of the policy on the policy.	ss or damage e deductible. It vehicles, ehicles, police s used for not rated in the er day. It vehicles, police s used for not rated in the er day.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 123: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	existing
		orovided is Co verage provid	ollision and Com led by the endor				

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123 Commonly Used	Total Limit	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1	FA is reviewing rules in the Commercial	This will not impact premiums
Endorsements	\$75,000 \$75 \$39	(OWNER'S POLICY)	Section.	
	This is a flat fee per policy term and is not pro rated who the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled. C. After Market Sound and Electronic	I	These sections are a duplication.	
	Communication Equipment Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory.			
	END 37 This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement mube added if the Insured does not wish to purchase additional coverage.	st		
	END 38 Where a vehicle is insured for Comprehensive or Specific Perils and the Insured wishes to purchase additional coverage for the equipment, this endorsement may be added.			
	Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement. For example: If END 38 has a limit of \$4,300, the premium shall be \$90.			
	Signature Required Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 123 Commonly Used Endorsements	D. Comprehensive Cover – Limited Glass The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13D to delete coverage for damage to glass except when caused by Specified Perils. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 123: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal.	If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 141 Suspension and Reinstatement of Coverages – END 16/17	It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended. END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	plate from the vehicle while coverage is resuspended. END 16/17 is not available for the folional to the folional vehicles for which proof of insurance is 2. Experience rated risks 3. Recreational vehicles rated in the Recressection 4. Vehicles that were never intended to be 5. Vehicles held for sale whether or not on lot. Rating The refund for the period of coverage suspis calculated according to the table below(of the period of Suspension/Cancellation Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 2 ½ months 3 months and less than 3 ½ months 3 months and less than 4 months 4 months and less than 4 months 4 months and less than 5 months 5 months and less than 5 months 5 months and less than 6 months 6 months or more **Applies to Alberta Only In no event shall a refund be granted for a period of less than forty five (45) consecut to Alberta and Ontario only) or sixty (60) of	owing: issued or filed. ational Vehicle driven. an auto dealer's ension/cancellation except Ontario):	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
Rule 149.D.7 Fleet, New Applications	7. Premium Calculation	 7. Premium Calculation Note: Refer to Rule 124 on rating of exprated risk. For other classes of business, referance appropriate section of the manual 	er to the	Refer to Rule 124 on rating of experience (fleet) rated risk.	This will not impact premiums

Rule

Current Wording

Approved Wording

Change

Premium

	_		from Current	impact on existing policies
Rule 149.D.7	Liability	Liability	Refer to Rule	This will
itaio 117.D.7	Where the Applicant requires limits in excess of	Where the Applicant requires limits in excess of \$1,000,000	124 on	not impact
	\$1,000,000 the Agent/Broker must discuss the risk with	the Agent/Broker must discuss the risk with the Servicing	rating of	premiums
Fleet,	the Servicing Carrier prior to binding. Many risks will not	Carrier prior to binding. Many risks will not be eligible for	experience	
New Applications	be eligible for limits in excess of \$1,000,000.	limits in excess of \$1,000,000.	(fleet) rated risk.	
' '	Private Passenger Vehicles	Private Passenger Vehicles		
	Enter the premium applicable to the statutory minimum limit.	Enter the premium applicable to the statutory minimum limit.	As the information	
		Note: The application form must indicate the limits or	is similar	
	Note: The application form must indicate the limits or	combined limit actually required and the applicable	under Rule	
	combined limit actually required and the applicable	endorsements (END 6A/B/C/F, 22).	124 will be	
	endorsements (END 6A/B/C/F, 22).		removing	
	Physical Damage Coverages All Perils	Physical Damage Goverages All Perils	from this section	
	a) All Perils coverage is no longer available. Vehicles	a)—All Perils coverage is no longer available. Vehicles having	36011011	
	having All Perils coverage on existing Facility	All Perils coverage on existing Facility Association policies		
	Association policies shall be renewed with Collision	shall be renewed with Collision and Comprehensive		
	and Comprehensive coverage subject to a minimum	coverage subject to a minimum deductible.		
	deductible.			
		b) Record All Perils losses according to the peril under which		
	b) Record All Perils losses according to the peril under	they were paid i.e. Collision losses under Collision and		
	which they were paid i.e. Collision losses under	Comprehensive / Specified Perils losses under		
	Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils.	Comprehenisve / Specified Perils.		
		All other coverages		
	All other coverages	Enter premium and deductibles where indicated.		
	Enter premium and deductibles where indicated.			
	Premium Totals			
	Liability	Premium Totals		
	a) Total the appropriate premiums and enter the	Liability		
	totals under the appropriate tables.	a) Total the appropriate premiums and enter the totals under the appropriate tables.		
	b) Apply the increased limit factor for limits up to	totals under the appropriate tables.		
	\$1,000,000.	b) Apply the increased limit factor for limits up to		
	ψ1/000/000.	\$1,000.000.		
	c) Apply the increased limit factor for limits over	. ,		
	\$1,000,000 if required.	c) Apply the increased limit factor for limits over		
	·	\$1,000,000 if required.		
	d) Add the final total under each table to the total	·		
	derived from adding together all other	d) Add the final total under each table to the total		
	premiums.	derived from adding together all other premiums.		
	All Other Coverages	All Other Coverages		
]	Total the premiums in each column.	Total the premiums in each column.		Ì

ND 37 - Limitation to Automobile Sound and Electronic			existing policies
ommunication Equipment. rovides that, in the event of loss or damage by theft or ttempted theft, the maximum amount of insurance for ne equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
ECTION			
The Insurer's rules for declining to issue, erminating or refusing to renew a contract are: The risk does not meet the object of the Facility essociation which is to ensure the availability of utomobile insurance, as required by law, in those rovinces and territories of Canada in which the essociation operates, to the owners and licensed drivers function may be made an insurance of the Named Insured does not have an insurable interest in the vehicle. The Named Insured does not have an insurable interest in the vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is egistered in another jurisdiction in which Facility essociation operates, the vehicle may be insured through in Agent/Broker and Servicing Carrier licensed in that urisdiction. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.	A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are: 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. 2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. Exception: See Rule 200.C Non-Residents and Vehicles not Registered in Jurisdiction 4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
tteene T. T	CTION The Insurer's rules for declining to issue, minating or refusing to renew a contract are: The risk does not meet the object of the Facility ociation which is to ensure the availability of omobile insurance, as required by law, in those vinces and territories of Canada in which the ociation operates, to the owners and licensed drivers motor vehicles who would otherwise have difficulty aining such insurance. The Named Insured does not have an insurable interest he vehicle. The vehicle is registered in a jurisdiction other than one which the application for coverage is being completed the vehicle is not operated at any time in a jurisdiction which the Association operates. If the vehicle is istered in another jurisdiction in which Facility ociation operates, the vehicle may be insured through Agent/Broker and Servicing Carrier licensed in that selication. The driver of the vehicle does not hold a valid erator's licence, based on the class of vehicle insured.	wides that, in the event of loss or damage by theft or empted theft, the maximum amount of insurance for equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. **This endorsement must be signed by the Insured.** **A. The Insurer's rules for declining to issue, minating or refusing to renew a contract are: The risk does not meet the object of the Facility ociation which is to ensure the availability of omobile insurance, as required by law, in those vinces and territories of Canada in which the colation operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty aiming such insurance. The Named Insured does not have an insurable interest he vehicle is registered in a jurisdiction other than one which the application for coverage is being completed he vehicle is not operates. If the vehicle may be insured through appent/Broker and Servicing Carrier licensed in that sdiction. The driver of the vehicle does not hold a valid erator's licence, based on the class of vehicle insured. The application is incomplete, or has not been signed the Named Insured, or the risk has not been bound by	wides that, in the event of loss or damage by theft or ampted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perlis, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. The Insurer's rules for declining to issue, minating or refusing to renew a contract are: The risk does not meet the object of the Facility colation which is to ensure the availability of monobile insurance, as required by law, in those vinces and territories of Canada in which the containing operates, to the owners and licensed drivers of more vehicles who would otherwise have difficulty alining such insurance. The Named Insured does not have an insurable interest he vehicle is registered in a jurisdiction of recoverage is being completed het, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perlis, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured. A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are: 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. The Named Insured does not have an insurable interest in the vehicle is registered in a jurisdiction of the vehicle is registered in a jurisdiction of which the Association operates. If the vehicle is stered in another jurisdiction in which Facility ociation operates. If the vehicle is not operated at any time in a jurisdiction which the Association operates, the vehicle i

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration 7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. Non-payment of premium for the current policy period (for purposes of termination only). 9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings B. Rules for refusing to provide or continue a coverage are: 	 The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. Non-payment of premium for the current policy period (for purposes of termination only). Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: Cancelled in accordance with the Statutory Conditions; Issued without the endorsement; Removed and policy re-rated accordingly. See Rule 213: Endorsement Forms/Wordings B. Rules for refusing to provide or continue a coverage are: 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months:	Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months:		
	 a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or 	 a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	 b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: i. Maximum \$1 million Third Party Liability limit; i. Optional physical damage coverage shall not be provided; ii. Completion of U.S. Filings shall not be provided. 2. Physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. 	 b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; * Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. or c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; or d) Wilfully made a false statement in respect of a claim; Will be subject to the following coverage limitations: i. Maximum \$1 million Third Party Liability limit (Not applicable in Alberta); i. Optional physical damage coverage shall not be provided; i. Completion of U.S. Filings shall not be provided. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'. 3. Where a vehicle is licensed for road use and is used on roads as well as race or speed test, optional physical damage coverage shall not be provided. For DCPD (Not available in Northwest Territories, Nunavut and Yukon) coverage establish the rate group according to Rule 211. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	C. Non-residents and vehicles not registered in jurisdiction These vehicles may be operated for 60 days at which point they must be registered and plated in Yukon. A policy of insurance may be required to cover the vehicle during this period. If necessary, FA will issue a short term policy for a period not exceeding 60 days to cover the insurance requirement. Upon expiry, the policy will lapse and will not be renewed. If the vehicle is registered in Yukon prior to the expiry of the short term policy, the	C. Non-residents and vehicles not registered in jurisdiction As per the chart below, these vehicles may be operated for certain number of days at which point they must be registered and plated in that jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed the time frame indicated in the chart below to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is		

Rule	Cur	rent Wording				Approved Wordin	ng		Change from Current	Premium impact on existing policies
Rule 200	1 will be issued for a 6 or 12 month term.		registered in that jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.			rata	FA is reviewing rules in the	This will not impact premiums		
Underwriting Rules					90 days	Jurisdio Ontario and Yukon Alberta, Newfound Labrador, Northwe Nova Scotia and N	land & est Territories,		Commercial Section. Aims to harmonize the wordings across all jurisdictions	
					4 months	Prince Edward Isla New Brunswick		1		
	D. Supplementary Underwriting Documents The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the follow may result in policy cancellation, in accordance with Ru 200.A.6. Document Type Oldest Report date permitted Frequency required			/ing	The following docum Carrier in the circum frequency specified. result in policy cance Document Type	permitted required				
	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business		Articles of Incorporation: Where the Named Insured is an incorporated entity or is a limited liabili company.	ity	New Business			
	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles	90 days from date report was generated	New Business*, Renewals		FMCSA SMS "Complete" Carrie Profile (with full documentation), including U.S. DO and MC Numbers: On all Heavy Commercial Vehicle with a Gross Vehicle Weight exceeding 4,500kg on vehicles	report was generated T : es e	New Business*, Renewals			

Rule		rent Wording		Ар	proved Wordii	ng		Change from Current	Premium impact on existing policies
Rule 200	traveling into the U.S.	D : 6	N.	traveling into the U.S.	D : 6	N.	-	FA is reviewing	This will not impact
Filed Underwriting Rules	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration. NSC Carrier Profile	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration. NSC Carrier Profile	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.	New Business*, Renewals		rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	(CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	from date report was generated	Business*, Renewals	(CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	from date report was generated	Business*, Renewals			
	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies	30 days from date report/letter was generated	New Business	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies	30 days from date report/letter was generated	New Business			

Rule	Cur	rent Wording		Ар	proved Wordi	ng	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle	365 days from date report was generated	New Business, Vehicle Additions	issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies. Safety Fitness Gertificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle	365 days from date report was generated	New Business, Vehicle Additions	This report seems unnecessary due to other reports received that have the same information	This will not impact premiums
	registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risks traveling out-of-province Rule 204.G New Policies rating instructions.	e, including into	the U.S., refer to	registration. Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration. *For New Business Risk: out-of-province, includir New Policies: No Prior In instructions.	ng into the U.S.	, refer to Rule 2		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201	A. Liability	A. Liability	FA is	This will
Coverages Available and Minimum Deductibles	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher 	 Not more than \$2,000,000 except: When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent 	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	limit is requested but not for subsequent renewal terms. The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.	renewal terms. The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.		
	NOTE: At no time may the liability limit shown on any proof of insurance may not exceed those required by the authority concerned. For example: The Liability limit chosen by the Named Insured is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.	NOTE: At no time may the liability limit shown on any proof of insurance may not exceed those required by the authority concerned. For example: The Liability limit chosen by the Named Insured is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.		
	The policy states that an automobile and trailer are held to be one vehicle; a trailer and any attached vehicle must be insured for the same Liability limit.	The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.		
	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is required and permissible to provide a	If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.		
	higher Liability limit, and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.	Where it is required and permissible to provide a higher Liability limit, and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201	B. Accident Ber	nefits	B. Accident Benefits	FA is	This will
Coverages Available and	As prescribed by	statute.	As prescribed by statute. Optional increased benefits are available in Ontario only.	reviewing rules in the Commercial	not impact premiums
Minimum	C. Optional Phy	sical Damage Coverage and	C. Uninsured Automobile	Section. Aims to	
Deductibles	No optional Physi	ge is no longer available. ical damage coverage shall not be nued for any vehicle valued at	As provided in the policy. Uninsured Automobile applicable to all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon where Uninsured Automobile coverage is not available.	harmonize the wordings across all jurisdictions	
	\$1,000,000 or m		D. Direct Compensation Property Damage (DCPD)		
	road commercial in the bush. Under this covera	vehicles e.g. logging trucks used solely age, a motor vehicle and one or more	DCPD applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available.		
	deductibles for tr	rate automobiles; consequently, different railers and towing vehicles are permitted.	C. E. Optional Physical Damage Coverage and Deductibles		
	Vehicles (Gross	ductibles for Light Commercial s Vehicle Weight Up To 4,500 kg) are to be no less than: Minimum Deductible	All Perils coverage is no longer available. Comprehensive coverage is not available on logging vehicles in Alberta, Northwest Territories, Nunavut, and Yukon.		
	15 and under	\$500			
	16 - 18	\$1,000	No optional physical damage coverage shall not be provided		
	19 - 21	\$2,500	or continued offered for any commercial vehicles valued at \$1,000,000 or more.		
	22 and over	5% of List Price New rounded to	\$1,000,000 of more.		
		the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	Optional Physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.		
	All RGs	END 40 is mandatory on any vehicles with prior fire and total vehicle theft claims within the last	Under this coverage, a motor vehicle and one or more trailers are separate automobiles; consequently, different deductibles		
		60 months	for trailers and towing vehicles are permitted.		
	Vehicles (Gross The following dec	ductibles for Heavy Commercial S Vehicle Weight Over 4,500kg) ductibles are based on Vehicle List Price	for trailers and towing vehicles are permitted. a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than:		
	Vehicles (Gross The following dec New, including the	eductibles for Heavy Commercial S Vehicle Weight Over 4,500kg) ductibles are based on Vehicle List Price he cost of any customizations and	for trailers and towing vehicles are permitted. a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than: Rate Groups Minimum Deductible		
	Vehicles (Gross The following dec New, including the attached equipment	ductibles for Heavy Commercial (a Vehicle Weight Over 4,500kg) ductibles are based on Vehicle List Price the cost of any customizations and lent. Deductibles are to be rounded to	for trailers and towing vehicles are permitted. a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than:		
	Vehicles (Gross The following dec New, including the attached equipment	ductibles for Heavy Commercial S Vehicle Weight Over 4,500kg) ductibles are based on Vehicle List Price he cost of any customizations and	for trailers and towing vehicles are permitted. a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than: Rate Groups Minimum Deductible		

Rule		C	Current Wo	rding		Approved Wording		Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and	Vehicle Ma Model liste Commercia Group Tab	ed in al Rate	the neares deductible deductible	Price New rounded to t \$250 (minimum \$2,500, maximum \$5,000).	22 and over	5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		FA is reviewing rules in the Commercial	This will not impact premiums
Minimum Deductibles	<\$50,001 \$50,001-\$ \$65,001 -	65,000	\$2,500 \$3,500 \$4,000		All RGs	END 40 is mandatory on any vehicles with prior fire and total vehicle theft claims within the last 60 months		Section. Aims to harmonize the wordings	
	\$80,000 \$80,001 - \$100,000 \$100,001	and	\$5,000 5% of List	Price New rounded to			l	across all jurisdictions	
	Over		deductible \$50,000)	t \$250 (minimum \$5,000, maximum	Vehicles (Gross The following dedu	luctibles for Heavy Commercial Vehicle Weight Over 4,500kg) uctibles are based on Vehicle List Pric of any customizations and attached	ce New,		
	END 40		Heavy Con	mandatory on all nmercial Vehicles al Damage Coverage		ctibles are to be rounded up to the n			
	truck is \$12	2,000, 59	% is \$6,100	ass 42 Sand & Gravel The deductible shall be \$2,500 or more applies.	List Price New Vehicle Make and Model listed in Commercial Rate	up to the nearest \$250			
	Experience For risks wit	e th claims,	refer to the	d on Prior Loss chart below. Where a based on rate group and	Group Table I <\$50,001 \$50,001-\$65,000 \$65,001 -	maximum deductible \$5,000). \$2,500 0 \$3,500 \$4,000	- - -		
		sed on clai	ims, the hig	her deductible applies. Deductible amount	\$80,000 \$80,001 - \$100,000	\$5,000			
	Insurance coverage (Comprehe Perils)	(All Perils,	Collision,	applicable to the coverage under which the claims were made*	\$100,001 and Over	5% of List Price New rounded up to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)			
	In prior 12 months	In prior 36 months	In prior 60 months		END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage			
			(fire and/or total theft)		\$122,000 \$123,00	ice new of Class 42 Sand & Gravel tr 00, 5% is \$6,100 \$6,150. The dedu 5,250 and the rating factor for \$2,50	ctible		
	- -	- 3 4	- -	\$5,000 \$2,500 \$2,500	more applies.	-			

Rule		С	urrent Wo				Approved \	_		Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles				5% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). no coverage offered er All Perils coverage shall ection of the coverage i.e.	For risks we is eligible for based on comparison of the control of	e vith claims, for one ded	refer to the uctible base higher dedunobile der each Collision,	e chart below. Where a ged on rate group and ar uctible applies. Deductible amount applicable to the coverage under which the claims		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	manual sha Higher ded been a suff coverage to	minimum all override luctibles sh ficient num o warrant s	deductibles these amo all only be i ber of claim uch applica	mposed when there have as under any given	Perils) In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	were made*			
	losses in the application Only if the well, would coverage.	ne previous of a \$5,00 Insured ha I \$5,000 de	12 months 0 deductibles s sustained ductible be	will result in the e on Comprehensive only. I three Collision losses as applied to the Collision	-	3 4 5 or more	-	\$2,500 \$2,500 5% of List Price New rounded up to the nearest \$500 (minimum			
	Perils Cov If Statutory Uninsured of END 16 be permitted	rerage Only coverages Automobile twice in oned until the	y s (Liability,) are remo e year, sub following r	Accident Benefits, ved or suspended by way sequent requests will not enewal. It is not				deductible \$5,000). no coverage offered er All Perils coverage shon of the coverage i.e.	nall be		
	while cover If Statutory renewal da Compreher lapsed at the Statutory of Vehicles in shall not be D. Family For a brief	rage is remy coverages te, the vehusive or Spehe next reroverage or sured for Ce written as Protection description	oved or sustance over or sustance or susta	ided to the vehicle by the erenewed once with s Coverages only, then re is no other vehicle with ive/Specified Perils only	Any higher shall overr Higher dec been a suf to warrant For examp losses in the	minimum ide these a luctibles sh ficient num such applicate one Colline previous	deductibles mounts. all only be ber of clain cation. sion loss ar 12 months	provided for in this ma imposed when there ha as under any given cove and three Comprehensive s will result in the applic rehensive only. Only if t	ve erage e ation		

Rule 201 With the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. Available and Minimum Deductibles For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000. END 44 is not available for vehicles that are subject to the Public Section of this manual. E. Minimum Coverage Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage. A) Vehicles Insured for Comprehensive or Specified Perils the following removed or suspended by means of END 16 for those vehicles Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage. A) Vehicles Insured for Comprehensive or Specified Perils the Commercial Section. A first to harmonize the following remewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon. DCPD is available in all jurisdiction except in Northwest Territories, Nunavut, and Yukon.	Premium impact on existing policies	
that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days. Suspended coverages are reinstated by means of END 17. Note: END 44 may remain on a policy only where moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage (coverages other than Comprehensive or Specified Perils (coverage)	This will not impact premiums	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	 Vehicles that were never intended to be driven (e.g. vehicles in a collection); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.	Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage. Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than forty five (45) consecutive days in Ontario and Alberta; less than sixty (60) consecutive days in New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon. Suspended coverages are reinstated by means of END 17. Note: END 44/44R (Ontario only) may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks. For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rulo201.C.d. Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 /44R (Ontario only) must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist: • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies;	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles		 Vehicles that were never intended to be driven (e.g. vehicles in a collection, vehicles registered as Antique under the Traffic Safety Act); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 203 Binding Coverage – New Policies	A. Requirements/Procedures for binding new policies 1) The Agent/Broker must have a fully complete application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insure(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance. 2) Before binding coverage the Agent/Broker must either:	A. Requirements/Procedures for binding new policies 1) The Agent/Broker must have a fully complete application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application Refer to Rule 204: New Policies for additional information as to who may enter into a contract of Insurance. 2) Before binding coverage the Agent/Broker must either:	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

existing policies
premiums ercial i. inize rdings all

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	 Before physical damage coverage can be bound a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period. 	6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 204	A. Name of the Insured and Who may Apply for	A. Name of the Insured and Who may Apply for	FA is	This will
New Policies	Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the	Insurance The contract of Insurance may be in the name of: a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated); OR d) Non-governmental organization (incorporated or unincorporated). (Applicable to Alberta Only). Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest. The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration. Two or More Names as Named Insured: Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation. Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet	Where an application is received for vehicle(s) registered in two or more limited liability companies, separate polices may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership. The Servicing Carrier reserves the right to require separate applications for polices where common ownership cannot be established. Two or more limited liability companies linked by common management will require separate polices if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	rated. Separate policies may not be required if the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.	Separate policies may not be required if the policy insures a combination of owned and leased vehicles subject to a long-term lease (leased over 30 days). The Lessee must be the same individual or entity as the registered owner of any owned vehicles. (Refer to Rule 237).: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.		
	Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.	Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal. B. Application Form		
	B. Application Form Every application for insurance must be made on the current approved Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms.	Every application for insurance must be made on the current approved Facility Association or Standard Application Form and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms.		
	Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1)	radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk. C. Owners Policy (APP 1) Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound. D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.	must indicate the time and date that coverage is bound. D. Faxed Applications Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement. D. Computer Generated Application Forms	This part will be removed as faxed application do not seem to apply anymore	
	E. Computer Generated Application Forms These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker. F. Named Insured(s) Signature The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the	These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker where required. E. Named Insured(s) Signature The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204	computerized application form at the time of binding whenever possible.	computerized application form at the time of binding whenever possible.	FA is reviewing	This will not impact
New Policies	If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.	If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
	G. No Prior Insurance with Out of Province including U.S. Exposure	F. No Prior Insurance with Out of Province including U.S. Exposure		
	In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the Province or into the U.S., the vehicle(s) shall be underwritten with 75% Out-of-Province exposure.	In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business. When binding a new risk with no prior insurance or where the Named Insured has not previously traveled outside of the Province/Territory and/or U.S.; the vehicle(s) will be treated as if they are traveling outside of the Province/Territory and/or U.S. 75% of the time. Refer to Rule 228 to determine the applicable out of Province and/or U.S. surcharge.		
	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted. H. Other Insurance	If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204	If there is any other insurance in force in respect of a risk:	G. Other Insurance	FA is	This will
New Policies	a) Binding shall not be made effective before the expiry of that other insurance.b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	If there is any other insurance in force in respect of a risk: a) Binding shall not be made effective before the expiry of that other insurance. b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact premiums
	I. Variation in Coverage	H. Variation in Coverage	jurisdictions	
	To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application. If the information received on supplementary underwriting	To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application.		
	documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.	If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.		
	J. Verification of Driving History			
	In order to verify the driving history, the Servicing Carrier	I. Verification of Driving History		
	is required to obtain the following before confirming the premium:	In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:		
	 a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy. b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous 	a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.		
		b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record. If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or Named Insured(s) with only an international licence. See special instructions under Fleets and the Garage section. See special instructions under Rule 239: Fleets.	previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately. Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or-Named Insured (s) with only an International licence. See special instructions under Fleets and the Garage section. See special instructions under Rule 239: Fleets.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 205 Definitions	A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the Applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing, in which case see the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. C. Trailer	A. Commercial Vehicle A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the Applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle. Commercial vehicle does not include vehicles: a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public Section. b) Held for sale, demonstration and/or testing. Refer to the Garage Section. B. Vehicle For the purposes of this section of the manual, the unqualified word 'vehicle' shall include 'trailer' unless otherwise indicated. C. Trailer	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle. D. Owned/Leased The expression 'owned by' (as in a vehicle owned by the	A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle. D. Owned/Leased The expression 'owned by' (as in a vehicle owned by the		
	Applicant) includes 'leased to' if the Applicant is/was	Applicant) includes 'leased to' if the Applicant is/was		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory. When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.	responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to 'owns, ownership', etc. E. Rating Information If indicated on the current standard approved application form as a requirement for certain types of commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application. The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory. When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	F. Types of Commercial Vehicles	be determined from that location. For Example: A construction company's gravel truck is used throughout the territory at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius). F. Types of Commercial Vehicles Standard Production		
	Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I. Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.	The following truck types are generally light and, if standard production models are rated from Rate Group Table I. Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).	Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.	Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.	Aims to harmonize and simplify the wordings across all jurisdictions	
	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).	Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).	Pictures will be deleted as they are outdated	
	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.	Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.		
	The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.	The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.		
	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used	Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 205	to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.	trailer. It acts as a hinge point to assist longer vehicles in turning corners.	FA is reviewing	This will not impact	
Definitions	In addition, a Commercial vehicle: a) may be of the private passenger or station wagon body	In addition, a commercial vehicle using Rate Group	rules in the Commercial Section. Aims to	premiums	
	type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II. b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II. c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II. d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.	harmor a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. b) is a Snow Vehicle with a GVW in excess of 1000 KG or a snow groomer regardless of weight. c) may be another specialized vehicle such as road machinery (for example, graders). d) is a Motorcycle designed and used for commercial	harmonize and simplify the wordings across all jurisdictions Pictures will be deleted as they are outdated	harmonize and simplify the wordings across all jurisdictions Pictures will be deleted as they are	
	G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus	G. Gross Vehicle Weight ("GVW") The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle registration (permit) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3000 KG (3 ton) van or 500 KG (1/2 ton) pickup – the GVW for 500 KG (1/2 ton) pickup will range from 1400 to about 3000 KG (1.4 to 3.5 metric tonnes). H. Machinery or Apparatus			
	Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes	Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30			
	coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section. 2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g. fuel oil delivery pumping equipment,	(Excluding Operation of Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). 2. Some equipment is permanently attached to and used for the loading/unloading operations of the			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205 Definitions	or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations. Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Nonowned Equipment). The physical damage coverage may only be the same as that provided on the vehicle. END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.	vehicle (e.g. fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations. Some equipment owned by others may be attached to the vehicle. E.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-Owned Equipment). The optional physical damage coverage may only be the same as that provided on the vehicle. END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 206 Driving Record	The rating territories are described in Rule 244: Territories. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in jurisdictions other than Yukon, refer to Rule 228: Outside Yukon Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	The rating territories are described in the Territory section of the manual. If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory. The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen. For vehicles used in other jurisdictions, refer to Rule 228: Outside Territory Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording		Change from Current	Premium impact on existing policies
Rule 207	A. Rating for More Than One Use	A. Rating for More Than One Use		This will
Rating Class	Refer to Rule 208: Rating for More than One Use B. Load Classification	Refer to Rule 208: Rating for More than One Use rule	viewing es in the mmercial	not impact premiums
	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs) Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs) Vehicles with a Gross Vehicle Weight of more than 4,500kg Light (L) Aim har and the	ction. ms to rmonize d simplify e wordings	
	Road Tractors used to haul trailers Heavy (H)	Road Tractors used to haul trailers Heavy (H)	isdictions.	
	C. Radius	B. Radius		
	Radius means the road distance from the boundary of city or town in which the vehicle is usually kept. Opera within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km miles) of the boundaries of the city or town in which it kept.	or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.		
	Notes: A vehicle used for more than 12 trips per year trips on a six month policy) beyond a radius of 80km is rated: Radius 81-160 km (100 miles) Class 61 Radius 161- 400km Class 62 Radius 401-750km Class 63	Notes: A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80km is rated: Radius 81-160 km (100 miles) Class 61 Radius 161- 400km Class 62 Radius 401-750km Class 63 Radius over 750km Class 64		
	Radius over 750km Class 64 Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporti Dangerous Goods. Refer to Interurban Rate Pages for classification and rates. For example: A vehicle hauling dangerous goods is use 13 times a year to transport those goods within a 100 radius. Class 61B rates are applicable. For policies issued for less than 6 months, the use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period,	Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporting Dangerous Goods. Refer to Interurban Rate Pages for classification and rates. For example: A vehicle hauling dangerous goods is used 13		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207	The use of Special increased limits (for Chemical Products,	The use of Special Increased limits (for Chemical Products,	FA is	This will
Rating Class	Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	reviewing rules in the Commercial Section. Aims to	not impact premiums
	D. Exclusive Contract	C. Exclusive Contract	harmonize	
	A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.	A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.	and simplify the wordings across all jurisdictions	
	For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.		
	E. Road Tractor Without Trailer	D. Road Tractor Without Trailer		
	When a road tractor not used in connection with a farm is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described. For tractors used in connection with a Farm, refer to Rule	When a road tractor insured, it is presumed that it will be used with one or more trailers. Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers).		
	207.I: Farm Trucks. F. Vehicles in Transit	For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks. E. Vehicles in Transit		
	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.	A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle 'not specifically classified'.		
	For example: The Insured lives in Yukon and purchases a road tractor in Alberta which is now driven back to Yukon to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).	For example: The Insured lives in one jurisdiction and purchases a road tractor in a different jurisdiction. The tractor is now being driven back to Alberta to be registered in the jurisdiction that the Insured resides in. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 207	G. Electrically Powered Vehicles	F. Electrically Powered Vehicles	FA is	This will	
Rating Class	– Discount no longer available.	Discount is no longer available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward island and Yukon. The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%. (Applicable in Newfoundland & Labrador only).	reviewing rules in the Commercial Section. Aims to harmonize and simplify	rules in the Commercial Section. Aims to harmonize	not impact premiums
	H. Commercial Vehicles and Underage Operators	G. Commercial Vehicles and Underage Operators	the wordings across all		
	A light commercial vehicle principally or occasionally operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle.	A light commercial vehicle principally or occasionally operated by a driver under 25 years old is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle. (Applicable to Northwest Territories, Nunavut, Prince Edward Island and Yukon).	jurisdictions		
	I. Farm Trucks	H. Farm Trucks			
	The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.	The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part time workers may not be rated as farm trucks.			
	Class 33 is permissible only when the Applicant has both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.	Class 33 is permissible only when the Applicant has both a commercial and private passenger vehicle and is a listed driver rated on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.			
	Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.	Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.			
	For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles.	For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicles e.g. tractor trailers may be rated as farm vehicles.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207 Rating Class	Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. J. Artisan Class 35 This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage. K. Rating Class Table	Maximum annual mileage of any vehicle rated Class 33 or Class 34 may not exceed 10,000 km. I. Artisan Class 35 This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage. J. Rating Class Table	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 208 Rating for More Than One Use	If the vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Examples: a) The insured has a minivan used for courier purposes and for pleasure. Rate the vehicle for courier delivery. b) The insured has a light pickup truck. During the day he makes business calls to clients of the company he works for as a salesman. During the night he works for another company delivering pizza. Rate the vehicle for pizza delivery. c) The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks not carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term Leases.	If a vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially. Example 1: The Insured has a mini van used for courier purposes and for pleasure. Rate the vehicle for courier delivery. Example 2: The Insured has a light pickup truck. During the day, the Insured makes business calls to clients of the company he working sefor as a salesman. During the night the Insured works for another company delivering pizza. Rate the vehicle for pizza delivery. Example 3: The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods. Slip Tanks not carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used. Refer to Rule 236 for instructions on how to rate Driver Training Vehicles. Refer to Rule 238 for instructions on how to rate Short Term Leases.	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

		-			ording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	Driving record for individually rated number of years of verified 'Clear I not apply to coverages that are ex See special instructions under Rule All vehicles shall initially be rated a unless the application is accompan Carrier already has) proof of the active ownership period required for all the Named Insured(s) claim entirecord better than that permitted by paragraph and submits details of the details to the satisfaction of the Serating shall then be backdated app A. Clear Record Throughout the period concerned: 1. There has been no accident invovehicle or one for which it has been and 2. The Named Insured(s) has owned or one of a similar type for which it Ownership is established from the Applicant takes possession of the vother vehicles. The rating is determistory not the driver's history. B. Driving Record Entitlement	Record'. This rule does perience (fleet) rated. 239: Fleets. It Driving Record 0 lied by (or the Servicing scident free period and a better driving record. Itlement to a driving by the preceding me previous insurance rvicing Carrier, the re-ropriately. In the described in substituted; It is the described which is the described of the described which is the described which is the described date on which the rehicle. It is reasonable to the described which is the described which is the described which is the described. It is reasonable to the described which is the described which is the described which is the described. It is reasonable to the described which is the described wh	e	Driving record for individually rate years of verified 'Clear Record'. The coverages that are experience (flee See special instructions under Rule All vehicles shall initially be rated at the application is accompanied by already has) proof of the accident ownership period required for a beautiful the Named Insured (s) claim entibetter than that permitted by the submits details of the previous insubstituted appropriately. A. Clear Record Throughout the period concerned: 1. There has been no accident invoor one for which it has been substituted and 2. The Named Insured (s) has owned one of a similar type for which it has possession of the vehicles. The rating is determined the driver's history. B. Driving Record Entitlement	is rule does not apply to et) rated. 239: Fleets. at Driving Record 0 unless (or the Servicing Carrier free period and the tter driving record. Itlement to a driving record oreceding paragraph and urance details to the r, the re-rating shall then blving the described vehicle tuted; ed the described vehicle of as been substituted. Itlement to a driving record oreceding paragraph and urance details to the re-rating shall then blving the described vehicle tuted; ed the described vehicle of as been substituted. Itlement to a driving record oreceding paragraph and urance details to the re-rating shall then blving the described vehicle of the described vehicle or substituted.	reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance Less than 1 year At least 1 year At least 2 years At least 3 years Notes	Driving Record Entitlement 0 1 2 3		Period of confirmed claims- free experience and vehicle ownership immediately preceding the commencement date of the period of insurance Less than 1 year At least 1 year At least 2 years At least 3 years Notes:	Driving Record Entitlement 0 1 2 3		

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	1.	A chargeable accident will affect the rating of the Liability and Collision coverages.	1.		The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut & Yukon) and Collision coverages.	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	2.	Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.		3. 4.		harmonize and simplify the wordings across all jurisdictions	
		For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0.			For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0.		
3. 4.	Where a vehicle replaces another it acquires the driving record of the replaced vehicle. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: - If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving	4.	5.	Where a vehicle replaces another it acquires the driving record of the replaced vehicle. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous Insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible			
		 record will not be affected. If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. 			for a maximum of Driving Record 0. For example: The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the Insured shall be eligible for a maximum of Driving Record 0. For example: The Applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3.	 5. Rateable gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record: If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected. If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage. 	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	The Applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2. C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons. If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	The rate group is determined from Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons). If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the Servicing Carrier shall provide the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snow plow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization. Rate Group Table I is not to be used for models and series not specifically listed. B. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features	The rate group is determined using Rate Group Table I or Rate Group Table II. A. Rate Group Table I This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it the year make/model was not listed in the immediately preceding year (It is a new model or there is a gap in model years.), the contact your Servicing Carrier. shall provide the rate group assigned by IAO. For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization. Rate Group Table I is not to be used for models and series not specifically listed. B. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features	FA is Reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions. Simplifies the process to determine a rate group when a vehicle has attached equipment or customizatio ns valued over \$3,000	
	C. Rate Group Table II The model year and list price new are used to determine the rate group.	C. Rate Group Table II The model year and list price new are used to determine the rate group.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211 Vehicle Rate Group	 Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes Vehicles classed as or rated as interurban 	Rate Group Table II is to be used for: Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs) Commercial vehicles designated II in Rate Group Table I Private passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes) Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater. Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 212 Trailers	A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a 'fifth wheel' or 'kingpin' coupling device for use with a road tractor. Includes 'bogies' used to convert containers into semi-trailers.	A. Types and Uses of Trailers Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205:H Machinery or Apparatus. Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo. Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a 'fifth wheel' or 'kingpin' coupling device for use with a road tractor. Includes 'bogies' used to convert containers into semi-trailers.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212	Pup Trailer	Pup Trailer	Pictures will	This will
Trailers	A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	be deleted as they are outdated	not impact premiums
	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).		
	Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.	Gooseneck Trailer A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.		
	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.		
	Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.	Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.		
	Notes: Except as provided above, trailers are classified in the same way as motor vehicles. e.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.	Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.		
	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.		
	B. Rating of Trailers	B. Rating of Trailers		
	1. Owned Trailer Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed:	Owned Trailer Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed.		

Rule	Current Wording		Appr	oved Wording	ı	Change from Current	Premium impact on existing policies	
Rule 212	Trailer Converter Dolly: Non Cargo	Nil	The percentage applied to	the towing veh	nicle premium	FA is	This will	
	Cargo	25%	includes any surcharge:			reviewing	not impact	
Trailers	Non-Cargo Trailer	10%	Trailer Type	Liability		rules in the	premiums	
	Low-bed Float Trailer	25%	Converter Dolly (Non	Nil		Commercial		
	Cargo Trailer		Cargo)			Section. Aims to		
•	Semi-trailer	10%	Converter Dolly	25%		harmonize		
	Other Pulling Modular Homes and the like	25% 25%	(Cargo) Non-Cargo Trailer	10%		the wordings		
	Pulling Modular Homes and the like	25%	Low Bed Floater Trailer	25%		across all		
			Cargo Semi Trailer	10%		jurisdictions		
			Cargo Other Trailer	25%		(DCPD is not		
			Pulling Modular Homes and the like	25%		applicable)		
	If tractor-trailer-trains or tandem rigs trailer that may be used is to be rated Other'. If the number of trailers insured by a pumber that could be used at any one any vehicles insured by other policies/premium under Liability for the 'excess by 50%. If all trailers do not produce the trailer(s) that would otherwise propremium shall be considered excess. For example: There are two tractors as	oolicy exceeds the time (including with nsurers), the trailers is reduced he same premium, duce the lowest	Notes: If tractor-trailer-trains or trailer that may be used is Other'. If the number of trailers ir number that could be used any vehicles insured by ot under Liability for the 'exe all trailers do not produce that would otherwise produceronsidered excess.	s to be rated as nsured by a polid d at any one tim her policies/insi ess' trailers is r the same prem uce the lowest	a Cargo Trailer - icy exceeds the ne (including with urers), the premium reduced by 50%. If nium, the trailer(s) premium shall be	These two paragraphs will become a different section called Excess Trailers	paragraphs will become a different section called Excess	
	For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		For example: There are twelfar the trailers produce premiums produce premiums of \$500 and the Liability premiums reduced by 50%.	ums of \$500 ea of \$700 each. O each will be co	ach. The other two The trailers that onsidered excess			
	The driving record for rating a trailer's is the same as the vehicle on which the is based.		The driving record for ratir the same as the vehicle or based.					
	Conviction surcharges are not applied coverage unless the trailer is the only in which case they apply to all coverage premium has been charged other than Specified Perils.	vehicle on the policy es for which a	Conviction surcharges are unless the trailer is the on case they apply to all cove been charged other than C	ly vehicle on the crages for which	e policy in which a premium has			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	A shipping container mounted on a frame is classified according to the frame upon which it is mounted. e.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. If the towing vehicle is rated with an Outside Yukon exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples:	A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer. If the towing vehicle is rated with an Outside Yukon exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge. Here are Rating Examples:	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Non Cargo 10% Cargo Trailer - Other - 25% Cargo Trailer - Semi- 10% Road Semi-Trailer Pup Trailer Tractor Tractor-Trailer-Train each trailer 25% Accident Benefits		Pictures will be deleted as they are outdated	
	No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rate group. Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Outside Yukon exposure surcharge and accident surcharge will apply if required.	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rate group. Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside Province/Territory exposure surcharge and accident surcharge will apply if required.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers		Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.	Moved from within the Owned Trailer section	This will not impact premiums
		2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.		
		For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.		
	2. Non Owned Trailers Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semitrailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	3. Non Owned Trailers Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.	Aims to harmonize the wordings across all	
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Accordingly, the semi-trailer Liability premium must be charged. Charge the premium applicable to an owned trailer. Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	jurisdictions (DCPD and Uninsured Automobile is not applicable)	
	Physical Damage Charge the premium applicable for these coverages on a non-owned trailer as though the trailer was owned. Establish the rate group and premium for the highest value non-owned trailer that may be towed. Apply outside Yukon exposure surcharge if required.	Optional Physical Damage Charge the premium applicable for these coverages on a non- owned trailer as though the trailer was owned. Establish the rate group and premium for the highest value non-owned trailer that has the highest value; model year is the assumed		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212		to be the current year. may be towed . Apply Outside	FA is	This will
Trailers		Province/Territory exposure surcharge if required.	reviewing rules in the	not impact premiums
Trailers		NOTE: If multiple Non-Owned trailers are scheduled on the policy, each must carry the same policy limits and optional physical damage deductibles (if coverage is applied).	Commercial Section. Aims to harmonize	premiums
	3. Policy Covers Trailers Only	4. Policy Covers Trailers Only	the wordings	
	Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Yukon exposure, accidents and convictions if required.	Liability If it is not known how the trailer is being used, charge 25% of Class 64 Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Province/Territory exposure, accidents and convictions if required.	across all jurisdictions (DCPD is not applicable)	
	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.	If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.		
	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Accident Benefits No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.	Uninsured Automobile is not applicable	
	Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for Outside Yukon exposure to all physical damage coverage and accidents and convictions to Collision coverage.	Optional Physical Damage Establish the rate group according to the trailer value. Charge the applicable optional physical damage premiums based on that rate group and the class/driving record established under Liability coverage. Apply surcharges, if required.		
	4. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Section.	5. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the Insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Section.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 213 Endorsement (Policy Change) Forms and Wordings	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	Changes to standard approved forms are not permitted. Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle on the Certificate of Automobile Insurance/Declaration page to which the endorsement is attached. Once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 214 Commonly Used Endorsements	END 13D – Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by attaching 13D. This endorsement is only applicable to vehicles listed in Rate Group Table I and private passenger type vehicles. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium. Where the deductible is \$1,000 or higher, there is no premium reduction. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 20 – Loss of Use Facility Association does not provide this coverage for vehicles that are used or rated commercially. Machinery or Equipment Endorsements END 30 – Excluding Operation of Attached Machinery The description of the machinery or apparatus shall read: 'all or any machinery or apparatus designed to perform a function additional to and separate from the function of	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	travel' Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding 'while the vehicle is not being used upon a public highway'. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 31 — Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory. END 37 — Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured. Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 213: Endorsement Forms/Wordings. END 38 — Increased Limit, Automobile Sound and Electronic Communication Equipment	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums
	Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214 Commonly Used Endorsements	coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured. For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 214: Not applicable	FA is reviewing rules in the Commercial Section. These sections are a duplication.	This will not impact premiums
Rule 215	A. Premium Quotations	A. Premium Quotations	FA is	This will
Premiums	The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates	The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. B. Manual Rates	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	The rates published in this manual are for annual policy terms. For six month commercial automobile policies charge 52% of the annual premium. Fleets as defined in Rule 239 are not eligible for six month policies.	The rates published in this manual are for annual policy terms. For commercial six month commercial automobile policies charge 52% of the annual premium. Fleets as defined in Rule 239 are not eligible for six month policies.		
	C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.)	C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00.)		
	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at	This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	Carrier be rounde	quest of the Agent/Broker or by the Servicing In that event, the return premium shall <i>always</i> anded up to the next whole dollar (\$45.10 will be ad up to \$46.00). In the servicing of the Agent Age	the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall <i>always</i> be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00). D. Minimum Premium/Minimum Retained Premium	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	The mi policy the eve of the	inimum premium for any commercial automobile for renewal and, the minimum retained premium in ent of cancellation of the policy, is \$25, regardless term of insurance. The minimum retained premium see stated on the declaration page of the policy.	The minimum premium for any commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.	Aims to harmonize the wordings across all jurisdictions	
	E. Pre	emium Determination	E. Premium Determination		
	1. Calc Expos Steps		1. Calculating Premium with No Outside Province / Territory Exposure: Steps		
	1.	Ensure that the vehicle qualifies as a commercial vehicle. (See Rule 205: Definitions).	Ensure that the vehicle qualifies as a commercial vehicle. (See Rule 205: Definitions).		
	2.	Establish the rating territory (See Rule 206: Rating Territory).	2. Establish the rating territory (See Rule 206: Rating Territory).		
	3.	Establish the rating class. (See Rule 207: Rating Class).	3. Establish the rating class. (See Rule 207 : Rating Class) .		
	4.	Establish the driving record For Liability and Collision coverages. (See Rule 209: Driving Record).	 4a. For Liability and Collision coverages, establish the driving record. (See Rule 209.) (Applicable to Northwest Territories, Nunavut & Yukon) 4b. For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209: Driving Record). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island) 		
	For phy	ablish the rate group and the minimum deductible ysical damage. (See Rule 211: Vehicle Rate Group ale 201: Coverages Available and Minimum tibles).	 5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (Applicable to Northwest Territories, Nunavut & Yukon) 5b. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island) (See Rule 201: Minimum Deductibles and Rule 211: Vehicle Rate Group). 		

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums			rat	te group and t	ptional physical damage, establish the he minimum deductible. (See Rule 211 <i>Applicable in Ontario only</i>)	FA is reviewing rules in the	This will not impact premiums
	6.	Establish what, if any, special rating factors apply.	6.		what, if any, special rating factors apply.	Commercial Section. Aims to	p. oa.
	7.	Refer to the Schedule of Rates in this section and establish the 'manual' premium for each coverage.	7.		ne Rate Pages in this section and establish al' premium for each coverage.	harmonize the wordings across all jurisdictions	
	8.	Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section.	8. 9.	not shown group pren the rate gr group pren also see Tr	remium for a rate group or deductible is on the rate page, first calculate the rate nium by multiplying the base premium by oup factor, and then multiply the rate nium by the deductible factor. For trailers, ailers in this section.	,,	
	9.	Apply any special use factor.	7.	Арріу апу	special use factor.		
	Expos	ng Vehicles	 Apply fleet rating or accident/conviction surcharges if required. Calculating Premium with Outside Province / Territory Exposure: Towing Vehicles 				
	covera	late the 'manual' premium for the required ages and deductibles in accordance with Rule 228:			Towing Vehicles		
	Liabil surcha differe premi accide Accide Surcha Collissurcha Then	de Yukon Exposure. lity – Calculate the Outside Yukon exposure arge for Liability and add to that the currency ential surcharge (if applicable). Apply to the um. Then apply any fleet rating or ent/conviction surcharge to the resulting premium. lent Benefits – Apply the Outside Yukon exposure arge for Liability to the premium. sion – Calculate the Outside Yukon exposure arge for physical damage and apply to the premium. apply any fleet rating or accident/conviction arge to the resulting premium.	Direc Com Prop Dam (Not Nort		Calculate the Outside Province/ Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Calculate the Outside Province/ Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	Comprehensive/Specified Perils – Apply the Outside Yukon exposure surcharge for physical damage to the premium. END 44 – Apply the Outside Yukon exposure surcharge for Liability to the premium. Trailers Liability — Determine the premium for the towing vehicle in accordance with Rule 215: E. steps 1 – 9 plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an outside Yukon exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge. Accident Benefits - No charge, unless the trailer is used for purposes like living/dwelling, show room, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle. Collision — Calculate the premium for the required deductible in accordance with Rule 215: E steps 1 - 9, plus any fleet rating surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy. Comprehensive/Specified Perils — Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E steps 1 - 9, plus any fleet rating surcharge or discount. Calculate the Outside Yukon exposure surcharge and apply to premium.	Apply the Outside Province/Territory exposure surcharge for Liability to the premium. Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium. Apply the Outside Province/Territory exposure for Liability to the premium. all premium for the required coverages as steps outlined in Rule 215:E.1. Trailers Description Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		trailer applies to the towing vehicle premium including that surcharge. If		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums		Direct Compensation Property Damage (DCPD) (Not available in Northwest Territories, Nunavut & Yukon)	the trailer is the only vehicle on the policy, apply the accident/conviction surcharge. Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		Accident Benefits / Uninsured Automobile (UA not available in Alberta, Northwest Territories, Nunavut & Yukon)	may be towed. No charge		
		Collision	Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.		
		Comprehensive/ Specified Perils	Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 216 Policy Term	Every policy or renewal shall be issued for a term of either one year or six months. A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium. See also Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 200: C. Non-Residents and Vehicles Not Registered in Jurisdiction. Policies subject to Rule 239: Fleets cannot be issued	Not Applicable ** Moved to General Section **	This section has moved from the Commercial Section to the General Section	This will not impact premiums
Rule 217 Policy Changes	A. A change to a policy shall not be processed if: a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction,	A. A change to a policy shall not be processed if: a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or Deleting Vehicles Leased Vehicles • Where the Insured has a leased vehicle and is returning the vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. • Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. • In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. • Where an Insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to	shall be calculated on a pro rata basis, subject to the minimum retained premium. B. Name of Insured When Adding or Deleting Vehicles Leased Vehicles Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. In situations where an Insured has two or more vehicles leased from different leasing companies, a-separate policies may not be necessary for each vehicle. Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	the Servicing Carrier prior to quoting or binding to verify the rating.	Two or More Vehicles Registered to Different Names:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.	If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy. C. Amending or Deleting Coverage on Vehicles with	FA is reviewing rules in the Commercial Section. Aims to harmonize	This will not impact premiums
	C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where physical damage coverage is being amended or	Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a	the wordings across all jurisdictions	
	deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the	lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. D. Binding Coverage - Policy Changes		
	transaction. D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional promism.	If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227). Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.		
	indicated additional premium.	Procedure of notification		
	1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time.	The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time.		
	Faxed or mailed policy change requests are acceptable.	2) Faxed or mailed policy change requests are acceptable. 2) If the policy change request correct to the contact to the cont		
	3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.	3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.		
	4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability	4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	6)	card (if required) within 30 days of the effective date of the change. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the	 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	7) on	the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.	 NOTE: No policy shall be written for vehicles branded 'nonrepairable' Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: The vehicle(s) shall be added or substituted at the correct premium. If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. Agent/Broker may submit a new application for the vehicles meeting the registration requirement. E. Deletions of Vehicles and Coverages 		
	Е. De	eletions of Vehicles and Coverages If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received	a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
k i i i i	directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. D) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured). For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10. NOTE for a) and b) f the date the request was received by the Agent/Broker snot evident, the Agent/ Broker will be asked to provide processed effective 12:01 a.m. on the date received by the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.	the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from Insured) more than 30 days after the date the deletion was requested to be effected, the deletion will take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from Insured). For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10. NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident, the Agent/ Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	d)	In the event that the vehicle has been sold , and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the insurer;	d)	Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6. In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the Insurer;	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	e)	ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application for the deleted vehicle or temporary liability card, the	e)	ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application for the deleted vehicle or temporary liability card, the Servicing Carrier shall delete effective the date that the replacement coverage took effect.		

		on existing policies
Rule 217 Policy Changes Servicing Carrier shall delete effective the date that the replacement coverage took effect. Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is awar or is made aware, that the circumstances outlined in points c), d) or e) exist. F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. On experience (fleet) rated risks, the abstract is not requirement that driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required. G. Midterm Policy Change Premium Calculation In regard to the period since the date of a conviction, the rating is always based an the period since the date of an accident, the period since the date of a conviction, the rating is always based at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition/substitution date). Servicing Carrier shall proceed with deletion as outlined in points of that the circumstance soutlined in points of that the circumstance soutlined in points of the the circumstance to that the circumstance of the theriver, that be circumstance and that the circumstance and that the circumstance and that the circumstance and that the circumstance is that the circumstance is that the ci	commercial Section. Aims to harmonize the wordings across all jurisdictions from the ment in each in which the driver is three years. This comment on the abstract is not sident free on other vious insurance acement driver(s) is eported, to the uires amendment, a a correcting Calculation of ownership, the period since the date d on the position as (or, in the case of a ver or addition of a te).	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Policy Changes Mi rec Ca da da da da da dir da Ra	at occur in regard to those matters during the period of surance merely because of the lapse of time. Idterm change due to age is permissible, provided a quest is received by the Agent/Broker (or Servicing arrier if received directly from the Insured) within 30 ays of the birthday. If the request is received after 30 ays, then the change will be effective at 12:01a.m. the steet the Agent/Broker (or Servicing Carrier if received recetly from the Insured) receives the request and back atting will not be permissible. Intest to be used Iddition of a vehicle: Intest in effect at the effective date of the transaction. Iddition of a coverage or other midterm ansactions: Intest in effect at the start of the policy period. Intest in effect at the start of the policy period. Intest in effect at the start of the policy period. Intest in effect at the start of the policy period. Intention of a coverage or other midterm cansactions: Intest in effect at the start of the policy period. Intest in effect at the start of the policy period. Intest in effect at the start of the policy period. Intertwict in the policy period of premium of \$5 shall be charged for any transaction that includes one or more of the following, gardless of the period of insurance: Intertwict in	Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. Rates to be used Addition of a vehicle: Rates in effect at the effective date of the transaction. Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period. Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated pro rata by using the Day Table. Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218	A. Before issuing a Renewal:	A. Before issuing a Renewal:	FA is	This will
Renewals	If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance. Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating. A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal). Renewals shall only be offered on policies for annual or six	If the renewal involves a vehicle for which proof of insurance has been filed or is required see Rule 227: Proof of Insurance. Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating. A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every second renewal (for six month policies every fourth renewal). (Applicable to Northwest Territories, Nunavut and Yukon Only). Renewals shall only be offered on policies for annual or six	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a respresentative acting on Servicing Carrier staff or a rep	NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall		
	B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.	B. Accidents Occurring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.		
	C. Renewal Processing	C. Renewal Processing		
	1. Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.	Other than Direct Billing Servicing Carrier Responsibilities The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.		
	Agent/Broker Responsibilities	Agent/Broker Responsibilities		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information,	Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the	FA is reviewing rules in the Commercial	This will not impact premiums
	the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. Or Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.	Section. Aims to harmonize the wordings across all jurisdictions	
	Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier: a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.	Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier: a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.		
	If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.	If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.		

Rule		Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	submittle be reiss instruct the Age full pre	als where acceptable evidence of refusal has been ted to the Servicing Carrier for cancellation may not sued unless the Servicing Carrier receives tions no later than the renewal's effective date and ent/Broker collects or assumes responsibility for the mium as outlined above. enewal date has passed and the insurance is again d, there must be a new application and a new ssued. ect Billing Renewals	Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued. 2. Direct Billing Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	b) b)	For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier shall be responsible for the earned premium for the time on risk calculated on a pro rata basis and shall be required to stop offering a Direct Bill option.	Servicing Carrier Responsibilities a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier shall be responsible for the earned premium for the time on risk calculated on a pro rata basis and shall be required to stop offering a Direct Bill option.	This part will need to be corrected as the letters need to be redone.	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 219	A. Midterm Cancellation - Effective Date	A. Midterm Cancellation - Effective Date	FA is	This will
Cancellations	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	For example: The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.		
	Note: For flat cancellations of renewals, refer to Rule 219: E.4.	Note: For flat cancellations of renewals, refer to Rule 219: E.4.		
	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).	2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).		
	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation	For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	request is received by the Agent/Broker on October 10. The Servicing Carrier will cancel the policy effective 12:01 a.m. October 10.	received by the Agent/Broker on October 10. The Servicing Carrier will cancel the policy effective 12:01 a.m. October 10. NOTE for 1 and 2 If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums
	3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.	3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.	jurisdictions	
	For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6. 4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected:	For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6. 4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected:		
	a) The day after the salvage is signed over to the Insurer, Or	a) The day after the salvage is signed over to the Insurer, Or		
	b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.	b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.		
	For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary	For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																										
Rule 219 Cancellations	substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21. 5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21. 5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application, or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	reviewing rules in the Commercial Section. Aims to harmonize the wordings	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	reviewing rules in the Commercial Section. Aims to harmonize the wordings	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	reviewing rules in the Commercial Section. Aims to harmonize the wordings	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums																			
	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.																												
		B. Policies with Lessors or Lienholders																												
	B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.	If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.																												
	If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.	If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.																												
	C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period	C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required																												
	required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)	by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)																												
	D. Policy is Financed Through a Premium Finance	D. Policy is Financed Through a Premium Finance																												
	Company If a return promium is possible on a policy financed with a	Company If a return promium is payable an a policy financed with a																												
	If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company <i>regardless of</i>	If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the Agent/Broker <i>regardless of the reason</i> for																												

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	the reason for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.	cancellation. The Agent/Broker <i>must</i> return the applicable refund premium to the premium finance company. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	E. Cancellation – Procedures 1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.	E. Cancellation – Procedures 1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.	Aims to harmonize the wordings across all jurisdictions	
	Facility Association shall accept faxed signed and dated cancellation requests.	Facility Association shall accept faxed signed and dated cancellation requests.		
	The return premium shall be calculated as follows: For commercial automobile risks being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium	The return premium shall be calculated as follows: For commercial vehicles being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium		
	If the vehicles are not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium.	For commercial vehicles, are not being placed in the voluntary market use Short Term Table No. 1 or No. 2 subject to any applicable minimum retained premium.		
		Note: For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the manual.		
	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.		
	2. Cancellation at the request of the Agent/Broker – Broker Bill	2. Cancellation at the request of the Agent/Broker – Broker Bill		
	When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and	When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	request that a notice of cancellation be issued to the Insured, Or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.	a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured, or b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums
	If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium. Note: For policies for which premium is paid directly to the Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' shall be read to mean Servicing Carrier.	If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium. Note: For policies for which premium is paid directly to the Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' shall be read to mean Servicing Carrier.	jurisdictions	
	When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker shall be responsible for the time on risk charge which shall be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of	When outstanding premium cannot be collected in all other cases Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker shall be responsible for the time on risk charge which shall be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of		
	amount of premium collected and request that a notice of cancellation be issued to the insured. Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory	amount of premium collected and request that a notice of cancellation be issued to the insured. Servicing Carrier Responsibilities		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219	Conditions. The earned premium for cancellation shall be	The Servicing Carrier shall promptly issue a registered notice	FA is	This will
	calculated pro rata on the full term premium at the time	of cancellation in accordance with the Statutory Conditions.	reviewing	not impact
Cancellations	of cancellation.	The earned premium for cancellation shall be calculated pro	rules in the	premiums
	When the Servicing Carrier issues a registered letter of	rata on the full term premium at the time of cancellation.	Commercial	
	cancellation, any unearned premium shall be refunded	When the Servicing Carrier issues a registered letter of	Section.	
	directly to the Insured (unless the policy is financed	cancellation, any unearned premium shall be refunded	Aims to	
	through a premium finance company) and the	directly to the Insured (unless the policy is financed through a	harmonize	
	Agent's/Broker's account shall be debited for the amount	premium finance company) and the Agent's/Broker's account	the wordings	
	of the refund and credited for the unearned premium.	shall be debited for the amount of the refund and credited for	across all	
	2. Consollation of Late Leaved Denovale	the unearned premium.	jurisdictions	
	3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the	3. Cancellation of Late Issued Renewals		
	required time period, the Agent/Broker must issue a	If the Servicing Carrier is unable to issue renewals in the		
	temporary liability card to the insured and collect a	required time period, the Agent/Broker must issue a		
	downpayment based on the estimated annual premium or	temporary liability card to the Insured and collect a		
	the estimated semi-annual premium for 6 month policies)	downpayment based on the estimated annual premium (or		
	for the upcoming renewal term.	the estimated semi-annual premium for 6 month policies) for		
		the upcoming renewal term.		
	Once the renewal is issued, if the Insured does not accept			
	the renewal premium, the Agent/Broker shall advise the	Once the renewal is issued, if the Insured does not accept the		
	Servicing Carrier of the amount of premium collected and	renewal premium, the Agent/Broker shall advise the Servicing		
	request that notice of cancellation be issued to the	Carrier of the amount of premium collected and request that		
	Insured or shall have the Insured sign off the policy.	notice of cancellation be issued to the Insured or shall have		
	The Compinion Common shall their icours a negligible and letter of	the Insured sign off the policy.		
	The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions	The Servicing Carrier shall then issue a registered letter of		
	or issue the necessary cancellation documents. The	cancellation in accordance with the Statutory Conditions or		
	earned premium shall be calculated pro rata based on the	issue the necessary cancellation documents. The earned		
	previous term premium.	premium shall be calculated pro rata based on the previous		
	4. Flat Cancellation	term premium.		
	New Policy	4. Flat Cancellation		
	Flat cancellation of a new policy is not allowed except as	New Policy		
	provided under Rule 219: Flat Cancellation Exceptions.	Flat cancellation of a new policy is not allowed except as		
		provided under Rule 219: Flat Cancellation Exceptions.		
	Additional Premium Policy Change			
	Flat cancellation of an additional premium policy change is	Additional Premium Policy Change		
	not allowed.	Flat cancellation of an additional premium policy change is not		
	Renewal	allowed.		
	If evidence of renewal refusal is supplied by the	Renewal		
	Agent/Broker (per Rule 218) is received by the Servicing	If evidence of renewal refusal is supplied by the Agent/Broker		
	Carrier within 15 days of the renewal's effective date, a	(per Rule 218) is received by the Servicing Carrier within 15		
	full refund shall be credited to the Agent's/Broker's Facility	days of the renewal's effective date, a full refund shall be		
	Association account. If evidence of renewal refusal is not	credited to the Agent's/Broker's Facility Association account.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. 5. Cancellation of Renewals in Outlying Areas No longer applicable	If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. 5. Cancellation of Renewals in Outlying Areas No longer applicable	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 Flat Cancellation Exceptions Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and The cheque was immediately deposited; and The cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and 	 Flat Cancellation Exceptions Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and The cheque was immediately deposited; and c) In the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	 iv) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier. However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata. 	d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier. However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge. 6. Cancellation initiated by the Servicing Carrier Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation 1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market.	Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. F. Refund Calculation 1. Insured's Request For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary		
	2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.	market. 2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 222	A. A policy may only be reinstated if:	A. A policy may only be reinstated if:	FA is	This will
Reinstatements	a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. e.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured(by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount. B. When a policy is reinstated When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was	a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 a.m. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount. B. When a policy is reinstated When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	cancelled, the necessary proof of insurance shall be	liability card. If proof of insurance was cancelled, the		
Rule 223	reissued. The commission rates are:	necessary proof of insurance shall be reissued. Not applicable	As this	This will
Service Fee Schedule (Commission)	Experience Individually 2. Commercial Vehicles Rated Rated Long haul vehicles (including trailers) Classes 61-64, 99 6% 6% Classes 33-36, 41-49, 53-55 7.5% 10%		information is listed in the General Section also will remove	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 225	A. What Is A Chargeable Accident	A. What Is A Chargeable Accident	FA is	This will	
Definition of Accident	A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:	reviewing rules in the Commercial Section. Aims to	rules in the Commercial Section.	not impact premiums
	 An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or A loss remains unsettled or unpaid, or A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage 	1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or 2. A loss remains unsettled or unpaid, or 3. A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage. * (No Fault Benefits Schedule (Accident Benefits) Ontario Only)*	harmonize the wordings across all jurisdictions		
	A chargeable accident is 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. B. What Is Not A Chargeable Accident	A chargeable accident is 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.	nid		
	An occurrence shall not be regarded as a chargeable	B. What Is Not A Chargeable Accident			
	accident if: 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.	An occurrence shall not be regarded as a chargeable accident if: 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.			
	2. Damage to the Applicant's vehicle	Damage to the Applicant's vehicle			
	 a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; 	a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;			
	b) occurred while the vehicle was legally parked and is reported to police within 24 hours;	b) occurred while the vehicle was legally parked and is reported to police within 24 hours;			
	c) resulted from collision with a wild or domestic animal;	c) resulted from collision with a wild or domestic animal;			
	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 	 d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 			

Note: The words 'loss(es)' and 'clalm(s)' where used in this manual are considered to have the same meaning as the word 'accident.' The words' at fault' and 'chargeable' where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with the same Servicing Carrier whether or not on the same policy. There is no requirement that drivers be accident free on other wehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability and Collision coverages. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle on which they occurred. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle on which they occurred. For example: A new application is received. Applicant is principal operator of Vehicle 1 and has had 1 loss on Vehicle 2. Employee is principal operator of Vehicle 1 and has had 1 loss on Vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'. No accident shall continue to be assigned to the vehicle involving vehicle 2 will be allocated to vehicle 1 and has had 1 loss on Vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'.	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	Definition of	this manual are considered to have the same meaning as the word 'accident.' The words 'at fault' and 'chargeable' where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with the same Servicing Carrier whether or not on the same policy. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability and Collision coverages. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred. For example: A new application is received. Applicant is principal operator of Vehicle 1 and has had 2 losses on Vehicle 1 and 1 loss on Vehicle 2. Employee is principal operator of Vehicle 2 and has had 1 loss on Vehicle 1 and 1 loss on Vehicle 2. For purposes of allocating accidents, the 3 accidents involving Vehicle 1 will be allocated to Vehicle 2. The term 'vehicle' includes 'one for which it has been	manual are considered to have the same meaning as the word 'accident.' The words 'at fault' and 'chargeable' where used in this manual are considered to have the same meaning. C. How To Allocate Chargeable Accidents No accident shall be used more than once in determining the premium for vehicles insured through FA with any Servicing Carrier whether or not on the same policy. There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history. If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred. A chargeable accident will affect the rating of the Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. (For Ontario only, Accident Benefits and Uninsured Automobile is also affected). At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred. For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 1 and 1 loss on vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 2. The term 'vehicle' includes 'one for which it has been	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact

Rule		nt Wording		oved Wording		Change from Current	Premium impact on existing policies
Rule 225	The following table illustra	tes how chargeable accidents		tes how chargeable accidents		FA is	This will
		ting of other types of vehicles if		other types of vehicles if they		reviewing	not impact
Definition of	they cannot be assigned to	the vehicle actually involved	cannot be assigned to the	vehicle actually involved		rules in the	premiums
Accident	Town a few date.	Town of contribute to	Town a few history	Tomas of contribute to		Commercial Section.	
	Type of vehicle involved in the	Type of vehicle to which the accident	Type of vehicle involved in the	Type of vehicle to which the accident		Aims to	
	accident	can be applied	accident	can be applied		harmonize	
	Private Passenger	Private Passenger,	Private Passenger	Private Passenger,		the wordings	
	1 Trivate i asserigei	Motor Home, Light	Trivate rassenger	Motor Home, Light		across all	
		Commercial, Taxi or		Commercial, Taxi or		jurisdictions	
		Garage		Garage (Car Dealer)		•	
	Light Commercial	Commercial, Private	Light Commercial	Commercial, Private			
		Passenger, Motor Home		Passenger, Motor Home			
		or Garage		or Garage (Car Dealer)			
	Commercial	Commercial or Garage	Heavy Commercial	Heavy Commercial or			
	Public (excluding Taxi)	Public (excluding Taxi)		Garage (Car Dealer)			
	Taxi	Taxi or Private Passenger	Public (excluding Taxi)	Public (excluding Taxi			
	Motor Home	Motor Home, Private		Class 7A,7B,7C)			
		Passenger or Light	Taxi	Taxi or Private Passenger			
		Commercial	Motor Home	Motor Home, Private			
	Motorcycle	Motorcycle		Passenger, Light			
	Garage	Garage		Commercial			
	All Terrain or Snow	All Terrain or Snow	Motorcycle	Motorcycle			
	Vehicle	Vehicle	Garage	Garage			
		eans the section of the manual	All Terrain Vehicle or	All Terrain Vehicle,			
	in which the vehicle was or	r would have been rated.	Snow Vehicle	Snow Vehicle			
	For example: A pickup true passenger vehicle used for had an at fault accident. The	ck is rated as a private pleasure only and the Insured he Insured is now going to	Note: 'Type of vehicle' me which the vehicle was or w	eans the section of the manual would have been rated.	-in		
		commercial purposes. The	For example: A pickup true	ck is rated as a private passe n	ger		
		le the vehicle was rated for		only and the Insured had an at			
		to be applied when the Insured		ow going to begin using the ve			
	begins driving the vehicle		for commercial purposes.	The accident that occurred wh	ile		
		is being charged against a		personal use will continue to be)		
		icy and that vehicle is deleted		begins driving the vehicle for			
		ory coverage on that vehicle is e at fault accident shall be re-	commercial use.	t is boing sharged against a va	hiclo		
	assigned on the following b			t is being charged against a ve that vehicle is deleted from th			
	assigned on the following t	Jasis.		nt shall be re-assigned on the	IC		
	to a remaining ve	hicle with active mandatory		e the date the vehicle was dele	eted.		
		deleted or suspended		t is being charged against a ve			
				e exists on the policy or in inst			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225 Definition of Accident	 to the vehicle that produces the highest premium where there is more than one remaining vehicle effective the date coverage on the original vehicle was deleted or suspended 	where mandatory coverage on that vehicle are removed/suspended, the at-fault accident shall be reassigned as follows; - to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended - to the vehicle that produces the highest premium where there is more than one remaining vehicle - effective the date coverage on the original vehicle was deleted or suspended	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 226 Accident and Conviction	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. For example: The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been 3 accidents on the vehicle insured through FA. The accidents that ocurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy.	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated. A. Accidents Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance. 1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. For example: The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been 3 accidents on the vehicle insured through FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.	Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.	across all jurisdictions	
	For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.	For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.		
	(b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	(b) One driver and two or more vehicles Accidents that involve one or more of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	For example: There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on Vehicle 1 and one accident on commercial Vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.	For example: There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.		
	c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.	c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle they most frequently drive. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.		
	For example: There are two commercial vehicles on the policy and two operators. Applicant is principal operator	For example: There are two commercial vehicles on the policy and two operators. Applicant is principal operator of		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226	of Vehicle 1 and has had one accident on Vehicle 1 and	vehicle 1 and has had one accident on vehicle 1 and one	FA is	This will
	one accident on his personal vehicle insured elsewhere.	accident on his personal vehicle insured elsewhere.	reviewing	not impact
Accident and Conviction	Employee is principal operator of Vehicle 2 on which there have been two accidents. On Vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On Vehicle 2 count both accidents as they occurred on the described vehicle. 2. At Renewal (for surcharge only)	Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.	rules in the Commercial Section. Aims to harmonize the wordings across all	premiums
	At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:	2. At Renewal (for surcharge only) At renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:	jurisdictions	
	a) The described vehicle (regardless of driver)	a) The described vehicle (regardless of driver)		
	b) Other vehicles but were the subject of claims under this policy	 Other vehicles but were the subject of claims under this policy 		
	B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not insured on the same policy.	B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by any Servicing Carrier, whether or not insured on the same policy.		
	If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.	If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.		
	(a) One vehicle and more than one driver The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record has the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.	(a) One vehicle and more than one driver The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge (in accordance with the conviction surcharge schedule). The listed driver that generates the highest premium impact will be used.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	 (b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle he/she drives most and that driver's conviction record shall be considered in relation only to that vehicle. (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges. 	 (b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle. (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. b) Certificates must be issued only on a Described Automobile basis. Should proof be required on a Blanket Basis, refer to Item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other fillings. a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a 	 The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance. Certificates must be issued only on a Described Automobile basis. Should proof be required on a Blanket Basis, refer to Item #4 below. Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other fillings. The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial) 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Broker must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 3. If proof of insurance is issued by the Servicing	responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Broker must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 3. If proof of insurance is issued by the Servicing	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	This will not impact premiums
	 Carrier, a copy must be supplied to the Agent/Broker for their records. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed and including the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. 	Carrier, a copy must be supplied to the Agent/Broker for their records. 4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed and including the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier. 5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party	across all jurisdictions	
	A. Financial Responsibility Certificate A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued. Details of the licence subsequently	A. Financial Responsibility Certificate A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before they may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227	obtained must be reported promptly to the Servicing Carrier.	Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.	FA is reviewing	This will not impact
Proof of Insurance	B. Renewal or Offer to Renew	B. Renewal or Offer to Renew	rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	premiums
Where Notice of Cancellation or Deletion is Required	If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion	If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. C. Policy Cancellation or Vehicle Deletion		
	1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the	1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions. The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements the effective date of cancellation may be different. For example: The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. 2. Insured's Request Where proof of insurance has been issued or filed, and the		
	vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.	vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227 Proof of Insurance Where Notice of Cancellation or Deletion is Required	The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filing for a vehicle requires a limit of \$1,000,000. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.	The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. For example: The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. D. Filling Liability Limits The filling should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires fillings in multiple jurisdictions, the filling should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. For example: In one jurisdiction a filling for a vehicle requires a split limit of \$1,000,000. A filling for a \$5,000,000 eombined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 limit. One filling should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filling should be made showing the \$5,000,000 limit. Where a filling is to be made for a leased vehicle, the filling should be made in the name of the lessee only. E. Processing Fees for Fillings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	Any commercial or interurban vehicle that is operated in U.S., or another Canadian jurisdiction is subject to a surcharge. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure	Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure. NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province / Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles)	A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles)		
	For Interurban vehicles (Class 61,62, 63,64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges. The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.		
	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside Territory, including U.S. exposure	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure. If this exposure is 5.0% or less of total mileage, a 5%		
	If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44.	surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44. NOTE: Where vehicles are operated in the U.S., Insureds		
	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be	must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based		

be completed using the based on the type of car State required. Liability, Accident Ben For each percentage poir applicable Canadian juris applicable premium. For example: Outside Territory Exposure Up to 5% 10% 25% 50% Optional Physical Dam For each percentage poir	Applicable Surcharge 5% 10% 25% 50%	required. Liability, Accident Ben If this exposure is 5.0% applicable Canadian juris Liability, Accident Benefi If this exposure is over 5	or less of total mileage in the sdiction, a 5% surcharge will	he U.S. or ill apply to	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Outside Territory Exposure Up to 5% 10% 25% 50% Optional Physical Dam For each percentage poin	Surcharge 5% 10% 25% 50%	Outside Territory Exposure Up to 5% 10% 25% 50%	Surcharge 5% 10% 25%			
Exposure Up to 5% 10% 25% 50% Optional Physical Dam For each percentage poin	Surcharge 5% 10% 25% 50%	Exposure Up to 5% 10% 25% 50%	Surcharge 5% 10% 25%			
Up to 5% 10% 25% 50% Optional Physical Dam For each percentage poin	5% 10% 25% 50%	Up to 5% 10% 25% 50%	5% 10% 25%			
10% 25% 50% Optional Physical Dam For each percentage point	10% 25% 50%	10% 25% 50%	10% 25%			
25% 50% Optional Physical Dam For each percentage poin	25% 50% nage	25% 50%	25%			
50% Optional Physical Dam For each percentage point	50%	50%				
Optional Physical Dam For each percentage poir	nage		50%			
applicable premium. For example: Outside Territory	Applicable	For each percentage poir applicable Canadian juris applicable premium. For example: Outside Territory	nt of total mileage in the U.sdiction, surcharge .50% of Applicable			
Exposure 10%	Surcharge 5%	Exposure 5%	Surcharge 2.5%	_		
				+		
				+		
				7		
_	ar Sarcharge (Excluding			_		
Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the		Interurban Vehicles) Whenever proof of insuracurrency differential surce premium to provide for the from the payment of a contract of the currency differential	ance is required by U.S. aut charge is added to the Liabil the potential additional loss laim in U.S. dollars. is the rate of exchange bei	lity arising ing		
	25% 50% B. Currency Differential Interurban Vehicles) Whenever proof of insura authorities, a currency differential that currency differential charged for the U.S. doll	25% 12.5% 50% 25% B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being	25% 12.5% B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for	10% 5% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50%	12.5% 12.5% 10% 5% 12.5% 10% 5% 12.5% 10% 5% 12.5%	12.5% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5%

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of	policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.	FA is reviewing rules in the	This will not impact premiums
Territory Exposure	The surcharge percentage is calculated by means of the following formula:	The surcharge percentage is calculated by means of the following formula:	Commercial Section.	premiums
	Currency differential x Percentage of U.S. Exposure	Currency differential x Percentage of U.S. Exposure	Aims to harmonize the wordings	
	For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.	For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Territory 50% of the time. Of that 50% total Outside Territory Exposure, the vehicle travels into the U.S. 25% of the time.	across all jurisdictions	
	Currency differential surcharge: 0.31 X 25% = 7.75%	Currency differential surcharge: 0.31 X 25% = 7.75%		
	The currency differential surcharge is1. Applied only to the Liability premium.2. Not subject to a minimum surcharge	 The currency differential surcharge is Applied only to the Liability premium. Not subject to a minimum surcharge This surcharge is an additional surcharge and not to be compounded. 		
	3. This surcharge is an additional surcharge and not to be compounded.	compounded.		
	Example:	Example:		
	The Liability premium is \$1,000	The Liability premium is \$1,000 The percentage of Outside Territory 50%		
	The percentage of Outside Territory 50% Exposure is: The percentage of U.S. exposure is:	The percentage of Outside Territory 50% Exposure is: The percentage of U.S. exposure is: 25%		
	25% The Currency Differential surcharge is: 7.75%	The Currency Differential surcharge is: 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%.		
	Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%.			
	Base Premium: \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5)	Base Premium: \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) \$78		
	Currency Differential (\$1,000 x 0.0775) \$78 Total Liability premium \$1,578	Total Liability premium \$1,578		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory	4. In addition to the Servicing Carrier's fee for filing proof of insurance.5. Payable only when proof of insurance is required by	4. In addition to the Servicing Carrier's fee for filing proof of insurance.5. Payable only when proof of insurance is required by U.S.	FA is reviewing rules in the Commercial	This will not impact premiums
Exposure	U.S. authorities.	authorities.	Section. Aims to	
	6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term.	6. The combined dollar value of the Currency Differential Surcharge and the Outside Territory exposure surcharge is subject to a minimum of \$50 per policy term.	harmonize the wordings across all jurisdictions	
	For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.	For example: Using the example above, the dollar value of the Outside Territory exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.		
	C. Interurban Outside Territory Exposure Surcharge (Excluding Commercial Vehicles)	C. Interurban Outside Territory Exposure Surcharge (Excluding Commercial Vehicles)		
	The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.	The percentage of exposure outside the Territory, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement. If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Territory, including U.S. exposure.		
	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum FMCSA</u> required limit based on the type of carriage, commodity transported and State required.	NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.		
	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.	The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the total mileage reported in Canada and the U.S., and shall be calculated as follows.		
	Step 1: Determine the Canadian Out of Territory Exposure.	Step 1: Determine the Canadian Out of Territory Exposure.		

Rule	Curre	ent Wording	Арр	roved Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory	how often the vehicle traveregistration within Canada		often the vehicle travels of registration within Canada	<u>a.</u>	-	FA is reviewing rules in the Commercial Section.	This will not impact premiums
Exposure	a) If Canadian Out of T outside the Territories	erritory Exposure (Operating) <u>is 50% or less:</u>		a) If Canadian Out of Territory Exposure (Operating outside the Territories) <u>is 50% or less:</u>			
	and reports 50% or less of traveling outside the Terr Nunavut and Yukon Territ	icle is registered in the Yukon of its total Canadian mileage itories (Northwest Territories, ories), surcharge 1% per ure applies to the total Canadian	reports 50% or less of its outside the Territories (No	icle is registered in the Yuk total Canadian mileage tra orthwest Territories, Nunav arge 1% per percentage (% otal Canadian mileage.	veling ut and	harmonize the wordings across all jurisdictions	
	Canadian Out of	Applicable	Canadian Out of	Applicable	1		
	Territory Exposure	Canadian Mileage Surcharge	Territory Exposure	Canadian Mileage Surcharge			
	5%	5%	5%	5%			
	10%	10%	10%	10%			
	25%	25%	25%	25%			
	50%	50%	50%	50%			
	outside the Territories; Any Interurban vehicle re reports more than 50% o Territoires (Northest Terri Territories), is subject to section. Otherwise, refer To determine the surchar	gistered in the Yukon and f its total mileage outside the tories, Nunavut and Yukon the surcharge outlined in this	outside the Territories, Any Interurban vehicle re more than 50% of its tota (Northwest Territories, No subject to the surcharge of refer to section a) above. To determine the surchar	gistered in the Yukon and r al mileage outside the Territ unavut and Yukon Territoric outlined in this section. Oth	reports tories es), is nerwise,		
	Region	Applicable Surcharge	Region	Applicable Surcharge			
	Atlantic Canada & Quebec	25%	Atlantic Canada & Quebec	25%			
	'Atlantic Canada' include & Labrador, New Brunsv Prince Edward Island	es travel to Newfoundland vick, Nova Scotia and	'Atlantic Canada' include & Labrador, New Brunsv Prince Edward Island	es travel to Newfoundland vick, Nova Scotia and			
	Ontario	420%	Ontario	420%			
	Western Canada	45%	Western Canada	45%			[
	'Western Canada' includ Columbia, Alberta, Sask		'Western Canada' includ Columbia, Alberta, Sask				

Rule		Current Wo	rding			Approved \	Vording		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	of the time in Al Scotia. As the	lberta, 10% in Yu vehicle has accum ge in Alberta, a 4!	the Yukon travels 7 kon and 20% in Nov Julated over 50% of 5% Western Canada	va the	the time in Albe As the vehicle h	rta, 10% in Yuko as accumulated c	the Yukon travels 7 n and 20% in Nova over 50% of the Car rn Canada surcharg	Scotia. Iadian	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
		xists, select the R	ple Regions, where Region that generate				ple Regions, where that generates the		harmonize the wordings across all jurisdictions	
	in the Territories Ontario and 10% exposure in the a 420% Ontario amount is highe	s, 30% in Wester % into the U.S. A Territories, Westo surcharge applie or and the surchar	the Yukon travels 3 in Canada, 30% in s the vehicle has edern Canada and Onts, as the surcharge ge applicable to the ased on Step 2 belo	qual tario, e U.S.	the Territories, 3 10% into the U. Territories, Wes surcharge applie surcharge applie	30% in Western (S. As the vehicle tern Canada and es, as the surchar	the Yukon travels 3 Canada, 30% in Onte has equal exposure Ontario, a 420% Or ge amount is highe exposure would be w.	ario and e in the ntario		
	Step 2: Determine U.S. Exposure The U.S. Exposure is determined by how often the vehicle travels into the U.S.			ehicle			<i>ure</i> by how often the v	ehicle		
		rge is based on th See Chart below:	ne States in which a	ì	The U.S. surcha travels. See Cha	0	ne States in which a	vehicle		
	Region 1	Region 2	Region 3		Region 1	Region 2	Region 3			
	Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island		Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina Ohio	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island			
		Oklahoma	South Carolina			Oklahoma	South Carolina			

Rule	Cu	rrent Wo	ording			Approve	ed W	ording/		Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	South Tenn Virgin Wash The rate of the U.S. Exposure) is ba	ington posure su sed on th		nge	U.S. Exposure)	is based on th	ta surc	Texas Vermont West Virginia charge (per percentagion where the maj		FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	Region	App	Applicable Surcharge per % of Exposure		exposure exists Region	A		icable Surcharge % of Exposure		across all jurisdictions	
	Region 1 Region 2	1% 1.25	5%	_	Region 1 Region 2		1% 1.259	%			
	Region 3 1.5% Example: A vehicle travels 10% in Region 1, 40% in Region 2 and 50% in Region 3, then the rate U.S. surcharge would be 1.5% per % of U.S Exposure.				•	icle travels 10 jion 3, then the	e ra	n Region 1, 40% in I te U.S. surcharge w	_		
	In the event of a tie or where no clear majority exists in any Region, select the Region that generates the highest surcharge (per percentage of U.S. Exposure), as outlined in the chart above. Example: A vehicle travels 20% in Region 1; 40% in both Region 2 and Region 3. A surcharge rate of Region 3 (1.5% per % of U.S. Exposure) would apply.			est	Region, select t	he Region that percentage of	t ger	clear majority exists nerates the highest Exposure), as outli	,		
				both		egion 3. A sur	rchar	n Region 1; 40% in age rate of Region 3 oply.			
	To determine the U.S. rate of surcharge by the outlined in the chart all	e percent				the percentag		urcharge, multiply t U.S. Exposure, as o			
	The total surcharge amount, multiply the rate of surcharge per percentage of U.S. Exposure, as outlined in the chart above.		d in				iply the rate of surcl as outlined in the ch				
	Step 3: Determine the Exposure Surcharge Vehicle)				utside Territory Ex terurban Vehicle	(posure		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Territory Exposure	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2. The total surcharge is applicable to Liability premiums . <i>Example</i> : Step 1: Canadian Out of Territory Surcharge = 420% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Territory Exposure Surcharge 480% If applicable, round up to the nearest whole %. In the above example, a 480% surcharge would apply to the Liability Premiums.	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2. The total surcharge is applicable to Liability premiums . Example: Step 1: Canadian Out of Territory Surcharge= 420% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Territory Exposure Surcharge 480% If applicable, round up to the nearest whole %. In the above example, a 480% surcharge would apply to the Liability Premiums.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 229 Claims	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association policy must immediately be reported in the manner prescribed by the Servicing Carrier. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	No refund is allowed in respect of Comprehensive and Specified Perils. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.	No refund is allowed in respect of Compre Specified Perils. If Liability, DCPD (not available in Northw. Nunavut and Yukon) and Accident Benefits removed or suspended twice in one year, those coverages a third time will not be perfollowing renewal. It is not necessary to replate from the vehicle while coverage is re-	est Territories, s coverages are then removal of ermitted until the emove the licence	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore.	This will not impact premiums
	 END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot. 	suspended. END 16/17 is not available for the foll 1. Vehicles for which proof of insurance is 2. Experience rated risks 3. Recreational vehicles rated in the Recre Section 4. Vehicles that were never intended to be 5. Vehicles held for sale whether or not or lot.	lowing: issued or filed. eational Vehicle e driven.	Information was verified and a table was created to be added to the manual.	
	Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.	Rating The refund for the period of coverage susy is calculated according to the table below(except Ontario):		
	In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Less than 45 days** Less than 2 months 45 days and less than 2 ½ months** 2 months and less than 2 ½ months	% of Annual Premium Nil Nil 15%		
		2 ½ months and less than 3 months 3 months and less than 3 ½ months 3 ½ months and less than 4 months 4 months and less than 4 ½ months 4 ½ months and less than 5 months	19% 22% 26% 30% 34%		
		5 months and less than 5 ½ months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta Only	38% 41% 45%		
		In no event shall a refund be granted for a period of less than forty five (45) consecu to Alberta and Ontario only) or sixty (60)	tive days (Applies		

Rule	Current Wording	Approved Wording	Change from	Premium impact
			Current	on existing policies
Rule 232 Suspension of Operator's Licence – Use of END 28	Suspension of Operator's Licence – Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the circumstances mentioned above.	Suspension of Operator's Licence — Use of END 28 The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28/28A/28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the below mentioned circumstances. NOTE: END 28 is applicable in New Brunswick, Northwest Territories, Nunavut and Yukon. END 28A is applicable in Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
	A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted.	 END 28(C) is applicable in Alberta. A. If there is no other driver of the vehicle 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 		
	3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.	 The time on risk charge for the period to expiration of notice of cancellation will be pro rata of the premium applicable to the risk as submitted. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage. 		
	B. If there is another licensed driver of the vehicle	B. If there is another licensed driver of the vehicle		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing
Rule 232 Suspension of Operator's Licence – Use of END 28	(It is assumed that the person concerned will not drive without a valid licence.) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. END 8A shall be used in conjunction with END 28 except where END 28 applies to the named Insured.	(It is assumed that the person concerned will not drive without a valid licence.) 1. The Servicing Carrier shall issue END 28 (Reduction of Geverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person. NOTE: END 8A shall be used in conjunction with END 28 except where END 28 applies to the Named Insured. (Available in New Brunswick, Northwest Territories, Nunavut	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all	policies This will not impact premiums
	 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating. C. If the person concerned does drive without a valid licence 	 and Yukon) 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating. C. If the person concerned does drive without a valid licence (This rule is applicable in Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon) If discovered after the policy has been issued, END 28 shall 	jurisdictions	
	If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where: a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident. D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28. E. Completion of END 28 and END 8A END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and	be deleted. The insurance shall be rated as if that person does drive the vehicle where: a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed. b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident. D. Unsigned END 28 (Reduction of Goverage as Respects Operation by Named Person) If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28. E. Completion of END 28 and END 8A (Applicable to Alberta, New Brunswick, Northwest Territories, Nunavut and Yukon only)		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence – Use of END 28	any jurisdiction where Accident Benefits and Uninsured Automobile are mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B and Section D in the Insured/Not Insured column. END 8A is to be completed showing the minimum statutory limit on the second line of the endorsement.	The approved END 28 is to be completed showing the minimum statutory limits and the applicable driver is to be specified as 'Insured' under all mandatory coverages indicated on the form. END 8A is to be completed showing the minimum statutory limit on the second line of the endorsement. (Applicable to New Brunswick, Northwest Territories, Nunavut and Yukon).	FA is reviewing rules in the Commercial Section. Aims to harmonize and simply the wordings across all jurisdictions	This will not impact premiums
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, (DCPD not available in Northwest Territories, Nunavut and Yukon) Accident Benefits	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and	No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and		
	2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.	2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.		
	Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier.	Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	B. Physical Damage Coverage 1. No physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the Insured. END 19A (Valued Automobile) is not available.	B. Optional Physical Damage Coverage 1. No optional physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the Insured. END 19A (Valued Automobile) is not available.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 234 Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.	 When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Vehicles Used Outside Jurisdiction of Registration Rule 235 Purchasing When as owned to coverage	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Purchasing owned to coverage	the vehicle is operated outside Yukon, including into e U.S., Yukon rates and a surcharge apply. Refer to le 228: Outside Yukon Exposure to determine the rcharges applicable.	3. If the vehicle is operated outside the jurisdiction, which it is, registered, including into the U.S., Rates for that jurisdiction are applied along with a surcharge Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Jurisdiction Where FA Does Not Operate b) acq FA shall coverag authorit of reside for a pe driven fi owner. transit g When th must be the app provinci new apg month g Where a includes jurisdict to a Car	the Insured: cquires a vehicle in the U.S. and brings it to Canada a jurisdiction in which FA operates, or cquires a vehicle in a jurisdiction in Canada in which A does not operate; all, if necessary, issue a short term policy to provide age while the vehicle is in transit (under a transit rity permit) before it is registered in the jurisdiction dence. The short term policy shall only be provided period of time sufficient to allow the vehicle to be from the point of purchase to the residence of the . This should correspond to the period of time the expermit is valid. The Insured comes through Customs, the vehicle the declared and the Insured will be provided with propriate forms to complete and submit to the cial registry so that the vehicle may be registered. A pplication can then be submitted for a 6 or 12 a policy if required. The an individual or company has a business that the sthe purchasing of vehicles in the U.S. or ctions where FA does not operate for shipment back anadian FA jurisdiction for resale, coverage must be ed by means of a garage policy for Automobile	 When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required. Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Curr	ent Wording	Approve	d Wording	Change from Current	Premium impact on existing policies
Rule 235	Premium Calculation The premium is to be calculated.	culated in accordance with Short	Premium Calculation The premium is to be calculated	ed in accordance with Short	FA is reviewing	This will not impact
Purchasing Vehicles in	Term tables subject to m	inimum premium.	Term tables subject to minimu	ım premium.	rules in the Commercial	premiums
Jurisdiction		sified as light are to be rated	Commercial vehicles classified		Section.	
Where FA Does Not		nicles classified as heavy are to grecord is 0. 100% Outside	36. Commercial vehicles class Class 44. Driving record is 0 a		Aims to harmonize	
Operate	Yukon Exposure Surchard		Territory Exposure Surcharge		the wordings across all	
	The territory to be used i resides.	s the territory where the insured	The territory to be used is the resides.	territory where the Insured	jurisdictions	
Rule 236	A. Short-Term Rentals	-Unspecified Lessees – Leases	A. Short-Term Rentals-Uns	pecified Lessees – Leases of	FA is	This will
Short Term	of 30 days or less – Class 7M		30 days or less - Class 7M		reviewing rules in the	not impact premiums
Rentals Unspecified	Use POL 1 and END 5C.		Use POL 1 and END 5C.		Commercial Section. Aims to harmonize the wordings across all	premuns
Lessees – Leases of 30 Days or Less and Ride	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.		Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B is not permitted. Use of END 44/44R is not permitted.			
Sharing	Coverages/Premiums		Coverages/Premiums		jurisdictions	
	1. Liability, Optional Physical Damage Class of Vehicle Premium Private Passenger 250% of 07/0 rate		Liability, DCPD (Not a Territories, Nunavut a Physical Damage	pplicable for Northwest and Yukon) and Optional		
	Vehicles		Class of Vehicle	Premium		
	Commercial Vehicles		Private Passenger Vehicles	250% of 07/0 rate		
	Light Trucks	200% of 43/0 rate	Commercial Vehicles			
	Heavy Trucks Tractor/Trailers	200% of 45/0 rate 175% of 64/0 rate	Light Trucks	200% of 43/0 rate		
	Tractor/ Trailers	17576 OF 6470 Tale	Heavy Trucks	200% of 45/0 rate		
	Private Type Trailers		Tractors/Trailers	175% of 64/0 rate		
	Liability	Non-Pleasure Rate, plus	Private Type Trailers			
	Optional Physical	\$15 250% of normal rate	Liability	Non Pleasure rate plus \$15		
	Damage		Optional Physical Damage	250% of normal rate		
	Motor Homos and Vahia	les with Mounted Compor	Motor Homes	250% of 07/0 rate		
	Unit	les with Mounted Camper	Liability DCPD	N/A		
	Liability	250% of 07/0 rate	Optional Physical Damage	250% of normal rate		

Rule		ent Wording		l Wording	Change from Current	Premium impact on existing policies
Rule 236	Optional Physical	250% of normal rate	Vehicles with mounted Campe	er Unit	FA is	This will
Chart Tarre	Damage		Liability	250% of 07/0 rate	reviewing	not impact
Short Term Rentals	Motorcycles & Mopeds	250% of Driving Record	Optional Physical Damage	250% of normal rate	rules in the Commercial	premiums
Unspecified Lessees – Leases of 30	Snow Vehicles	0, rate applicable to Age 16-20 250% of normal rate	Motorcycles & Moped	250% of Driving Record 0 rate applicable to Age 16- 20	Section. Aims to harmonize	
Days or Less	All Terrain Vehicles	250% of normal rate	Snow Vehicles	250% of normal rate	the wordings	
and Ride	Any other vehicle	Refer to Servicing	All Terrain Vehicles	250% or normal rate	across all	
Sharing		Carrier.	Any other vehicle	Refer to Servicing Carrier	jurisdictions	
D. J. 227	B. Ride Sharing – Class Applicable where a vehicle vehicle-sharing service, or Use POL 1 and END 5C. In specified vehicle/per vehic is not permitted. Use of El Rate as Short-Term Renta above) and code as Class	e is used in connection with a reper-to-peer rental company assurance is provided on a cle basis and use of END 21A/B ND 44 is not permitted.	NOTE: No DCPD premium is an and Camper Units. Refer to R Commercial Trailers. 2. Accident Benefits, Unins applicable for Alberta, North and Yukon) Charge the normal rate for the B. Ride Sharing – Class 7N Applicable where a vehicle is us vehicle-sharing service, or peer Use POL 1 and END 5C. Insurate vehicle/per vehicle basis and us not permitted. Use of END 44/4 Rate as Short-Term Rental (as and code as Class 7N.	tule 212 when rating sured Automobile (Not hwest Territories, Nunavut type of vehicle concerned. sed in connection with a r-to-peer rental company nce is provided on a specified se of END 21A or END 21B is 44R is not permitted.		
Rule 237 Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	A. Application The lessee must complete a current approved Standard Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form. B. Policy Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.		A. Application The lessee must complete a cu Facility Association Application of the Applicant/lessee and the lessor must be shown where re B. Policy Use POL 1 with END 5. The nar and the name and address of t policy declaration page.	Form. The name and address name and address of the equired on the application form. The name and address of the lessor	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	C. Rating		C. Rating			
	The vehicle is rated as if of	owned by the lessee.	The vehicle is rated as if owned	by the lessee.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 238 Driver Training Vehicles	Driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers / observers.	All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers / observers.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. For example: The Insured opens a driver training school and uses his own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Commercial Section. B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. Private Passenger Vehicles: Rate as Class 07 (Driving Record 0, 1, 2, 3 only) Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates	A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. For example: The Insured opens a driver training school and uses their own truck as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, to Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Commercial Section. B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. Private Passenger Vehicles: Rate as Class 07 (Driving Record 0, 1, 2, 3 only) Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44 Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light - Rate as Class 36; Heavy - Rate as Class 44 Recreational Vehicles: Rate at non-pleasure rates		

Rule		Current Wording		Ар	proved Wordin	ng		Change from Current	Premium impact on
									existing policies
Rule 238	C. Vehicles use	d for Driver Training in	addition to	C. Vehicles used for I	Driver Training	in addition	n to some	FA is	This will
	some other use	:		other use				reviewing	not impact
Driver	1. Calculate the	premium as though the vel	hicle is used	 Calculate the premiu 	ım as though the	vehicle is u	used solely	rules in the	premiums
Training	solely for driver t			for driver training.				Commercial	
Vehicles		premium as though the ve		Calculate the premiu				Section.	
		her use'. <i>For example:</i> If th		solely for the 'other use			le is used	Aims to	
		elivery of auto parts, use C		for retail delivery of aut				harmonize	
		value of the driver training		3. Add the dollar value				the wordings	
		p 1 below to the premium	calculated in	calculated in Step 1 bel	low to the premit	um calculat	ed in Step	across all	
	Step 2.			2.				jurisdictions	
		premium in Step 1 to the p		4. Compare the premiu					
		gh Steps 2 and 3 and use t	ne nigher of	through Steps 2 and 3	and use the high	er of the tw	<i>1</i> 0.		
	the two.								
	For example: Step 1			For example:					
	-	ight commercial vehicle an	nd Lisina Class	Step 1					
		mium is \$700. The Liability	•	The vehicle is a light co	mmercial vehicle	and using	Class 36		
		e is equipped with dual cor		the total premium is \$7					
	surcharge of 35%	% is applied to the Liability	premium for a	vehicle is equipped with					
). The total policy premium		is applied to the Liabilit		,	•		
	Step 1 is therefor			total policy premium ca	<i>y</i> ,	-			
	Step 2								
		ng use is part time and the		Step 2					
		for retail delivery of auto p		The driver training use					
		nium of \$1000 is calculated	d by rating the	the vehicle for retail de					
	vehicle as Class	43.		premium of \$1000 is ca	alculated by ratin	g the vehic	le as Class		
	Step 3	01 01 01000		43.					
		Step 2 is \$1000 and we ad		Ctor 2					
	0 1	um of \$70 calculated in Ste	ер т.	Step 3	ic \$1000 and we	add to the	t tho		
	Step 4	f the results from Stop 1 (\$770) or Stop 2	The premium in Step 2			t the		
	(\$1070).	f the results from Step 1 (S	\$770) or step s	surcharge premium of Step 4	\$70 calculated iii	Step 1.			
	,	ing Vehicle Surcharge Ta	ahlo	Use the higher of the re	esults from Sten	1 (\$770) or	Step 3		
		0		(\$1070).		(+112) 0.			
		d only for Secondary Sc	hool, College	D. Driver Training Ve	hicle Surcharge	e Table			
	or University tr		<u>.</u>		J		-11		
	Caucana	Equipped with		1. Vehicles used only		School, Co	ollege or		
	Coverage	dual controls	Other	University training co	ourses.				
	Liability Collision	35% 0%	135% 75%		Equipped	<u> </u>	l		
	2. Other Vehicle	- · ·	1370	Coverage	Equipped with Dual	Other	l		
	2. Other venich	es Equipped with		Coverage	Controls	Other	l		
	Coverage	dual controls	Other	Liability	35%	135%	1		
	Joverage	addi conti ois	Other	Liability	3570	13376	ı		

Rule	•	Current Wording		А	pproved Wordi	ng		Change from Current	Premium impact on existing policies
Rule 238	Liability	70%	170%	Accident Benefits	0%	0%		FA is	This will
	Collision	25%	100%	DCPD*	35%	135%		reviewing	not impact
Driver				Collision	0%	75%		rules in the	premiums
Training				Other Coverages	0%	0%		Commercial	
Vehicles				*DCPD Surcharge ap in Northwest Territo DCPD coverage is no 2. Other Vehicles	ories, Nunavut a			Section. Aims to harmonize the wordings across all jurisdictions	
				Coverage	Equipped with Dual Controls	Other			
				Liability	70%	170%			
				Accident Benefits	0%	0%			
				DCPD*	70%	170%	-		
				Collision Other Coverages	25% 0%	100% 0%			
				*DCPD Surcharge ap in Northwest Territo DCPD coverage is no	ories, Nunavut,				
Rule 239	A. Definition			A. Definition				FA is	This will
				A fleet is:				reviewing	not impact
Fleets					or more self-pro	pelled vehi	cles;	rules in the Commercial	premiums
				Under commo	on ownership or r	managemen	nt;	Section. Aims to	
					ness (incl. Class (oses), commercia n;		cles used	the wordings across all	
				Includes vehi	cles on a long ter	m lease;		jurisdictions	
				insurance in t Liability cover	t must have had the past 12 mont rage for the past licies on which th	hs i.e. 10 ve year, regar	ehicles with dless of the		
	under common owner business, commercia	10 or more self-propellership or management al, or public transportate are considered the eq	and used for tion. Vehicles	A fleet is a group of 16 common ownership or commercial, or public	· management an	d used for l	ousiness,		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial	 Notes: The Applicant is required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of Liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. 		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle 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	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). 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 Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured, and 5. Failure to adhere to any of the above will result in	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	in the termination of the agreement between the Named Insured and Vehicle Owner.	the termination of the agreement between the Named Insured and Vehicle Owner.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of	A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the	FA is reviewing	This will not impact
Fleets	the common management agreement must accompany all new business applications.	common management agreement must accompany all new business applications.	rules in the Commercial Section.	premiums
	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.	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.	Aims to harmonize the wordings across all jurisdictions	
	B. Fleet Rating Fleet policies may only be issued on an annual basis.	B. Fleet Rating Fleet policies may only be issued on an annual basis.		
	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: • All losses (At-Fault and Not-at- fault) 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	Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: • All losses (At-Fault and Not-at- fault) 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		
	from the prior Insurer to ensure all information on the risk is provided.	the prior Insurer to ensure all information on the risk is provided.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Midter Midter Midter (i.e. r merel If it is it shal more policy earlies vehicl fleet a If the Carrie exper expiry If veh previc owner vehicl	erm Rating rm rating is not permissible for changes that occur evision of claim reserves) during the policy term ly because of the lapse of time. It is discovered during a policy term that a risk is a fleet ly because of the lapse of time. If than one policy qualifies for fleet rating, the fleet or shall be issued effective the renewal date of the st expiring policy, based on the information for all les. The remaining vehicles shall be added to the at the expiry date of their policies. Insurance is written by more than one Servicing er, each policy upon expiry shall be subject to rience rating and shall be insured to the common or date. Incles being added to a fleet insured through FA were busly on another fleet with the same common reship or management as the FA fleet, these added les are subject to experience rating as outlined in 239:B. Fleet Rating.	Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted. If a risk insured through Facility Association meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to Facility Association and there is no verification of which claims involved which vehicles, the Facility Association formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through Facility Association. Midterm Rating Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	Physical Damage Coverage	Optional Physical Damage Coverage	FA is	This will
	On fleets, vehicles may not be covered for	On fleets, Vehicles may not be covered for	reviewing	not impact
Fleets	Comprehensive/ Specified Perils only.	Comprehensive/Specified Perils only.	rules in the	premiums
		The Collision portion of All Perils and Collision coverage shall	Commercial	
		be regarded as the same coverage for the purposes of	Section.	
		determining the number of months of coverage, similarly, the	Aims to	
	M/L and Oallistan alatina that large account of the mast	portion of All Perils and Comprehensive & Specified Perils	harmonize	
	Where Collision claims that have occurred in the past	shall be regarded as the same coverage.	the wordings	
	three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one	Where Collision claims that have occurred in the past three	across all jurisdictions	
	to each in descending order.	years cannot be allocated to specific vehicles, the claims shall	Julisaletions	
	to each in according craci.	be assigned to the highest rated vehicles, one to each in		
	C. Loss Information	descending order.		
	Any reserve change for a loss in any previous term shall			
	be added to the incurred losses of the policy term in which	C. Loss Information		
	the reserve was changed.	Any reserve change for a loss in any previous term shall be		
		added to the incurred losses of the policy term in which the		
	For example: The new policy term will be May 1, 1999 to	reserve was changed.		
	May 1, 2000. The Insured had 2 losses between May 1,	5		
	1998 and May 1, 1999. The Insured had 2 losses between	For example: The new policy term will be May 1, 1999 to May		
	May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September	1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997		
	1996 there was a \$20,000 reserve increase on a claim	and May 1, 1998. The Insured had no losses between May 1,		
	that occurred in 1994. When listing the losses that	1996 and May 1, 1997 but in September 1996 there was a		
	occurred in the 2nd Prior Year (25-36 months) on the	\$20,000 reserve increase on a claim that occurred in 1994.		
	Automobile Fleet Schedule, the \$20,000 reserve must be	When listing the losses that occurred in the 2nd Prior Year		
	entered.	(25-36 months) on the Automobile Fleet Schedule, the		
	D. New Applications	\$20,000 reserve must be entered.		
	1. Forms required for Fleet Submissions			
	a) Facility Association application	D. New Applications		
	The application form fully completed and signed.	1. Forms required for Fleet Submissions		
	Under vehicle items show "Fleet Policy".	a) Facility Association application		
	b) Automobile Fleet Schedule All vehicles including trailers for which incurance	The application form fully completed and signed. Under vehicle items show "Fleet Policy".		
	All vehicles including trailers for which insurance is required must be fully described.	b) Automobile Fleet Schedule		
	c) Fleet Vehicle Count Calculation	All vehicles including trailers for which insurance is		
	Must be completed to determine the number of	required must be fully described.		
	vehicles insured by coverage.	c) Fleet Rating Information Statement or Commercial		
	d) Fleet Rating Information Statement	Vehicle Supplement		
	This form provides additional information about	This form provides additional information about the		
	the risk.	risk.		
	e) Any additional supplements such as drivers list,	d) Any additional supplements such as drivers list, taxi		
	taxi questionnaire.	questionnaire.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239	2. Incomplete fleet submission forms	2. Incomplete fleet submission forms	FA is	This will
	If the necessary information required by the Servicing	If the necessary information required by the Servicing Carrier	reviewing	not impact
Fleets	Carrier to properly rate the policy is not received within 15	to properly rate the policy is not received within 15 days of	rules in the	premiums
	days of the intended effective date, the policy shall be	the intended effective date, the policy shall be issued at the	Commercial	
	issued at the quoted premium and cancelled by registered	quoted premium and cancelled by registered letter.	Section.	
	letter.	3. The Applicant must understand that:	Aims to harmonize	
	3. The Applicant must understand that:	The risk is bound from the effective date shown and an	the wordings	
	The risk is bound from the effective date shown and an	earned premium shall be charged.	across all	
	earned premium shall be charged.		jurisdictions	
		The application is subject to the Facility Association fleet		
	The application is subject to the Facility Association fleet	rating formula and the resulting premium may be		
	rating formula and the resulting premium may be	substantially greater than the base premium quoted by the		
	substantially greater than the base premium quoted by the Agent/Broker.	Agent/Broker.		
	the Agent/Bloker.	If proof of insurance is required by U.S. authorities, a		
	If proof of insurance is required by U.S. authorities, a	currency differential surcharge shall be applied to the Liability		
	currency differential surcharge shall be applied to the	premium. See Rule 228: Outside Province/Territory Exposure.		
	Liability premium. See Rule 228: Outside Yukon Exposure.			
		The Servicing Carrier may require payment of additional fees		
	The Servicing Carrier may require payment of additional	if proof of insurance has to be issued. See Rule 227.: Proof of		
	fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.	Insurance.		
	Froot of Hisulance.	Fleets cannot be issued with a term of 6 months.		
	Fleets cannot be issued with a term of 6 months.	Theets carried be issued with a term of 6 months.		
		The Applicant(s) must sign and date all documentation where		
	The Applicant(s) must sign and date all documentation	indicated.		
	where indicated.			
	A A word (Duellow we are all title)	4. Agent/Broker responsibilities:		
	4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission	Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles		
	forms. Items on the binder application dealing with	are to be answered 'Fleet Policy'. Incomplete forms shall be		
	specific vehicles are to be answered 'Fleet Policy'.	returned for completion resulting in policy issuance delays.		
	Incomplete forms shall be returned for completion			
	resulting in policy issuance delays.	Premiums are to be calculated at Driving Record 0 and must		
		include the Outside Province/Territory exposure surcharge if		
	Premiums are to be calculated at Driving Record 0 and	applicable.		
	must include the U.S. exposure surcharge if applicable.	If the manual does not provide information for rating a		
	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the	If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the		
	Agent/Broker in establishing a method of rating. The	Agent/Broker in establishing a method of rating. The		
	Servicing Carrier will also assist in determining rate	Servicing Carrier will also assist in determining rate groups		
	groups which are not published.	which are not published.		
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted.	Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind. A premium must be quoted and the risk bound before the fleet is submitted. 5. Servicing Carrier responsibilities:	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). 	The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents, the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound).		
	Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has	After the effective date, where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the Applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.	For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.		
	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Enter the premium applicable to the statutory minimum limit. Physical Damage	7. Premium Calculation Note: • Refer to Rule 215 on rating of experience (fleet) rated risk. • For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	Refer to Rule 313 on rating of experience (fleet) rated risk.	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleets	all Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils losses under Comprehensive / Specified Perils. Premium Totals Liability a) Total the appropriate premiums and enter the under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued.	Refer to Rule 313 on rating of experience (fleet) rated risk. As the information is similar under Rule 313 will be removing from this section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 241 Carrying Explosives	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 242 Carrying Radioactive Material	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b/4B/4(B). END 4b/4B/4(B) can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy) END 30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31 The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".	Information is moved from Rule 214	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
PUBLIC SECT	ION		•	
Rule 312 Common Endorsements	Facility Association does not provide this coverage for public vehicles (as defined in this section). After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Rule 338: Endorsements Applicable to POL 1 (Owner's Policy). END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication	This will not impact premiums
	END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500.			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 312 Common Endorsements	Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER	FA is reviewing rules in the Commercial Section.	This will not impact premiums
	For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) Rule 312: Not applicable	This section is a	
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils.	This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils.	across all jurisdictions	
	If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.	If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.		
	 END 16/17 is not available for the following: 6. Vehicles for which proof of insurance is issued or filed. 7. Experience rated risks 8. Recreational vehicles rated in the Recreational Vehicle Section 9. Vehicles that were never intended to be driven. 	END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle Section 4. Vehicles that were never intended to be driven.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	10. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	5. Vehicles held for sale whether or not on an auto dealer's lot. Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below(except Ontario): Period of Suspension/Cancellation Period of Suspension/Cancellation Less than 45 days** Nil Less than 2 months Nil 45 days and less than 2 ½ months** 2 months and less than 2 ½ months 15% 2 ½ months and less than 3 months 3 months and less than 3 ½ months 4 ½ months and less than 4 months 4 months and less than 4 ½ months 5 months and less than 5 months 5 months and less than 5 ½ months 5 ½ months and less than 6 months 6 months or more **Applies to Alberta Only	Upon review of END 16. FA noticed that not all jurisdictions have the table printed on the forms anymore. Information was verified and a table was created to be added to the manual.	This will not impact premiums
Rule 329.A Home-Made / Reconstructed / Right Hand Drive / Imported Vehicles A. Liability, Accident Benefits	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And	In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days (Applies to Alberta and Ontario only) or sixty (60) consecutive days. The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 329.A Home-Made / Reconstructed / Right Hand Drive / Imported Vehicles A. Liability, Accident Benefits	 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier. 	2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier.	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums
Rule 335.D.7 Fleet, New Applications	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard	7. Premium Calculation Note: • Refer to Rule 313 on rating of experience (fleet) rated risk. • For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums
	a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.	a) Enter the premium applicable to the minimum statutory limit for Road Hazard. b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I., limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. For example: a) The Insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.		

Fleet, New Applications Appli	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
b) Apply the increased limit factor for limits up to \$1.000,000.	Fleet, New	and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. **Note:** The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). **Every other vehicle** Enter the premium applicable to the statutory minimum limit. **Physical Damage** All Perils** coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils losses under Comprehensive / Specified Perils. All other coverages Enter premium and deductibles where indicated. **Premium Totals** Liability** a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability) – Hazardous Cargo), Table 2	\$2,000,000 Passenger B.I. The premium for \$200,000 Passenger B.I. is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage. e) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column. **Mote: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils. All other coverages Enter premium and deductibles where indicated. Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability) Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to	313 on rating of experience (fleet) rated risk. As the information is similar under Rule 313 will be removing from this	not impact

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335.D.7 Fleet, New Applications	 b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column. 	c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column.	Refer to Rule 313 on rating of experience (fleet) rated risk.	This will not impact premiums
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
RECREATION	AL SECTION			
Rule 429 Suspension and Reinstatement of Coverages – END 16/17	END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	Not applicable	This endorsement is not available on Recreational Vehicles described in the Recreational Section of the manual	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 432.A Home-Made / Reconstructed / Right Hand Drive / Imported Vehicles A. Liability, Accident Benefits	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. Where appropriate, this rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier.	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. These certificates must accompany the application to the Servicing Carrier.	Public and Recreational vehicles do not have rate groups. This remark has been changed to reflect that	This will not impact premiums
Rule 438.D.7 Fleet, New Applications	7. Premium Calculation Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. Liability Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.	Refer to Rule 414 on rating of experience (fleet) rated risk. As the information is similar under Rule 414 will be removing from this section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438.D.7 Fleet, New Applications	Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. b) Record All Perils losses according to the peril under	Wote: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22). Every other vehicle Enter the premium applicable to the statutory minimum limit. Physical Damage All Perils e) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and	Refer to Rule 414 on rating of experience (fleet) rated risk. As the information is similar under Rule 414 will be removing from this section	This will not impact premiums
	which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils. All other coverages Enter premium and deductibles where indicated.	Comprehensive / Specified Perils losses under Comprehenisve / Specified Perils. All other coverages Enter premium and deductibles where indicated.		
	Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Coverages Total the premiums in each column.	Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate tables. b) Apply the increased limit factor for limits up to \$1,000,000. c) Apply the increased limit factor for limits over \$1,000,000 if required. d) Add the final total under each table to the total derived from adding together all other premiums. All Other Goverages Total the premiums in each column.		