

January 2023

**Manual of Rules and Rates  
ALBERTA**

**Introduction Interurban Video Telematics Discount  
Effective May 1, 2023 (New Business and Renewals)**

**Effective May 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- Introduction Video Telematics Discount applicable to Interurban Vehicles, has been added to the manual.

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

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

**FACILITY ASSOCIATION ALBERTA RATES AND RULE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE MAY 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies									
<b>COMMERCIAL SECTION – Applicable in Alberta Only</b>													
Rule 210	<b>New Rule</b>	<p><b>Rule 210 – Interurban Vehicles with Video Telematics</b></p> <p>Where a Interurban Vehicle has an OBD-II Port connected telematics device with video recording and retrieval capability installed in the vehicle from an Approved Provider allowing for the continuous monitoring of driving behavior, is eligible for the following:</p> <table border="1" data-bbox="974 586 1602 824"> <thead> <tr> <th>Tier</th> <th>Description</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Tier 1</td> <td>Driver/Vehicle monitoring Service</td> <td>3%</td> </tr> <tr> <td>Tier 2</td> <td>Driver/ Vehicle monitoring service <b>and</b> Personalised Driver Coaching</td> <td>8%</td> </tr> </tbody> </table> <p>The discount is applicable to all coverages.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• The discount is applicable at New Business or Renewal;</li> <li>• All listed Interurban vehicles must be fitted with video telematics device from Approved Provider and the device must be kept in good working order;</li> <li>• All listed Interurban vehicle Operators must be enrolled as drivers in the video telematics service;</li> <li>• Facility Association Servicing Carriers will verify enrollment and type of service subscribed to at the time of New Business and each subsequent Renewal. The discount will be removed if service enrolment cannot be verified with the Approved Provider</li> <li>• Drivers will cease to be eligible for the Video Telematics Discount in the event that they fail to significantly improve their Telematics Score within three (3) years of the initial enrollment.</li> </ul>	Tier	Description	Discount	Tier 1	Driver/Vehicle monitoring Service	3%	Tier 2	Driver/ Vehicle monitoring service <b>and</b> Personalised Driver Coaching	8%	To introduce telematics in Alberta for Interurban vehicles so that some of these vehicles can be depopulated into the voluntary market.	This may impact premiums
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		<ul style="list-style-type: none"> <li>• If Video Telematics services are discontinued by the Approved Provider, the discount will be removed effective Renewal</li> <li>• "Significant Improvement" is defined as moving up by two (2) quartiles in the overall score ranking as measured by the video-telematics safety score. (ex, from 4th quartile to 2nd quartile, or from 3rd quartile to the 1st quartile) OR the video-telematics safety score places a driver in the 1st quartile for minimum 9-consecutive months.</li> </ul> <p><b>Note:</b> Data will be collected on the distance (number of kilometers) driven across provinces and in the United States. In the event that the information received differs from how the policy is rated, the policy will be amended on renewal.</p>		