



777 Bay Street, Suite 2400  
P.O. Box 121  
Toronto, Ontario  
M5G 2C8

T: 416 863 1750  
F: 416 868 0894  
E: mail@facilityassociation.com

**TO: MEMBERS OF THE FACILITY ASSOCIATION**

**ATTENTION: CHIEF EXECUTIVE OFFICER**

**BULLETIN NO: F19 – 027**

**DATE: APRIL 11, 2019**

**SUBJECT: FACILITY ASSOCIATION PRIVATE PASSENGER PRICING SURVEY  
- APRIL 2019**

Facility Association (FA) is a legislated “residual market” entity and the “market of last resort”. FA strives to keep the market share of the residual markets as small as possible, so consumers may benefit from the competitive marketplace to the greatest extent possible. It would be inappropriate for risks to be written through FA if there is a member company willing to write the risk voluntarily.

However, occasionally FA Servicing Carriers write risks because our approved premiums are competitive with member companies’ rates. Although FA rates are developed based on actuarial analysis, the range of acceptable opinions at the risk level can be relatively wide. For that reason, a disciplined approach has been adopted to survey members in both Private Passenger and Commercial business semi-annually to assist with identifying classes of risk where FA rates may be competitive with the industry.

For this survey we are asking for information on Private Passenger Vehicles. This information will be combined with FA’s own analysis of market premium levels and the actuarial pricing analysis to assist us in ensuring that our prices are not inappropriately below those of our members. Members are reminded that all Facility Association rate levels are subject to regulatory approval in all jurisdictions.

Please note that all information gathered will be kept confidential and results will be used for Facility Association’s internal processes only. Information being requested is for current approved and/or published rates only. ***Information on future pricing activity is not being requested and should not be supplied.***

**Bulletin No. F19-027**  
**Facility Association Private Passenger Pricing Survey**

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**Completing the Survey:**

Completing the survey is **voluntary** via the link provided below. If your company chooses to participate, we would appreciate completion of the survey by **May 3, 2019**.

The survey applies to Private Passenger vehicles only in the following jurisdictions: Ontario, Newfoundland and Labrador, New Brunswick, Nova Scotia, Northwest Territories, Nunavut, Yukon and Prince Edward Island. We ask that the survey be forwarded to the appropriate person(s) in your organisation to complete. The survey is designed to be completed in a relatively minimal amount of time. It also includes a comments area and we welcome suggestions for improvement of the survey design.

The link for the survey is:

[Private Passenger Vehicles Pricing Survey](#)

Thank you in advance for your company's participation.

Saskia Matheson  
President & CEO