



September 2021

**Manual of Rules and Rates  
New Brunswick**

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

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

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

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

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

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

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	<p>Damage Motor Homes and Vehicles with mounted Camper Units     Liability           250% of 07/0 rate     Physical Damage   250% of Normal rate Motorcycles &amp;        250% of Driving Mopeds                Record 0 Snow Vehicles        250% of normal rate All Terrain Vehicles   250% of normal rate Any other vehicle     Refer to Servicing                                   Carrier</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	<p>Private Type Trailers Liability                Non-Pleasure rate                                   plus \$15                                   Normal Rate DCPD                    250% of normal rate Optional Physical Damage Motor Homes and Vehicles with mounted Camper Units     Liability            250% of 07/0 rate     Optional Physical   250% of Normal rate Damage Motorcycles &amp;         250% of Driving Mopeds                 Record 0 Snow Vehicles         250% of normal rate All Terrain Vehicles   250% of normal rate Any other vehicle     Refer to Servicing                                   Carrier</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p> <p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
<b>COMMERCIAL SECTION</b>				
236  Short-Term Rentals- Unspecified	<b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</b>	<b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b>  <b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b>	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

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<b>PUBLIC SECTION</b>				
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing - Class 7C	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307.D Rating Class	<b>D. Private Bus – Class 79</b>	<b>D. Private Bus – Class 7M</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	<b>E. Van Pool – Class 79</b>	<b>E. Van Pool – Class 7M</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	<b>F. Taxi – Class 77</b>	<b>F. Taxi – Class 7A</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	<b>G. Limousine</b>	<b>G. Limousine – Class 7B</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	<b>K. Ride Hailing - Class 7C</b> Attach END 6A and insert rated use of vehicle.  A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.  Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.  Code and rate as a Taxi	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.

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**April 2021**

**Manual of Rules and Rates  
NEW BRUNSWICK**

**2021 Private Passenger CLEAR Rate Group Tables  
2021 Commercial Rate Group Tables  
Various Rule Changes  
Effective September 1, 2021 (New Business and Renewals)**

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

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and II).
- Various Rule Changes. A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

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

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

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1 2021**

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

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
149.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.
<b>COMMERCIAL SECTION</b>				
212.B.1 Trailers, Rating of Trailers, Owned Trailers	<p>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 and DCPD 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.</p>	<p>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 <del>and DCPD</del> 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.</p>	Removes reference to DCPD coverage when rating excess trailers.	This may impact premiums.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
239.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239</p>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
239.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.
<b>PUBLIC SECTION</b>				
335.A Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices,</li> </ol>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.</p>		
<p>335.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>RECREATIONAL SECTION</b>				
409.B.  Motorcycles & Mopeds, Driving Record	<p><b>1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</b></p> <p>Suspension of Operator's Licence can be one of two types:</p> <p><b>A. Suspension for cause:</b> A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.</p> <p><b>B. Administrative Suspension/Cancellation/Lapse:</b> A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p><b>A. With suspensions for cause</b></p> <ul style="list-style-type: none"> <li>• For the total of all suspensions within the last 3 years, deduct 1 year for each year (or partial year) of suspension from the driving record.</li> </ul> <p><i>Examples:</i></p> <p>i. Principal operator is eligible for driving record 3. Has 6 month suspension for demerit points. Now qualifies for driving record 2.</p> <p>ii. Principal operator is eligible for driving record 3. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now qualifies for Driving Record 1.</p> <p><b>B. With administrative suspensions/cancellation/lapse:</b></p> <ul style="list-style-type: none"> <li>• If the total time suspended/cancelled/lapsed is less than 1 year in the past 3 years, the driving record will not be affected.</li> <li>• If the total time suspended/cancelled/lapsed is 1 year or more in the past 3 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</li> </ul>	<p><b>1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</b></p> <p>Suspension of Operator's Licence can be one of two types:</p> <p><b>A. Suspension for cause:</b> A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.</p> <p><b>B. Administrative Suspension/Cancellation/Lapse:</b> A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p><b>A. With suspensions for cause</b></p> <ul style="list-style-type: none"> <li>• For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3).</li> </ul> <p><i>Examples:</i></p> <p>i. Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3.</p> <p>ii. Principal operator is eligible for driving record 4. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now qualifies for Driving Record 2.</p> <p><b>B. With administrative suspensions/cancellation/lapse:</b></p> <ul style="list-style-type: none"> <li>• If the total time suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected.</li> <li>• If the total time suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</li> </ul>	Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds	This will not impact premiums.



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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																				
	<p><i>Examples:</i></p> <p>i. Risk is eligible for Driving Record 3. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 3.</p> <p>ii. Risk is eligible for Driving Record 3. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 1.</p> <p>...</p> <p><b>Notes:</b></p> <p>1. An operator with a licence suspension is not eligible for a driver training discount or new driver credit.</p> <p>2. Alcohol Ignition Interlock Device Programme Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.</p> <p><i>For example:</i> License was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.</p> <p>Regardless of the period during which an operator has held a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Years Licenced</th> <th style="text-align: center;">Learner's Level 1</th> <th style="text-align: center;">Valid or Level 2</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>1 year</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> </tr> <tr> <td>2 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> </tr> <tr> <td>3 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>	Years Licenced	Learner's Level 1	Valid or Level 2	Less than 1	0	0	1 year	0	1	2 years	0	2	3 years	0	3	<p><i>Examples:</i></p> <p>i. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.</p> <p>ii. Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.</p> <p>...</p> <p><b>Notes:</b></p> <p>1. An operator with a licence suspension is not eligible for a driver training discount or new driver credit.</p> <p>2. Alcohol Ignition Interlock Device Programme Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.</p> <p><i>For example:</i> License was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.</p> <p>Regardless of the period during which an operator has held a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Years Licenced</th> <th style="text-align: center;">Learner's Level 1</th> <th style="text-align: center;">Valid or Level 2</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>1 year</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> </tr> <tr> <td>2 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> </tr> <tr> <td>3 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">3</td> </tr> <tr> <td>4 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">4</td> </tr> <tr> <td>5 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">5</td> </tr> </tbody> </table>	Years Licenced	Learner's Level 1	Valid or Level 2	Less than 1	0	0	1 year	0	1	2 years	0	2	3 years	0	3	4 years	0	4	5 years	0	5	<p>Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds</p>	<p>This will not impact premiums.</p>
Years Licenced	Learner's Level 1	Valid or Level 2																																						
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p><b>4. New Drivers</b> Where the applicant, actual owner or principal operator holds only a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained. Refer to Rule 409:B.</p> <p>Accumulation of experience begins only when a permanent licence (Level 2) is obtained. A newly licensed driver will qualify for only Driving Record 0 for the first year. 'Newly licensed' does not include Learner's Licence/ Permit or Level One Licence.</p> <p>A licensed (beyond stage one learner's licence) new driver shall be rated according to the number of years without at fault accidents or licence suspensions at the commencement of the period of insurance.</p> <p>Note: Maximum driving record is 3.</p>	<p><b>4. New Drivers</b> Where the applicant, actual owner or principal operator holds only a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained. Refer to Rule 409:B.</p> <p>Accumulation of experience begins only when a permanent licence (Level 2) is obtained. A newly licensed driver will qualify for only Driving Record 0 for the first year. 'Newly licensed' does not include Learner's Licence/ Permit or Level One Licence.</p> <p>A licensed (beyond stage one learner's licence) new driver shall be rated according to the number of years without at fault accidents or licence suspensions at the commencement of the period of insurance.</p>	Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds	This will not impact premiums.
438.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement</li> </ol>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that to not meet this criteria will be rated on an individually rated basis.

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		<p>between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p>		
<p>438.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.</li> <li>• Claims (paid by the previous insurer, reimbursed to the previous insurer or paid by the insured) outside the coverage on the application.</li> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>



**March 2021**

**Manual of Rules and Rates  
NEW BRUNSWICK**

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

**Effective August 1, 2021** Facility Association is implementing the following updates for new business and renewals in New Brunswick:

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

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

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

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Rule

Current Wording

Approved Wording

Change  
from  
Current

Premium  
impact on  
existing  
policies

COMMERCIAL SECTION																												
201:C  Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p>Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over.</p> <p>Amends Minimum Physical Damage Deductible for Heavy Vehicles.</p>	<p>This will not impact premiums.</p> <p>This will not impact premiums.</p>
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**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2021**

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums
	Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 20% is \$24,400. The deductible shall be \$24,500 and the rating factor for \$2,500 or more applies.		END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage.		
			<i>Example:</i> If list price new of Class 42 Sand & Gravel truck is \$122,000 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.			