

September 2023

**Manual of Rules and Rates  
NEW BRUNSWICK**

**Revised Rates Pages for Private Passenger, Commercial, Taxi,  
Hotel & Country Club Bus, Private Bus, School Bus, Ambulance, Funeral,  
Historic Vehicles, Motor Homes, Trailers, Camper Units and Various Rule Changes  
Effective January 1, 2024 (New Business and Renewals)**

**Effective January 1, 2024** Facility Association is implementing the following update for new business and renewals in New Brunswick:

- Revised Private Passenger rates. Overall, there is a change of -0.5%. Rates may vary depending upon individual policy circumstances;
- Revised Commercial rates. Overall, there is a change of -1.4%. Rates may vary depending upon individual policy circumstances;
- Revised Taxi rates. Overall, there is a change of +4.9%. Rates may vary depending upon individual policy circumstances;
- Revised rate pages for Hotel & Country Club Bus, Private Bus, School Bus, Ambulance, Funeral, Historic Vehicles, Motor Homes, Trailers and Camper Units. There is no rate change associated with these classes of business.
- There are various rule changes in 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](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 JANUARY 1, 2024

| Rule  | Current Wording   | Approved Wording  | Change from Current                            | Premium impact on existing policies |                          |   |   |
|---|---|---|--|-------------------------------------|--------------------------|---|---|
| <b>GENERAL SECTION</b>  |   |   |  |                                     |                          |   |   |
| Risk Not Specifically Provided For  | <p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</b></p>   | <p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) and Transportation Network Policy (SPF 9) are not available through Facility Association.</b></p>   | Clarify that SPF 9 is not available through FA | This will not impact premiums.      |                          |   |   |
| <b>PRIVATE PASSENGER SECTION</b>  |   |   |  |                                     |                          |   |   |
| <p>123.A &amp; B:</p> <p>Commonly Used Endorsements, Coverage for Transportation Replacement Coverage and Legal Liability for Damage to Non-Owned Automobiles</p> | <p><b>A. Loss of Use Coverage</b><br/>END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for Private Passenger Vehicles.</p> <p>This endorsement is not available on:<br/>Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable</b><br/>The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> <p><b>Premium</b></p> | <p><b>A. Loss of Use Coverage</b><br/>END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for private passenger vehicles.</p> <p>This endorsement is not available on fleet vehicles, driver training vehicles, rental vehicles, short term lease vehicles, antique/classic vehicles, police or fire vehicles or private passenger vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable &amp; Premium</b><br/>The amount payable shall not exceed \$50 per day.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Total Limit per occurrence</td> <td style="text-align: center;">Premium Annual</td> <td style="text-align: center;">Premium six month policy</td> </tr> </table> | Total Limit per occurrence                     | Premium Annual                      | Premium six month policy | Expand coverage offers to allow customer choice | This will not impact current policyholders with END 20 and END 27 coverage. Policyholders will have more coverage choice. |
| Total Limit per occurrence  | Premium Annual  | Premium six month policy  |  |                                     |                          |   |   |

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024**

| Rule  | Current Wording   | Approved Wording  | Change from Current                                    | Premium impact on existing policies                                     |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
|---|---|---|--|---|------|--------|------|------|--------|------|------|-------------|----------------|--------------------------|----------|------|------|----------|------|------|----------|------|------|--|--|
|   | <p>The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p> <p><b>B. Legal Liability for Damage to Non-owned Automobiles</b><br/>END 27 may be added to cover the insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable</b><br/>The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500.</p> <p><b>Premium</b><br/>The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee for the policy term not subject to any mid-term credit unless the vehicle is deleted or the policy cancelled and not prorated if the endorsement is added mid-term.</p> | <table border="1" data-bbox="1058 310 1530 391"> <tr><td>\$900</td><td>\$50</td><td>\$26</td></tr> <tr><td>\$1200</td><td>\$65</td><td>\$34</td></tr> <tr><td>\$1500</td><td>\$75</td><td>\$39</td></tr> </table> <p><b>B. Legal Liability for Damage to Non-owned Automobiles</b><br/>END 27 may be added to cover the insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable &amp; Premium</b><br/>The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500.</p> <table border="1" data-bbox="1058 911 1530 1044"> <thead> <tr> <th>Total Limit</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr><td>\$40,000</td><td>\$50</td><td>\$26</td></tr> <tr><td>\$50,000</td><td>\$65</td><td>\$34</td></tr> <tr><td>\$75,000</td><td>\$75</td><td>\$39</td></tr> </tbody> </table> <p>This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> | \$900  | \$50  | \$26 | \$1200 | \$65 | \$34 | \$1500 | \$75 | \$39 | Total Limit | Premium Annual | Premium six month policy | \$40,000 | \$50 | \$26 | \$50,000 | \$65 | \$34 | \$75,000 | \$75 | \$39 |  |  |
| \$900   | \$50  | \$26  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| \$1200  | \$65  | \$34  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| \$1500  | \$75  | \$39  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| Total Limit   | Premium Annual  | Premium six month policy  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| \$40,000  | \$50  | \$26  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| \$50,000  | \$65  | \$34  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| \$75,000  | \$75  | \$39  |  |   |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |
| <p>152<br/>Endorsement<br/>Application to POL 1 (Owner’s Policy)<br/>END 20</p> | <p><b>20: Loss of Use</b><br/>Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p>   | <p><b>20: Loss of Use</b><br/>This endorsement provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p>  | <p>Expand coverage offers to allow customer choice</p> | <p>This will not impact current policyholders with END 20 coverage.</p> |      |        |      |      |        |      |      |             |                |                          |          |      |      |          |      |      |          |      |      |  |  |

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024**

| Rule  | Current Wording  | Approved Wording  | Change from Current        | Premium impact on existing policies |                          |          |      |      |          |      |      |          |      |      |   |  |
|---|--|---|----------------------------|-------------------------------------|--------------------------|----------|------|------|----------|------|------|----------|------|------|---|--|
|   | <p><b>Rating</b></p> <p><b>Private Passenger Vehicles (Classes 01-19):</b><br/>\$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence.<br/>See <b>Rule 113A</b> in Private Passenger Vehicle Section<br/><b>Other Vehicles:</b> Not offered</p>   | <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b><br/>The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 446 1533 609"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p><b>Other Vehicles:</b><br/>Not offered. Refer to additional rules within manual for further information.</p>   | Total Limit per occurrence | Premium Annual                      | Premium six month policy | \$900    | \$50 | \$26 | \$1200   | \$65 | \$34 | \$1500   | \$75 | \$39 |   | Policyholders will have more coverage choice.  |
| Total Limit per occurrence  | Premium Annual   | Premium six month policy  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$900   | \$50   | \$26  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$1200  | \$65   | \$34  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$1500  | \$75   | \$39  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| <p>152</p> <p>Endorsement Application to POL 1 (Owner's Policy)</p> <p>END 27</p> | <p><b>27: Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles</b><br/>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 custody.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b><br/>Premium: \$50 per annum. This is a flat fee per policy term and is not pro-rated when the endorsement is added mid-term to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p>Peril: Collision and Comprehensive<br/>Limit: \$40,000<br/>Deductible: \$500</p> | <p><b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</b><br/>The purpose of the endorsement is to cover 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 custody.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b><br/>Peril: Collision &amp; Comprehensive only<br/>Deductible: \$500</p> <table border="1" data-bbox="1060 1250 1543 1412"> <thead> <tr> <th>Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$40,000</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$50,000</td> <td>\$65</td> <td>34</td> </tr> <tr> <td>\$75,000</td> <td>\$75</td> <td>39</td> </tr> </tbody> </table> | Limit per occurrence       | Premium Annual                      | Premium six month policy | \$40,000 | \$50 | \$26 | \$50,000 | \$65 | 34   | \$75,000 | \$75 | 39   | Expand coverage offers to allow customer choice | This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice. |
| Limit per occurrence  | Premium Annual   | Premium six month policy  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$40,000  | \$50   | \$26  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$50,000  | \$65   | 34  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |
| \$75,000  | \$75   | 39  |                            |                                     |                          |          |      |      |          |      |      |          |      |      |   |  |

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024**

| Rule   | Current Wording  | Approved Wording   | Change from Current   | Premium impact on existing policies   |
|--|--|--|---|---------------------------------------|
|  | <p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p><b>Other Vehicles:</b> Not offered.</p>  | <p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p>Note: This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p><b>Other Vehicles:</b> Not offered.</p> |   |                                       |
| <p>152<br/>Endorsement Application to POL 1 (Owner's Policy)</p>                 | <p><b>35: Emergency Service Expense</b><br/>Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b><br/>\$6 per annual term per vehicle</p> | <p><b>35: Emergency Service Expense</b><br/>No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>   | <p>Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.</p> | <p>This will not impact premiums.</p> |
| <b>COMMERCIAL SECTION</b>  |  |  |   |                                       |
| <p>243<br/>Endorsement Application to POL 1 (Owner's Policy)<br/><br/>END 35</p> | <p><b>35: Emergency Service Expense</b><br/>Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b><br/>\$6 per annual term per vehicle</p> | <p><b>35: Emergency Service Expense</b><br/>No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>   | <p>Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.</p> | <p>This will not impact premiums.</p> |

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024**

| Rule   | Current Wording   | Approved Wording   | Change from Current  | Premium impact on existing policies |
|--|---|--|--|-------------------------------------|
| <b>PUBLIC SECTION</b>  |   |  |  |                                     |
| 338<br><br>Endorsement Application to POL 1 (Owner's Policy)<br><br>END 35 | <b>35: Emergency Service Expense</b><br>Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.<br><br><b>Rating:</b><br>\$6 per annual term per vehicle | <b>35: Emergency Service Expense</b><br>No longer available.<br><br>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy. | Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks. | This will not impact premiums.      |
| <b>RECREATIONAL SECTION</b>  |   |  |  |                                     |
| 442<br><br>Endorsement Application to POL 1 (Owner's Policy)<br><br>END 35 | <b>35: Emergency Service Expense</b><br>Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.<br><br><b>Rating:</b><br>\$6 per annual term per vehicle | <b>35: Emergency Service Expense</b><br>No longer available.<br><br>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy. | Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks. | This will not impact premiums.      |

**August 2023**

**Manual of Rules and Rates  
New Brunswick**

**Various Rule Changes including revised U.S Exposure Surcharge  
Effective December 1, 2023 (New Business and Renewals)**

**Effective December 1, 2023** Facility Association is implementing the following update for new business and renewals in New Brunswick:

- There are various rule changes in sections of the manual including revised U.S. Exposure Surcharge. 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 APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule   | Current Wording   | Approved Wording  | Change from Current  | Premium impact on existing policies |
|--|---|---|--|-------------------------------------|
| <b>PRIVATE PASSENGER SECTION</b>   |   |   |  |                                     |
| <p>Rule 103 A.3</p> <p>Binding Coverage – New Policies</p> <p>A. Requirements/P rocedures for binding new policies</p> | <p>3. The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | <p>3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | To bring FA inline with industry practice  | This will not impact premiums       |
| <p>Rule 123.D</p> <p>Commonly Used Endorsements</p>  | <p><b>D. Deletion of Glass Coverage</b></p> <p>The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13C to delete coverage for damage to glass except when caused by Specified Perils.</p> <p>The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.</p> <p>Where the deductible is \$1,000 or higher, there is no premium reduction.</p> <p><b>Signature Required</b></p> <p>This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.</p>  | <p><del><b>D. Deletion of Glass Coverage Comprehensive Cover-Deletion of Glass Endorsement</b></del></p> <p>The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13C to delete coverage for damage to glass except when caused by Specified Perils.</p> <p>The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.</p> <p>Where the deductible is \$1,000 or higher, there is no premium reduction.</p> <p><b>Signature Required</b></p> <p>This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.</p>   | As of March 22, 2022, the name on 13C changed. FA manual needs to be updated for this change | This will not impact premiums       |



**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule   | Current Wording   | Approved Wording  | Change from Current  | Premium impact on existing policies  |   |            |  |  |   |                                      |
|--|---|---|--|--|---|------------|--|--|---|--------------------------------------|
| <p>Rule 127.E.c</p> <p>Policy Changes</p> <p>Deletions of Vehicles and Coverages</p> | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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 regardless of what that date might be.</p> <p><i>For example:</i> 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.</p>   | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> 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.</p> | <p>To bring FA inline with industry practice</p>   | <p>This will not impact premiums</p>   |   |            |  |  |   |                                      |
| <p>Rule 152</p> <p>13C Endorsements Applicable to POL 1</p>                          | <table border="1"> <tr> <td data-bbox="422 818 491 1269"><b>13C</b></td> <td data-bbox="491 818 667 1269"> <p><b>Deletion of Glass Coverage</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p> </td> <td data-bbox="667 818 989 1269"> <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p> </td> </tr> </table> | <b>13C</b>  | <p><b>Deletion of Glass Coverage</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p> | <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p> | <table border="1"> <tr> <td data-bbox="1022 818 1092 1269"><b>13C</b></td> <td data-bbox="1092 818 1304 1269"> <p><del><b>Deletion of Glass Coverage</b></del><br/><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p> </td> <td data-bbox="1304 818 1583 1269"> <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p> </td> </tr> </table> | <b>13C</b> | <p><del><b>Deletion of Glass Coverage</b></del><br/><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p> | <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p> | <p>As of March 22, 2022, the name on 13C changed. FA manual needs to be updated for</p> | <p>This will not impact premiums</p> |
| <b>13C</b>   | <p><b>Deletion of Glass Coverage</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p>  | <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p>  |  |  |   |            |  |  |   |                                      |
| <b>13C</b>   | <p><del><b>Deletion of Glass Coverage</b></del><br/><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p>  | <p><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</p>  |  |  |   |            |  |  |   |                                      |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording   | Approved Wording  | Change from Current                       | Premium impact on existing policies |
|---|---|---|---|-------------------------------------|
| <b>COMMERCIAL SECTION</b>   |   |   |   |                                     |
| <p>Rule 203 A.3</p> <p>Binding Coverage – New Policies</p> <p>A. Requirements/Procedures for binding new policies</p> | <p>3. The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | <p>3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | To bring FA inline with industry practice | This will not impact premiums       |
| <p>Rule 217.E.c</p> <p>Policy Changes</p> <p>Deletions of Vehicles and Coverages</p>                                  | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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 regardless of what that date might be.</p> <p><i>For example:</i> 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.</p>   | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> 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.</p>   | To bring FA inline with industry practice | This will not impact premiums       |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording   | Approved Wording | Change from Current       | Premium impact on existing policies |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|---|---|------------------|---------------------------|-------------------------------------|----|-----|-----|-----|-----|-----|-----|---|----------|----------|----------|--------|---------|---------|----------|----------|-------------|-------|------------|----------|------|---------|---------|--------|----------|--------|----------|---------|-----------|--------|----------|-------|--------------|----------|----------|--------|-----------|---------------|------|----------|-------------|-----------|---------|---------------|---------|------------|------------|--|----------------|----------|--|------|--------------|--|----------|----------------|--|--------------|-------|--|--------------|---------|--|-----------|---------------|--|----------|--|--|------------|--|--------|--|----------|----|--|--------------------------|
| 228. C: Outside Province Exposure.<br><br>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles) | <p><b>Step 2: Determine U.S. Exposure</b></p> <p>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure into the U.S.</p> <p><i>For example:</i></p> <table border="1" data-bbox="438 488 982 651"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable U.S. Surcharge</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> | U.S. Exposure    | Applicable U.S. Surcharge | 5%                                  | 5% | 10% | 10% | 25% | 25% | 50% | 50% | <p><b>Step 2: Determine U.S. Exposure</b></p> <p>The U.S. Exposure is determined by how often the vehicle travels <u>into the U.S.</u></p> <p>The U.S. surcharge is based on the States in which a vehicle travels. See Chart below:</p> <table border="1" data-bbox="1020 540 1644 1154"> <thead> <tr> <th>Region 1</th> <th>Region 2</th> <th>Region 3</th> </tr> </thead> <tbody> <tr> <td>Alaska</td> <td>Arizona</td> <td>Alabama</td> </tr> <tr> <td>Colorado</td> <td>Arkansas</td> <td>Connecticut</td> </tr> <tr> <td>Idaho</td> <td>California</td> <td>Delaware</td> </tr> <tr> <td>Iowa</td> <td>Georgia</td> <td>Florida</td> </tr> <tr> <td>Kansas</td> <td>Illinois</td> <td>Hawaii</td> </tr> <tr> <td>Nebraska</td> <td>Indiana</td> <td>Louisiana</td> </tr> <tr> <td>Nevada</td> <td>Kentucky</td> <td>Maine</td> </tr> <tr> <td>North Dakota</td> <td>Michigan</td> <td>Maryland</td> </tr> <tr> <td>Oregon</td> <td>Minnesota</td> <td>Massachusetts</td> </tr> <tr> <td>Utah</td> <td>Missouri</td> <td>Mississippi</td> </tr> <tr> <td>Wisconsin</td> <td>Montana</td> <td>New Hampshire</td> </tr> <tr> <td>Wyoming</td> <td>New Mexico</td> <td>New Jersey</td> </tr> <tr> <td></td> <td>North Carolina</td> <td>New York</td> </tr> <tr> <td></td> <td>Ohio</td> <td>Rhode Island</td> </tr> <tr> <td></td> <td>Oklahoma</td> <td>South Carolina</td> </tr> <tr> <td></td> <td>Pennsylvania</td> <td>Texas</td> </tr> <tr> <td></td> <td>South Dakota</td> <td>Vermont</td> </tr> <tr> <td></td> <td>Tennessee</td> <td>West Virginia</td> </tr> <tr> <td></td> <td>Virginia</td> <td></td> </tr> <tr> <td></td> <td>Washington</td> <td></td> </tr> </tbody> </table> <p>The rate of the U.S. Exposure surcharge (per percentage of U.S. Exposure) is based on the Region where the majority of exposure exists:</p> <table border="1" data-bbox="1020 1284 1608 1412"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge per % of Exposure</th> </tr> </thead> <tbody> <tr> <td>Region 1</td> <td>1%</td> </tr> </tbody> </table> | Region 1 | Region 2 | Region 3 | Alaska | Arizona | Alabama | Colorado | Arkansas | Connecticut | Idaho | California | Delaware | Iowa | Georgia | Florida | Kansas | Illinois | Hawaii | Nebraska | Indiana | Louisiana | Nevada | Kentucky | Maine | North Dakota | Michigan | Maryland | Oregon | Minnesota | Massachusetts | Utah | Missouri | Mississippi | Wisconsin | Montana | New Hampshire | Wyoming | New Mexico | New Jersey |  | North Carolina | New York |  | Ohio | Rhode Island |  | Oklahoma | South Carolina |  | Pennsylvania | Texas |  | South Dakota | Vermont |  | Tennessee | West Virginia |  | Virginia |  |  | Washington |  | Region | Applicable Surcharge per % of Exposure | Region 1 | 1% | US surcharge will now be based on the State and Region where the majority of exposure exists | This may impact premiums |
| U.S. Exposure   | Applicable U.S. Surcharge   |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| 5%  | 5%  |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| 10%   | 10%   |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| 25%   | 25%   |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| 50%   | 50%   |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Region 1  | Region 2  | Region 3         |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Alaska  | Arizona   | Alabama          |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Colorado  | Arkansas  | Connecticut      |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Idaho   | California  | Delaware         |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Iowa  | Georgia   | Florida          |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Kansas  | Illinois  | Hawaii           |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Nebraska  | Indiana   | Louisiana        |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Nevada  | Kentucky  | Maine            |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| North Dakota  | Michigan  | Maryland         |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Oregon  | Minnesota   | Massachusetts    |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Utah  | Missouri  | Mississippi      |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Wisconsin   | Montana   | New Hampshire    |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Wyoming   | New Mexico  | New Jersey       |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | North Carolina  | New York         |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Ohio  | Rhode Island     |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Oklahoma  | South Carolina   |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Pennsylvania  | Texas            |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | South Dakota  | Vermont          |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Tennessee   | West Virginia    |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Virginia  |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
|   | Washington  |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Region  | Applicable Surcharge per % of Exposure  |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |
| Region 1  | 1%  |                  |                           |                                     |    |     |     |     |     |     |     |   |          |          |          |        |         |         |          |          |             |       |            |          |      |         |         |        |          |        |          |         |           |        |          |       |              |          |          |        |           |               |      |          |             |           |         |               |         |            |            |  |                |          |  |      |              |  |          |                |  |              |       |  |              |         |  |           |               |  |          |  |  |            |  |        |  |          |    |  |                          |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule     | Current Wording   | Approved Wording  | Change from Current | Premium impact on existing policies |          |      |   |                                 |
|----------|---|---|---------------------|-------------------------------------|----------|------|---|---------------------------------|
|          | <p><b>3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</b></p> <p>The total surcharge applicable is determined by totaling the surcharge amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums</b>.</p> <p>Example:<br/>           Step 1: Canadian Out of Province Surcharge = 320%<br/>           Step 2: U.S. Exposure Surcharge = <u>10%</u><br/>           Total Out of Province Exposure Surcharge = 330%</p> <p>In the above example, a 330% surcharge would apply to Liability (BI and PD) and DCPD Premiums.</p> | <table border="1" data-bbox="1022 310 1606 410"> <tr> <td data-bbox="1022 310 1312 358">Region 2</td> <td data-bbox="1312 310 1606 358">1.25%</td> </tr> <tr> <td data-bbox="1022 358 1312 410">Region 3</td> <td data-bbox="1312 358 1606 410">1.5%</td> </tr> </table> <p><i>Example:</i> 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.</p> <p>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.</p> <p><i>Example:</i> 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.</p> <p>To determine the U.S. Exposure surcharge, multiply the rate of surcharge by the percentage of U.S. Exposure, as outlined in the chart above.</p> <p><i>Example:</i> A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.</p> <p><b>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</b></p> <p>The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums</b></p> <p><i>Example:</i><br/>           Step 1: Canadian Out of Province Surcharge= 320%<br/>           Step 2: U.S. Exposure Surcharge Region 3 = <u>60%</u><br/>           Total Out of Province Exposure Surcharge = 380%<br/>           If applicable, round up to the nearest whole %.</p> <p>In the above example, a 380% surcharge would apply to the Liability (BI and PD) and DCPD Premiums</p> | Region 2            | 1.25%                               | Region 3 | 1.5% | <p>US surcharge will now be based on the State and Region where the majority of exposure exists</p> | <p>This may impact premiums</p> |
| Region 2 | 1.25%   |   |                     |                                     |          |      |   |                                 |
| Region 3 | 1.5%  |   |                     |                                     |          |      |   |                                 |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording   | Approved Wording  | Change from Current  | Premium impact on existing policies  |   |             |   |  |   |                                      |
|---|---|---|--|--|---|-------------|---|--|---|--------------------------------------|
| <p>Rule 243</p> <p>13C Endorsements Applicable to POL 1</p>   | <table border="1"> <tr> <td data-bbox="422 326 495 776"><b>13 C</b></td> <td data-bbox="495 326 667 776"><b>Deletion of Glass Coverage</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</td> <td data-bbox="667 326 989 776"><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</td> </tr> </table> | <b>13 C</b>   | <b>Deletion of Glass Coverage</b><br>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage. | <b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br><b>Other Vehicles:</b> Not offered. | <table border="1"> <tr> <td data-bbox="1018 326 1092 776"><b>13 C</b></td> <td data-bbox="1092 326 1304 776"><del><b>Deletion of Glass Coverage</b></del><br/><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br/>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</td> <td data-bbox="1304 326 1583 776"><b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br/>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br/><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br/><b>Other Vehicles:</b> Not offered.</td> </tr> </table> | <b>13 C</b> | <del><b>Deletion of Glass Coverage</b></del><br><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage. | <b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br><b>Other Vehicles:</b> Not offered. | <p>As of March 22, 2022, the name on 13C changed. FA manual needs to be updated for</p> | <p>This will not impact premiums</p> |
| <b>13 C</b>   | <b>Deletion of Glass Coverage</b><br>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.  | <b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br><b>Other Vehicles:</b> Not offered.  |  |  |   |             |   |  |   |                                      |
| <b>13 C</b>   | <del><b>Deletion of Glass Coverage</b></del><br><b>Comprehensive Cover - Deletion of Glass Endorsement</b><br>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.   | <b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br><b>Other Vehicles:</b> Not offered.  |  |  |   |             |   |  |   |                                      |
| <b>PUBLIC SECTION</b>   |   |   |  |  |   |             |   |  |   |                                      |
| <p>Rule 303 A.3</p> <p>Binding Coverage – New Policies</p> <p>A. Requirements/Procedures for binding new policies</p> | <p>3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m.</p>  | <p>3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2</p> | <p>To bring FA inline with industry practice</p>   | <p>This will not impact premiums</p>   |   |             |   |  |   |                                      |

## FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023

| Rule   | Current Wording   | Approved Wording  | Change from Current                       | Premium impact on existing policies |  |            |   |  |  |                               |
|--|---|---|---|-------------------------------------|--|------------|---|--|--|-------------------------------|
|  | <p>June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>   | <p>1. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>  |   |                                     |  |            |   |  |  |                               |
| <p>Rule 315.E.c</p> <p>Policy Changes</p> <p>Deletions of Vehicles and Coverages</p> | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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 regardless of what that date might be.</p> <p><i>For example:</i> 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.</p> | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> 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.</p> | To bring FA inline with industry practice | This will not impact premiums       |  |            |   |  |  |                               |
| <p>Rule 338</p> <p>13C</p> <p>Endorsements Applicable to POL 1</p>                   | <table border="1" style="width: 100%;"> <tr> <td style="width: 15%; text-align: center;"><b>13C</b></td> <td style="width: 35%; text-align: center;"><b>Deletion of Glass Coverage</b></td> <td style="width: 50%; text-align: center;"><b>Not offered in this section.</b></td> </tr> </table>   | <b>13C</b>  | <b>Deletion of Glass Coverage</b>         | <b>Not offered in this section.</b> | <table border="1" style="width: 100%;"> <tr> <td style="width: 15%; text-align: center;"><b>13C</b></td> <td style="width: 35%; text-align: center;"><b>Deletion of Glass Coverage Comprehensive Cover-Deletion of Glass Endorsement</b></td> <td style="width: 50%; text-align: center;"><b>Not offered in this section. On 'Public Vehicles' as described in the Public Section of this manual</b></td> </tr> </table> | <b>13C</b> | <b>Deletion of Glass Coverage Comprehensive Cover-Deletion of Glass Endorsement</b> | <b>Not offered in this section. On 'Public Vehicles' as described in the Public Section of this manual</b> | As of March 22, 2022, the name on 13C changed. FA manual needs to be updated for this change | This will not impact premiums |
| <b>13C</b>   | <b>Deletion of Glass Coverage</b>   | <b>Not offered in this section.</b>   |   |                                     |  |            |   |  |  |                               |
| <b>13C</b>   | <b>Deletion of Glass Coverage Comprehensive Cover-Deletion of Glass Endorsement</b>   | <b>Not offered in this section. On 'Public Vehicles' as described in the Public Section of this manual</b>  |   |                                     |  |            |   |  |  |                               |
| <b>RECREATIONAL SECTION</b>  |   |   |   |                                     |  |            |   |  |  |                               |
| <p>Rule 403 A.3</p> <p>Binding Coverage – New Policies</p>                           | <p>3. The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a</p>   | <p>3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the</p>   | To bring FA inline with industry practice | This will not impact premiums       |  |            |   |  |  |                               |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording  | Approved Wording   | Change from Current                       | Premium impact on existing policies |                  |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |  |                          |
|---|--|--|---|-------------------------------------|------------------|-------------|---|---|--------|---|---|---------|---|---|---------|---|---|---------|---|---|---------|---|---|--|--------------------------|
| A. Requirements/Procedures for binding new policies | <p>future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | <p>binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day <del>following</del> the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>  | To bring FA inline with industry practice | This will not impact premiums       |                  |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |  |                          |
| Rule 409.B<br><br>B. Driving Record                 | <p><b>B. Driving Record</b></p> <p><b>1. Driving Record Entitlement</b><br/>The full number of years immediately preceding the commencement date of the period of insurance for which:</p> <p>a) the principal driver has continuously held a valid operator's licence; and</p> <p>b) there has been no chargeable accidents</p>   | <p><b>B. Driving Record</b></p> <p><b>1. Driving Record Entitlement</b><br/>The full number of years immediately preceding the commencement date of the period of insurance for which:</p> <p>a) the principal driver has continuously held a valid operator's licence; and</p> <p>b) there has been no chargeable accidents</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 border="1" data-bbox="1024 1144 1549 1380"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Level 1</th> <th>Valid or Level 2</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>0</td> <td>0</td> </tr> <tr> <td>1 year</td> <td>0</td> <td>1</td> </tr> <tr> <td>2 years</td> <td>0</td> <td>2</td> </tr> <tr> <td>3 years</td> <td>0</td> <td>3</td> </tr> <tr> <td>4 years</td> <td>0</td> <td>4</td> </tr> <tr> <td>5 years</td> <td>0</td> <td>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 | Clarifies the rule that DR will not progress when operator only has Learner's licence / permit | This may impact premiums |
| 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  |   |                                     |                  |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |  |                          |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule | Current Wording   | Approved Wording  | Change from Current  | Premium impact on existing policies |
|------|---|---|--|-------------------------------------|
|      | <p><b>1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</b><br/>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>Examples:</p> <p>i. Principal operator is eligible for driving record 4. One operator has a 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>Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.</p> <p>The driving record established applies to all coverage. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.</p> <p><b>2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</b><br/>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><del><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.</del></p> <p><del><b>A. With suspensions for cause</b></del></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 1</i></p> <p><del>i</del>—Principal operator is eligible for driving record 4. One operator has a 6 month suspension for demerit points. Now qualifies for driving record 3.</p> <p><i>Example 2</i></p> <p><del>ii</del>—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>Aligns the rule in the manual where accident or conviction surcharge (15% or more DR 3 shall be allowed Outlines where driving record applies to which coverage</p> | <p>This may impact premiums</p>     |



**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule | Current Wording   | Approved Wording  | Change from Current                               | Premium impact on existing policies  |
|------|---|---|---|--------------------------------------|
|      | <p><b>B. With administrative suspensions/cancellation/lapse:</b></p> <ul style="list-style-type: none"> <li>• If the total time the driver's licence has been 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 the driver's licence has been 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> <p><i>Examples:</i></p> <p>i. Risk is eligible for Driving Record 4. One operator has a 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 a 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.</p> <p>If the driver's licence of the person reported as the principal operator is currently suspended/cancelled/lapsed see Rule 431: Suspension of Operator's Licence.</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<br/>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</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><del><b>B. With administrative suspensions/cancellation/lapse:</b></del></p> <ul style="list-style-type: none"> <li>• If the total time the driver's licence has been 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 the driver's licence has been 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> <p><i>Examples 1</i></p> <p><del>i.</del> Risk is eligible for Driving Record 4. One operator has a 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.</p> <p><i>Example 2</i></p> <p><del>ii.</del> Risk is eligible for Driving Record 4. One operator has a 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.</p> <p>If the driver's licence of the person reported as the principal operator is currently suspended/cancelled/lapsed see Rule 431: Suspension of Operator's Licence.</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<br/>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</p> | <p>FA aims to align rule in all jurisdictions</p> | <p>This will not impact premiums</p> |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule                   | Current Wording  | Approved Wording | Change from Current | Premium impact on existing policies |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
|------------------------|--|------------------|---------------------|-------------------------------------|-------------|---|---|--------|---|---|---------|---|---|---------|---|---|---------|---|---|---------|---|---|---|----------------|-------------------|------------------|------------------------|---|---|-------------------|---|---|--------------------|---|---|--------------------|---|---|--------------------|---|---|--------------------|---|---|---|--------------------------------------|
|                        | <p>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 border="1" data-bbox="430 516 892 738"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Level 1</th> <th>Valid or Level 2</th> </tr> </thead> <tbody> <tr><td>Less than 1</td><td>0</td><td>0</td></tr> <tr><td>1 year</td><td>0</td><td>1</td></tr> <tr><td>2 years</td><td>0</td><td>2</td></tr> <tr><td>3 years</td><td>0</td><td>3</td></tr> <tr><td>4 years</td><td>0</td><td>4</td></tr> <tr><td>5 years</td><td>0</td><td>5</td></tr> </tbody> </table> <p>A chargeable accident will affect the rating of both Liability and Collision coverage.</p> <p><b>2. Valid Operator's Licence</b><br/>A valid Canadian licence to drive the type of vehicle concerned. A Learner's Permit/Licence or Level One licence where there is Graduated Licensing will be regarded as a valid operator's licence except as it pertains to the accumulation of experience.</p> <p>The operator of a Moped must meet the licence requirements of the jurisdiction in which the vehicle is operated.</p> <p>For purposes of policy issuance, the operator of a motorcycle must possess a valid driver's licence. Where the operator fails to have the proper class of licence, the policy will be issued at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.</p> <p><b>3. Not Applicable</b></p> <p><b>4. New Drivers</b></p> | 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>to have been suspended is 2 months (January 1 to March 1) not 6 months.</p> <p><del>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.</del></p> <table border="1" data-bbox="1029 516 1491 738"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Level 1</th> <th>Valid or Level 2</th> </tr> </thead> <tbody> <tr><td><del>Less than 1</del></td><td>0</td><td>0</td></tr> <tr><td><del>1 year</del></td><td>0</td><td>1</td></tr> <tr><td><del>2 years</del></td><td>0</td><td>2</td></tr> <tr><td><del>3 years</del></td><td>0</td><td>3</td></tr> <tr><td><del>4 years</del></td><td>0</td><td>4</td></tr> <tr><td><del>5 years</del></td><td>0</td><td>5</td></tr> </tbody> </table> <p><del>A chargeable accident will affect the rating of both Liability and Collision coverage.</del></p> <p><b>3. Valid Operator's Licence</b><br/>A valid Canadian licence to drive the type of vehicle concerned. A Learner's Permit/Licence or Level One licence where there is Graduated Licensing will be regarded as a valid operator's licence except as it pertains to the accumulation of experience.</p> <p>The operator of a Moped must meet the licence requirements of the jurisdiction in which the vehicle is operated.</p> <p>For purposes of policy issuance, the operator of a motorcycle must possess a valid driver's licence. Where the operator fails to have the proper class of licence, the policy will be issued at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.</p> <p><del><b>3. Not Applicable</b></del></p> <p><b>4. New Drivers</b></p> | Years Licenced | Learner's Level 1 | Valid or Level 2 | <del>Less than 1</del> | 0 | 0 | <del>1 year</del> | 0 | 1 | <del>2 years</del> | 0 | 2 | <del>3 years</del> | 0 | 3 | <del>4 years</del> | 0 | 4 | <del>5 years</del> | 0 | 5 | <p>FA aims to align rule in all jurisdictions</p> | <p>This will not impact premiums</p> |
| 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                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| Years Licenced         | Learner's Level 1  | Valid or Level 2 |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>Less than 1</del> | 0  | 0                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>1 year</del>      | 0  | 1                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>2 years</del>     | 0  | 2                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>3 years</del>     | 0  | 3                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>4 years</del>     | 0  | 4                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |
| <del>5 years</del>     | 0  | 5                |                     |                                     |             |   |   |        |   |   |         |   |   |         |   |   |         |   |   |         |   |   |   |                |                   |                  |                        |   |   |                   |   |   |                    |   |   |                    |   |   |                    |   |   |                    |   |   |   |                                      |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule   | Current Wording  | Approved Wording  | Change from Current   | Premium impact on existing policies  |
|--|--|---|---|--------------------------------------|
|  | <p>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><b>5. Driver Training – No longer applicable</b></p> | <p>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><b>5. Driver Training – No longer applicable</b></p>  | <p>FA aims to align rule in all jurisdictions</p>   | <p>This will not impact premiums</p> |
| <p>Rule 409.C.4<br/><br/>Motorcycles &amp; Mopeds<br/><br/>C. Rating Notes – Physical Damage</p> | <p><b>4. Motorcycles 750 cc and over</b><br/>Comprehensive/Specified Perils coverage may not be provided unless:</p> <p>a) Where the vehicle is newly acquired from a dealer a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle’s year, make, model, serial number and purchase price.</p> <p>b) The Agent/Broker or an independent appraiser acceptable to the Servicing Carrier has completed the Motorcycle Inspection Report verifying that he/she has seen the vehicle and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the</p>    | <p><b>4. Motorcycles 750 cc and over</b><br/>At the Servicing Carrier discretion, the following may be required to apply Comprehensive /Specified Perils coverage <del>may not be provided unless:</del></p> <p>a) <b>Bill of Sale:</b> Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement <del>(dated within the 15 days prior to the effective date of the insurance)</del> must be attached to the application or the change request. The purchase agreement must confirm the vehicle’s year, make, model, serial number and purchase price.</p> <p>OR</p> <p>b) <b>Independent Appraisal:</b> <del>The Agent/Broker or an independent appraiser acceptable to the Servicing Carrier has completed the Motorcycle Inspection.</del> The report at minimum should verifying that <del>he/she has seen the vehicle, and has verified its licence number,</del> year, make, model and serial number with the information shown on the vehicle registration and on the application. This report</p> | <p>This is not industry practice and does not been found to be of any usefulness to the underwriting process.</p> | <p>This will not impact premiums</p> |

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| Rule   | Current Wording   | Approved Wording   | Change from Current  | Premium impact on existing policies  |
|--|---|--|--|--------------------------------------|
|  | <p>application. This report must be obtained at the Applicant's expense and must be attached to the application or change request. If coverage is deleted from the vehicle and added again at a later date, a new inspection must accompany the request for the addition of coverage.</p>   | <p>must be obtained at the Applicant's expense and must be attached to the application or change request.<br/> <del>If coverage is deleted from the vehicle and added again at a later date, a new inspection must accompany the request for the addition of coverage.</del><br/>                     OR<br/>                     c) <b>Motorcycle Inspection:</b> The Agent/Broker completes the Motorcycle Inspection Report verifying that they have seen the vehicle and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the application.</p> | <p>Changes the requirement for a motorcycle inspection to the discretion of the Servicing carrier.</p> | <p>This will not impact premiums</p> |
| <p>Rule 416.E.c<br/><br/>Policy Changes<br/><br/>Deletions of Vehicles and Coverages</p> | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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 regardless of what that date might be.</p> <p><i>For example:</i> 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.</p> | <p><b>E. Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, 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. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> 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.</p>                                    | <p>To bring FA inline with industry practice</p>   | <p>This will not impact premiums</p> |

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|---|---|-----------------------------------|-------------------------------------|--|---|--|---|-------------------------------------|
| Rule 442<br><br>13C<br><br>Endorsements Applicable to POL 1 | <b>13C</b>  | <b>Deletion of Glass Coverage</b> | <b>Not offered in this section.</b> | <b>13C</b>   | <b>Comprehensive Cover - Deletion of Glass Endorsement</b><br>Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage. | <b>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers)</b><br>Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium.<br><b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage.<br><b>Other Vehicles:</b> Not offered. | As of March 22, 2022, the name on 13C changed. FA manual needs to be updated for this change.<br><br>FA has reviewed rules for 13C endorsement and aims to harmonize (if possible) across all jurisdictions | This will not impact premiums       |
| Rule 443<br><br>Territories                                 | <b>Private Passenger Rating Territories – New Brunswick</b><br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><b>Territory 1</b></div> Comprised of the following postal codes:<br>E3V, E3Y, E7A, E7B, E7C, E7E<br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><b>Territory 2</b></div> Comprised of the following postal codes:<br>E3N, E3N, E4A, E4X, E4Y, E6A, E6C, E7G, E7H, E8A, E8B, E8C, E8E, E8G, E9A, E9B, E9E, E9C<br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><b>Territory 3</b></div> Comprised of the following postal codes:<br>E1N, E1V, E2A, E8J, E8K, E8N, E9G |                                   |                                     | <del><b>Private Passenger Rating Territories – New Brunswick</b></del><br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><del><b>Territory 1</b></del></div> <del>Comprised of the following postal codes:<br/>                     E3V, E3Y, E7A, E7B, E7C, E7E</del><br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><del><b>Territory 2</b></del></div> <del>Comprised of the following postal codes:<br/>                     E3N, E3N, E4A, E4X, E4Y, E6A, E6C, E7G, E7H, E8A, E8B, E8C, E8E, E8G, E9A, E9B, E9E, E9G</del><br><br><div style="border: 1px solid black; padding: 2px; text-align: center;"><del><b>Territory 3</b></del></div> <del>Comprised of the following postal codes:<br/>                     E1N, E1V, E2A, E8J, E8K, E8N, E9G</del> |   |  | The territories currently listed under the Recreational section are for Private Passenger Vehicles only.  | This will not impact premiums       |

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| Rule | Current Wording   | Approved Wording  | Change from Current  | Premium impact on existing policies  |
|------|---|---|--|--------------------------------------|
|      | <p align="center"><b>Territory 4</b></p> <p>Comprised of the following postal codes:<br/>E1W, E1X, E8L, E8M, E8P, E8R, E8S, E8T, E9H</p> <p align="center"><b>Territory 5</b></p> <p>Comprised of the following postal codes:<br/>E4K, E4N, E4P, E4R, E4S, E4T, E4V, E4W</p> <p align="center"><b>Territory 6</b></p> <p>Comprised of the following postal codes:<br/>E1A, E1C, E1E</p> <p align="center"><b>Territory 7</b></p> <p>Comprised of the following postal codes:<br/>E1B, E1G, E1J, E1H, E4J</p> <p align="center"><b>Territory 8</b></p> <p>Comprised of the following postal codes:<br/>E2E, E2G, E2H, E2S, E5C, E5H, E5J, E5K, E5N, E5R, E5S</p> <p align="center"><b>Territory 9</b></p> <p>Comprised of the following postal codes:<br/>E2J, E2K, E2L, E2M, E2N, E2P, E2R</p> <p align="center"><b>Territory 10</b></p> <p>Comprised of the following postal codes:<br/>E3A, E3B, E3C, E3E, E6L</p> <p align="center"><b>Territory 11</b></p> <p>Comprised of the following postal codes:<br/>E2V, E3G, E3L, E4B, E4C, E4E, E4G, E4H, E4L, E4M, E4Z, E5A, E5B, E5E, E5G, E5L, E5M, E5P, E5T, E5V, E6B, E6E, E6G, E6H, E6J, E6K, E7J, E7K, E7L, E7M, E7N, E7P</p> | <p align="center"><b>Territory 4</b></p> <p><del>Comprised of the following postal codes:<br/>E1W, E1X, E8L, E8M, E8P, E8R, E8S, E8T, E9H</del></p> <p align="center"><b>Territory 5</b></p> <p><del>Comprised of the following postal codes:<br/>E4K, E4N, E4P, E4R, E4S, E4T, E4V, E4W</del></p> <p align="center"><b>Territory 6</b></p> <p><del>Comprised of the following postal codes:<br/>E1A, E1C, E1E</del></p> <p align="center"><b>Territory 7</b></p> <p><del>Comprised of the following postal codes:<br/>E1B, E1G, E1J, E1H, E4J</del></p> <p align="center"><b>Territory 8</b></p> <p><del>Comprised of the following postal codes:<br/>E2E, E2G, E2H, E2S, E5C, E5H, E5J, E5K, E5N, E5R, E5S</del></p> <p align="center"><b>Territory 9</b></p> <p><del>Comprised of the following postal codes:<br/>E2J, E2K, E2L, E2M, E2N, E2P, E2R</del></p> <p align="center"><b>Territory 10</b></p> <p><del>Comprised of the following postal codes:<br/>E3A, E3B, E3C, E3E, E6L</del></p> <p align="center"><b>Territory 11</b></p> <p><del>Comprised of the following postal codes:<br/>E2V, E3G, E3L, E4B, E4C, E4E, E4G, E4H, E4L, E4M, E4Z, E5A, E5B, E5E, E5G, E5L, E5M, E5P, E5T, E5V, E6B, E6E, E6G, E6H, E6J, E6K, E7J, E7K, E7L, E7M, E7N, E7P</del></p> | <p>The list of Private Passenger Territories will need to be removed from Recreational Section and updated with the four rating territories that are reported to IBC</p> | <p>This will not impact premiums</p> |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule | Current Wording | Approved Wording   | Change from Current  | Premium impact on existing policies  |
|------|-----------------|--|--|--------------------------------------|
|      |                 | <p><b>TERRITORY 1</b></p> <p><b>A SAINT JOHN CITY &amp; DISTRICT STAT CODE 402</b></p> <ul style="list-style-type: none"> <li>a) The City of Saint John</li> <li>b) The Town of Rothesay</li> <li>c) The Villages of East Riverside-Kinghurst, Fairvale, Gondola Pont, Grand Bay, Quispamsis, Renforth and Westfield, the portion of the Parish of Westfield east of the northerly projection of the western boundary of the City of Saint John to the Saint John River.</li> </ul> <p><b>B MONCTON CITY &amp; DISTRICT STAT CODE 402</b></p> <ul style="list-style-type: none"> <li>a) The City of Moncton</li> <li>b) The Towns of Dieppe and Riverview</li> </ul> <p><b>C ALBERT, CHARLOTTE, KINGS, SAINT JOHN &amp; WESTMORLAND COUNTIES STAT CODE 402</b></p> <ul style="list-style-type: none"> <li>a) The Counties of Kings and Saint John, excluding the locations listed in A above</li> <li>b) The Counties of Albert and Westmorland, excluding the locations listed in B above</li> <li>c) The entire County of Charlotte</li> </ul> <p><b>TERRITORY 2 STAT CODE 401</b><br/>The entire Counties of CARLETON, KENT, QUEENS, SUNBURY and YORK</p> <p><b>TERRITORY 3 STAT CODE 404</b><br/>The entire Counties of GLOUCESTER, MADAWASKA and RESTIGOUCHE</p> <p><b>TERRITORY 4 STAT CODE 405</b><br/>The entire Counties of NORTHUMBERLAND and VICTORIA</p> <p><b>Location Directory</b><br/>This Directory lists cities, towns and villages alphabetically, shows the County in which each is located and the applicable Rating Territory and Statistical Plan Code.</p> <p>** There will be a chart attached **</p> | <p>The list of Private Passenger Territories will need to be removed from Recreational Section and updated with the four rating territories that are reported to IBC</p> | <p>This will not impact premiums</p> |

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording  | Approved Wording   | Change from Current   | Premium impact on existing policies |
|---|--|--|---|-------------------------------------|
| <b>GARAGE SECTION</b>   |  |  |   |                                     |
| Rule 602.B<br><br>New Policies<br><br>B. Completing the Application | <b>B. Completing the Application</b><br>When underwriting a garage policy, the following is required:<br>a) A fully completed and signed current approved Standard Garage Application Form showing the date and time coverage was bound along with a completed Binder Control Register signed by the insured. Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form; therefore, coverage may not be bound as of 12:01 a.m. on the date the application is signed. If there is any other insurance in force in respect of the risk, binding shall not be made effective before the expiry of that other insurance. | <b>B. Completing the Application</b><br>When underwriting a garage policy, the following is required:<br>a) A fully completed and signed current approved Standard Garage Application Form which showing the date and time coverage was bound, as evidenced by the Application signed by the Insured along with a completed Binder Control Register signed by the insured. <del>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form; therefore, coverage may not be bound as of 12:01 a.m. on the date the application is signed.</del> If there is any other insurance in force in respect of the risk, binding shall not be made effective before the expiry of that other insurance. | This bring FA in line with the industry practices.  | This will not impact premiums       |
| Rule 602.D<br><br>Application<br><br>Item 3 of the Application      | <b>D. Item 3 of the Application</b><br>Specify the principal business e.g. Automobile Dealer. Should the risk have other business in respect of which automobile insurance is to be provided, then it must be listed. Any business/operation not listed is not covered.  | <b>D. Item 3 of the Application</b><br>Specify the principal business e.g. Automobile Dealer, as well as dealer/Service Plate Numbers. Should the risk have other business in respect of which automobile insurance is to be provided, then it must be listed. Any business/operation/plate number not listed is not covered.  | The Plate Number will now be added on Item 3, which will eliminate the need for Plate Searches    | This will not impact premiums       |
| Rule 611.A<br><br>Renewals<br><br>Renewal processing                | <b>A. Renewal processing</b><br><b>If the renewal involves a vehicle for which proof of insurance has been filed or is required, refer to Rule 608: Proof of Insurance.</b><br><br>Prior to the expiry date of the policy, the Servicing Carrier shall ask the Agent/Broker to have a new Garage Rating / Underwriting Supplement completed and signed to update the information on record for the upcoming renewal term. Such a request shall be made well in advance of the expiry date because of the need to issue the renewal policy before the insurance expires.  | <b>A. Renewal processing</b><br><b>If the renewal involves a vehicle for which proof of insurance has been filed or is required, refer to Rule 608: Proof of Insurance.</b><br><br>Every 2 <sup>nd</sup> renewal, pPrior to the expiry date of the policy, the Servicing Carrier shall ask the Agent/Broker to have a new Garage Rating / Underwriting Supplement completed and signed to update the information on record for the upcoming renewal term. Such a request shall be made well in advance of the expiry date because of the need to issue the renewal policy before the insurance expires. The onus remains on the Broker to communicate any changes to the policy between Garage Supplement requests.  | This is to reduce the number of times the Servicing Carrier needs to request a Garage Supplement. | This will not impact premiums       |



**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording   | Approved Wording  | Change from Current   | Premium impact on existing policies  |
|---|---|---|---|--------------------------------------|
| <p>Rule 614.C<br/>Inspection Reports</p>          | <p><b>C. Inspection Reports</b><br/>An underwriting report (Sentinel, Equifax, IAO etc.) must be ordered by the Servicing Carrier on every new garage risk. If the information in the underwriting report is not consistent with the information in the Garage Rating/ Underwriting Supplement or the garage application, the Agent/Broker, Insured and underwriting report company must be queried to resolve the inconsistency. In the event that the inconsistency cannot be resolved the matter must be referred to Facility Association Central Office.</p>  | <p><b>C. Inspection Reports</b><br/>An underwriting report (Sentinel, Equifax, IAO etc.) must be ordered <del>by</del> at the Servicing Carrier's discretion on <del>every</del> new garage risk. If the information in the underwriting report is not consistent with the information in the Garage Rating/ Underwriting Supplement or the garage application, the Agent/Broker, Insured and underwriting report company must be queried to resolve the inconsistency. In the event that the inconsistency cannot be resolved the matter must be referred to Facility Association Central Office.</p> <p>If the information received is different from than reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.</p> | <p>Changing rule to be at the Servicing Carriers discretion.</p>  | <p>This will not impact premiums</p> |
| <p>Rule 614.D<br/>Vehicle Plate Search Report</p> | <p>In some jurisdictions it is possible to order a report which provides a list of all vehicle plates belonging to an individual or business. In addition, the list may include vehicles leased by the Insured to other and vehicles leased to the Insured. Where the report indicates that plates are lost, stolen or returned or the Insured can provide proof of such a situation, no charge will be made for those plates. The circumstances must be clearly documented in the Servicing Carrier's file. Where available this report must be ordered by the Servicing Carrier on every new garage risk and at each renewal.</p> <p>NOTE:<br/>Where it is possible to order both an inspection report and a vehicle plate search report, the vehicle plate search report must be ordered. It is not necessary to order both. In those circumstances where both reports are necessary to properly assess the risk, both reports may be ordered.</p> | <p><b>**REMOVED**</b></p>   | <p>Rule Deleted as Plates will now be sown on the Application, and if not shown will not be covered</p> | <p>This will not impact premiums</p> |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule   | Current Wording  | Approved Wording  | Change from Current  | Premium impact on existing policies |
|--|--|---|--|-------------------------------------|
|  | If the information received in the Inspection Report or Vehicle Plate Search Report is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.  | <b>**REMOVED**</b>  | Rule Deleted as Plates will now be sown on the Application, and if not shown will not be covered | This will not impact premiums       |
| <b>DRIVER'S POLICY SECTION</b>   |  |   |  |                                     |
| Rule 704.A.3<br><br>Binding Coverage – New Policies<br><br>A.<br>Requirements/P rocedures for binding new policies | 3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.<br><br><i>For example:</i><br>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.<br><br>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1. | 3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.<br><br><i>For example:</i><br>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.<br><br>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1. | To bring FA inline with industry practice  | This will not impact premiums       |

**FACILITY ASSOCIATION NEW BRUNSWICK RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE DECEMBER 1, 2023**

| Rule  | Current Wording   | Approved Wording  | Change from Current   | Premium impact on existing policies  |
|---|---|---|---|--------------------------------------|
| <b>NON OWNED SECTION</b>  |   |   |   |                                      |
| <p>Rule 803.A.3</p> <p>Binding Coverage – New Policies</p> <p>A. Requirements/Procedures for binding new policies</p> | <p>3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | <p>3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2 <del>2</del> <b>1</b>. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p> | <p>To bring FA inline with industry practice</p>                      | <p>This will not impact premiums</p> |
| <p>Rule 812.F</p> <p>Minimum Premium / Minimum Retain Premium</p>   | <p><b>F. Minimum Premium / Minimum Retained Premium</b></p> <p>The minimum premium for POL 6 (Non-Owned Automobile Policy), shall be \$250 and the minimum retained premium, in the event of cancellation, shall be \$250.</p>  | <p>F. Minimum Premium / Minimum Retained Premium</p> <p>The minimum premium for POL 6 (Non-Owned Automobile Policy), shall be <del>\$250</del> \$400 and the minimum retained premium, in the event of cancellation, shall be <del>\$250</del> \$400.</p>   | <p>Increases minimum policy premium and minimum retained premium.</p> | <p>This may impact premiums</p>      |

May 2023

**Manual of Rules and Rates  
New Brunswick**

**2023 Private Passenger CLEAR Rate Group Tables and  
2023 Commercial Rate Group Tables  
Effective September 1, 2023 (New Business and Renewals)**

**Effective September 1, 2023** Facility Association is implementing the following update for new business and renewals in New Brunswick:

- 2023 Private Passenger CLEAR Rate Group Tables now having an amended range of 1-12 for Accident Benefits rate groups;
- 2023 Commercial Rate Group Tables ( Tables I and II).

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.

January 2023

**Manual of Rules and Rates  
NEW BRUNSWICK**

**Revised Rates Pages for Interurban Vehicles, Public Bus, Motorcycle & Moped,  
All-Terrain Vehicles and Snow Vehicle  
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 New Brunswick:

- Revised rate pages for Interurban Vehicles, Public Bus, Motorcycle & Moped, All-Terrain Vehicles and Snow Vehicles.
- There is no rate change associated with this amendment.

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.