

**May 2021**

**Manual of Rules and Rates  
NEWFOUNDLAND & LABRADOR**

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

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

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

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

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

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

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

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
149.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract.</li> <li>Claims (paid by the previous Insurer) outside the coverage on the application</li> <li>Any amount paid back by the insured due to an END 8 on the policy with the prior insurer.</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.
<b>COMMERCIAL SECTION</b>				
212.B.1 Trailers, Rating of Trailers, Owned Trailers	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability and DCPD for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability <del>and DCPD</del> for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.	Removes reference to DCPD coverage when rating excess trailers.	This may impact premiums.
239.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes,	Proposes a definition of "Common Management" to be used to determine	This change will not impact premiums.  Risks that to not meet this

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<p>ensuring compliance with hours of work regulations <b>and</b></p> <p>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></p> <p>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></p> <p>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</p>	if a risk is to be fleet rated.	criteria will be rated on an individually rated basis.
239.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>Losses are always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract.</li> <li>Claims (paid by the previous insurer) outside the coverage on the application.</li> </ul>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>All losses (At-Fault and Not-at-fault) are <del>always</del> taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> </ul>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet	Will not impact premiums.

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<ul style="list-style-type: none"> <li>• Any amount paid back by the insured due to an END 8 on the policy with the prior Insurer.</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss.</li> <li>• Amounts above FA deductibles when the prior insurer had higher deductibles.</li> <li>• Losses falling within any special agreements with the prior insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<ul style="list-style-type: none"> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	experience rating.	
<b>PUBLIC SECTION</b>				
335.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a</p>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that to not meet this criteria will be rated on an individually rated basis.

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

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

**FACILITY ASSOCIATION RECOMMENDED RULE CHANGES (ALL JURISDICTIONS)  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE SEPTEMBER 1, 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>RECREATIONAL SECTION</b>				
438.A  Fleets, Definition	NEW	<p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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





**April 2021**

**Manual of Rules and Rates  
NEWFOUNDLAND & LABRADOR**

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

**Effective August 1, 2021** Facility Association is implementing the following rule change for new business and renewals in Newfoundland & Labrador:

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

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

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

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE AUGUST 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
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COMMERCIAL SECTION																												
201:C  Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p><b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</b></p> <p>The deductibles are to be no less than:</p> <table border="1"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 – 18</td> <td>\$1,000</td> </tr> <tr> <td>19 – 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<p>Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over.</p> <p>Amends Minimum Physical Damage Deductible for Heavy Vehicles.</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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<p><b>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg)</b></p> <p>The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:</p> <table border="1"> <thead> <tr> <th>List Price New</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Vehicle Make and Model listed in Commercial Rate Group Table I</td> <td>10% of List Price New (minimum deductible \$5,000).</td> </tr> <tr> <td>&lt;\$50,001</td> <td>10% of List Price New</td> </tr> <tr> <td>\$50,001-\$75,000</td> <td>12% of List Price New</td> </tr> <tr> <td>\$75,001 - \$100,000</td> <td>15% of List Price New</td> </tr> <tr> <td>\$100,001 - \$125,000</td> <td>20% of List Price New</td> </tr> <tr> <td>\$125,001 and Over</td> <td>25% of List Price New</td> </tr> </tbody> </table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	10% of List Price New (minimum deductible \$5,000).	<\$50,001	10% of List Price New	\$50,001-\$75,000	12% of List Price New	\$75,001 - \$100,000	15% of List Price New	\$100,001 - \$125,000	20% of List Price New	\$125,001 and Over	25% of List Price New	<p><b>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)</b></p> <p>The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than:</p> <table border="1"> <thead> <tr> <th>List Price New</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Vehicle Make and Model listed in Commercial Rate Group Table I</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>&lt;\$50,001</td> <td>\$2,500</td> </tr> <tr> <td>\$50,001 - \$65,000</td> <td>\$3,500</td> </tr> <tr> <td>\$65,001 - \$80,000</td> <td>\$4,000</td> </tr> <tr> <td>\$80,001 - \$100,000</td> <td>\$5,000</td> </tr> </tbody> </table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	<\$50,001	\$2,500	\$50,001 - \$65,000	\$3,500	\$65,001 - \$80,000	\$4,000	\$80,001 - \$100,000	\$5,000	
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**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE AUGUST 1 2021**

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



**March 2021**

**Manual of Rules and Rates  
NEWFOUNDLAND & LABRADOR**

**Revised Public Bus, Private Bus, School Bus, Hotel & Country Club  
Bus, Ambulance, Funeral and Garage Rates  
Effective July 1, 2021 (New Business and Renewals)**

**Effective July 1, 2021** Facility Association is implementing the following rate changes for new business and renewals in Newfoundland & Labrador:

- Revised Public Bus rates. Overall, there is a change of +4.8%
- Revised Private Bus rates. Overall there is a change of -0.7%
- Revised School Bus rates. Overall there is a change of +10.9%
- Revised Hotel & Country Club Bus rates. Overall there is a change of +4.2%
- Revised Ambulance rates. Overall there is a change of +3.1%
- Revised Funeral rates. Overall there is a change of +5.0%
- Revised Garage rates. Overall there is a change of +7.2%

Rates may vary depending on individual policy circumstances.

For complete details on this rate change, refer to the manual pages now available on the Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com).

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