

October 2022

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

**Revised Taxi Rates and Various Rule Changes
Effective February 1, 2023 (New Business and Renewals)**

Effective February 1, 2023 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- Revised Taxi rates. Overall, there is a change of +10.0%;
- 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 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 CHANGES EFFECTIVE FEBRUARY 1 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
GENERAL SECTION																																																
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>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</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>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.</p>	Clarify that SPF 9 is not available through FA	This will not impact premiums.																																												
MULTIPLE SECTIONS (FOR CONSISTENCY)																																																
136.C 226.C 323.C 425.C 623.A 724.C Accident/Conviction Surcharge Table	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>0%</td></tr> <tr><td>3 Minor Convictions</td><td>0%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>15%</td></tr> <tr><td>Each additional Major Conviction</td><td>5%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>50%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	0%	3 Minor Convictions	0%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	5%			1 Serious Conviction	50%	Each additional Serious Conviction	100%	<table border="1"> <tr><td>1 Minor Conviction</td><td>0%</td></tr> <tr><td>2 Minor Convictions</td><td>5%</td></tr> <tr><td>3 Minor Convictions</td><td>15%</td></tr> <tr><td>4 Minor Convictions</td><td>25%</td></tr> <tr><td>Each additional Minor Conviction</td><td>15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td>25%</td></tr> <tr><td>Each additional Major Conviction</td><td>25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td>50%</td></tr> <tr><td>Each additional Serious Conviction</td><td>100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	25%	Each additional Major Conviction	25%			1 Serious Conviction	50%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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136.D.b & a 226.D.b & a 323.D.b & a 425.D.b & a 623.B.b & a 724.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p>b. Minor</p> <p>The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> - Using handheld/operated electronic/wireless device 	<p>a. Major</p> <p>Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> - Using a hand held wireless communication/entertainment device 	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums																																												

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
136.D.a & c 226.D.a & c 323.D.a & c 425.D.a & c 623.B.a & c 724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: <ul style="list-style-type: none"> - Fail to obey directions of a peace officer - Fail to stop on request of a peace officer - Stunting 	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
136.D.c 226.D.c 323.D.c 425.D.c 623.D.c 724.D.c Accident and Conviction Surcharge, Conviction Definition: Serious	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: <ul style="list-style-type: none"> - Driving imprudently 	REMOVED	Removes a duplicate conviction from conviction listing. 'Driving Imprudentl y" is equivalent to 'Driving without due care and attention', currently a serious conviction.	Will not impact premiums
136.D.c 226.D.c 323.D.c 425.D.c 623.D.c 724.D.c Accident and Conviction Surcharge,	NEW	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: <ul style="list-style-type: none"> - Novice driver with alcohol in blood 	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in all other	This will impact premiums.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Conviction Definition: Serious			Jurisdictions in which FA operates	
152 243 338 442 Endorsement Application to POL 1 (Owner's Policy) END 35	35: Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle. Rating: \$6 per annual term per vehicle.	35: Emergency Service Expense No longer available. 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.
PRIVATE PASSENGER SECTION				
123.A & B: Commonly Used Endorsements, Coverage for Transportation Replacement Coverage and Legal Liability for Damage to Non-Owned Automobiles	A. Loss of Use Coverage 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. This endorsement is only available for Private Passenger Vehicles. 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	A. Loss of Use Coverage 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. This endorsement is only available for Private Passenger Vehicles. This endorsement is not available on: Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic	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.

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																		
	<p>Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p>Amount Payable The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> <p>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p> <p>B. Legal Liability for Damage to Non-owned Automobiles</p> <p>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.</p> <p>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>Amount Payable 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>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy. 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</p>	<p>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>Amount Payable & Premium</p> <p>The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 570 1530 729"> <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. Legal Liability for Damage to Non-owned Automobiles</p> <p>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.</p> <p>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>Amount Payable & Premium</p> <p>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="1060 1354 1530 1406"> <thead> <tr> <th>Total Limit</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Total Limit	Premium Annual	Premium six month policy					
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
	policy unless the vehicle is deleted or the policy cancelled.	<table border="1" data-bbox="1060 310 1530 391"> <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> </table> <p data-bbox="1060 448 1623 548">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>	\$40,000	\$50	\$26	\$50,000	\$65	\$34	\$75,000	\$75	\$39					
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<p data-bbox="212 579 258 600">152</p> <p data-bbox="212 631 413 706">Endorsement Application to POL 1 (Owner's Policy)</p> <p data-bbox="212 734 296 755">END 20</p>	<p data-bbox="457 579 642 600">20: Loss of Use</p> <p data-bbox="457 605 1003 730">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 data-bbox="457 760 537 781">Rating</p> <p data-bbox="457 812 789 833">Private Passenger Vehicles:</p> <p data-bbox="457 837 999 886">\$50 net per annum for amount payable up to \$50 for any one day up to \$900</p> <p data-bbox="457 915 642 937">Other Vehicles:</p> <p data-bbox="457 941 1016 989">Not offered. Refer to additional rules within manual for further information</p>	<p data-bbox="1060 579 1245 600">20: Loss of Use</p> <p data-bbox="1060 605 1623 730">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 data-bbox="1060 760 1140 781">Rating</p> <p data-bbox="1060 828 1392 849">Private Passenger Vehicles:</p> <p data-bbox="1060 870 1602 891">The amount payable shall not exceed \$50 per day.</p> <table border="1" data-bbox="1060 919 1530 1078"> <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 data-bbox="1060 1107 1245 1128">Other Vehicles:</p> <p data-bbox="1060 1133 1610 1180">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	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy														
\$900	\$50	\$26														
\$1200	\$65	\$34														
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<p data-bbox="212 1237 266 1258">152:</p> <p data-bbox="212 1289 413 1364">Endorsement Application to POL 1 (Owner's Policy)</p> <p data-bbox="212 1391 296 1412">END 27</p>	<p data-bbox="457 1237 1010 1338">Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</p> <p data-bbox="457 1343 1003 1416">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</p>	<p data-bbox="1060 1237 1612 1338">Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</p> <p data-bbox="1060 1343 1619 1416">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</p>	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 27 coverage.												

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	<p>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>Rating</p> <p>Private Passenger Vehicles: Premium: \$50 per annum. Peril: Collision & Comprehensive Limit: \$40,000 Deductible: \$500</p> <p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p>Other Vehicles: Not offered.</p>	<p>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>Rating</p> <p>Private Passenger Vehicles: Peril: Collision & Comprehensive only Deductible: \$500</p> <table border="1" data-bbox="1060 618 1556 781"> <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> <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>Other Vehicles: Not offered.</p>	Limit per occurrence	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	34	\$75,000	\$75	39		<p>Policyholders will have more coverage choice.</p>
Limit per occurrence	Premium Annual	Premium six month policy														
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July 2022

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

**Revised Motorcycle & Moped, All-Terrain, Snow Vehicle Rates
And Recreational Vehicle Rule Change
Effective November 1, 2022 (New Business and Renewals)**

Effective November 1, 2022 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- Revised Motorcycle & Moped rates. Overall, there is a change of -1.5%;
- Revised All-Terrain Vehicles rates. Overall, there is a change of +5.5%. The minimum deductible has been revised to \$500 for optional physical damage, to match the requirements under Rule 401.C: Coverage Available and Minimum Deductibles, Optional Physical Damage. Deductibles under \$500 will be grandfathered on existing All-Terrain Vehicle risks until the vehicle is removed from the policy;
- Revised Snow Vehicle rates. Overall there is a change of +7.5%
- There is an amended rule change in Recreational 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 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 NOVEMBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATIONAL SECTION				
409. B. Motorcycles & Mopeds, Driving Record	<p>1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</p> <p>Suspension of Operator's Licence can be one of two types:</p> <p>A. Suspension for cause: 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. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p>A. With suspensions for cause For the total of all suspensions within the last 3 years, deduct 1 year for each year (or partial year) of suspension from the driving record.</p> <p><i>Examples:</i></p> <p>i. Principle operator is eligible for driving record 3. Has 6 month suspension for demerit points. Now qualifies for driving record 2.</p> <p>ii. Principal operator is eligible for driving record 3. Has been reinstated May 1, 2015 after an 18 month suspension for convictions. Policy is effective June 1, 2015. Now qualifies for Driving Record 1.</p> <p>iii. Driver is newly licenced at Level II and has had a licence suspension while at Level I. Risk qualifies for Driving Record 0.</p>	<p>1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse</p> <p>Suspension of Operator's Licence can be one of two types:</p> <p>A. Suspension for cause: 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. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.</p> <p>A. With suspensions for cause</p> <ul style="list-style-type: none"> • 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). <p><i>Examples:</i></p> <p>1. Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3.</p> <p>2. Principal operator is eligible for driving record 4. Has been reinstated May 1, 2015 after an 18 month suspension for convictions. Policy is effective June 1, 2015. Now qualifies for Driving Record 2.</p> <p>3. Driver is newly licenced at Level II and has had a licence suspension while at Level I. Risk qualifies for Driving Record 0.</p>	Updates the current rule to include the maximum DR applicable on Motorcycle /Mopeds	This will not impact premiums.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>B. With administrative suspensions/cancellation/lapse: If the total time suspended/cancelled/lapsed is less than 1 year in the past 3 years, the driving record will not be affected.</p> <p>If the total time suspended/cancelled/lapsed is 1 year or more in the past 3 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.</p> <p><i>Examples:</i></p> <p>i. Risk is eligible for Driving Record 3. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 2.</p> <p>ii. Risk is eligible for Driving Record 2. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 0.</p> <p>If the licence of the person reported as the principal operator is currently suspended/cancelled/ lapsed see Rule 431: Suspension of Operator’s Licence.</p> <p>An operator with a licence suspension is not eligible for a driver training discount or new driver credit.</p> <p>Ignition Interlock 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>For example: Licence was suspended from January 1, to July 1. The driver entered the Interlock Programme on March 1. The total time the driver’s licence is considered to have been suspended is 2 months (January 1 t March 1) not 6 months.</p>	<p>B. With administrative suspensions/cancellation/lapse:</p> <ul style="list-style-type: none"> • 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. • 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. <p><i>Examples:</i></p> <p>1. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.</p> <p>2. Risk is eligible for Driving Record 4. One operator has 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>An operator with a licence suspension is not eligible for a driver training discount or new driver credit.</p> <p>Ignition Interlock 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>For example: Licence was suspended from January 1, to July 1. The driver entered the Interlock Programme on March 1. The total time the driver’s licence is considered to have been suspended is 2 months (January 1 t March 1) not 6 months.</p>		

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	<p>Regardless of the period during which an operator has held a Learner's Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table border="1" data-bbox="457 440 1029 784"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Permit</th> <th>Valid or Regular no DTC</th> <th>Valid or Regular with DTC</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>0</td> <td>0</td> <td>3</td> </tr> <tr> <td>1 year</td> <td>0</td> <td>1</td> <td>3</td> </tr> <tr> <td>2 years</td> <td>0</td> <td>2</td> <td>3</td> </tr> <tr> <td>3 years</td> <td>0</td> <td>3</td> <td>3</td> </tr> </tbody> </table>	Years Licenced	Learner's Permit	Valid or Regular no DTC	Valid or Regular with DTC	Less than 1	0	0	3	1 year	0	1	3	2 years	0	2	3	3 years	0	3	3	<p>Regardless of the period during which an operator has held a Learner's Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.</p> <table border="1" data-bbox="1058 440 1629 881"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Permit</th> <th>Valid or Regular no DTC</th> <th>Valid or Regular with DTC</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>0</td> <td>0</td> <td>3</td> </tr> <tr> <td>1 year</td> <td>0</td> <td>1</td> <td>3</td> </tr> <tr> <td>2 years</td> <td>0</td> <td>2</td> <td>3</td> </tr> <tr> <td>3 years</td> <td>0</td> <td>3</td> <td>3</td> </tr> <tr> <td>4 years</td> <td>0</td> <td>4*</td> <td>4*</td> </tr> <tr> <td>5 years</td> <td>0</td> <td>5*</td> <td>5*</td> </tr> </tbody> </table>	Years Licenced	Learner's Permit	Valid or Regular no DTC	Valid or Regular with DTC	Less than 1	0	0	3	1 year	0	1	3	2 years	0	2	3	3 years	0	3	3	4 years	0	4*	4*	5 years	0	5*	5*		
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June 2022

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

**Revised Commercial Rule Change
Effective October 1, 2022 (New Business and Renewals)**

Effective October 1, 2022 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- Commercial Rule 228 in the manual has been amended.

The Facility Association website 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 OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
COMMERCIAL SECTION				
228: Outside Province Exposure	<p>Rule 228: U.S. Exposure</p> <p>A. U.S. Exposure Surcharge</p> <p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the</p>	<p>Rule 228: Outside Province Exposure</p> <p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.</p> <p>Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p>A. U.S. Exposure Surcharge (excluding Interurban Vehicles)</p> <p><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></p> <p>The percentage of U.S.Exposure will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the</p>	<p>Harmonize the name of the surcharge across all provinces & territories</p> <p>Clarifies wording and indicates this section excludes IU vehicles.</p>	<p>This will not impact premiums.</p> <p>This may impact premiums on Interurban Vehicles</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies																																				
	<p>documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, DCPD, Accident Benefits, Uninsured Automobile, and END 44R.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>Liability, DCPD, Accident Benefits, Uninsured Automobile, END 44 For each percentage point of mileage in the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 834 1022 971"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 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> <p>Optional Physical Damage For each percentage point of mileage in the U.S., surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 1127 1022 1263"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	U.S. Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44 For each percentage point of total mileage in the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 834 1621 971"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 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> <p>Optional Physical Damage For each percentage point of total mileage in the U.S., surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 1127 1621 1263"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	U.S. Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>Harmonize wording across jurisdiction</p> <p>Harmonize wording across jurisdiction</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
	<p>B. Currency Differential Surcharge</p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x U.S. exposure surcharge</p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The Currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium (Road/Passenger Hazard), not DCPD. 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. 	<p>B. Currency Differential Surcharge (Excluding Interurban Vehicles)</p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x Percentage of U.S. Exposure</p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The percentage of U.S. exposure is 25%.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is additional to but not compounded on the U.S. Exposure surcharge. 	<p>Clarifies wording and indicates this section excludes IU vehicles.</p> <p>Clarifies how Currency Differential Surcharge is to be calculated</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
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Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies																																				
	<p><i>Example:</i></p> <table border="0" style="width:100%"> <tr><td>The Liability premium is</td><td align="right">\$1,000</td></tr> <tr><td>U.S. Exposure Surcharge is</td><td align="right">25%</td></tr> <tr><td>The Currency Differential Surcharge is</td><td align="right">7.75%</td></tr> <tr><td colspan="2"> </td></tr> <tr><td>Base Premium</td><td align="right">1,000</td></tr> <tr><td>U.S. Exposure</td><td align="right">\$1,000 X .25 = \$250</td></tr> <tr><td>Currency Differential</td><td align="right">\$1,000 X 7.75 = \$78</td></tr> <tr><td>Total Liability premium</td><td align="right">\$1,328</td></tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	The Liability premium is	\$1,000	U.S. Exposure Surcharge is	25%	The Currency Differential Surcharge is	7.75%			Base Premium	1,000	U.S. Exposure	\$1,000 X .25 = \$250	Currency Differential	\$1,000 X 7.75 = \$78	Total Liability premium	\$1,328	<p><i>Example:</i></p> <table border="0" style="width:100%"> <tr><td>The Liability premium is:</td><td align="right">\$1,000</td></tr> <tr><td colspan="2"> </td></tr> <tr><td>The percentage of U.S. Exposure is:</td><td align="right">25%</td></tr> <tr><td>The Currency Differential Surcharge is:</td><td align="right">7.75%</td></tr> <tr><td colspan="2"> </td></tr> <tr><td>Base Premium:</td><td align="right">\$1,000</td></tr> <tr><td>U.S. Exposure (\$1,000 x 0.25)</td><td align="right">\$250</td></tr> <tr><td>Currency Differential (\$1,000 x 0.0775)</td><td align="right">\$78</td></tr> <tr><td colspan="2"> </td></tr> <tr><td style="text-align:right">Total Liability Premium</td><td align="right"><u>\$1,328</u></td></tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p> <p>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p>	The Liability premium is:	\$1,000			The percentage of U.S. Exposure is:	25%	The Currency Differential Surcharge is:	7.75%			Base Premium:	\$1,000	U.S. Exposure (\$1,000 x 0.25)	\$250	Currency Differential (\$1,000 x 0.0775)	\$78			Total Liability Premium	<u>\$1,328</u>	<p>Clarifies how Currency Differential Surcharge is to be calculated</p> <p>Introduces outside province exposure surcharge applicable to Interurban Vehicles</p>	<p>This will not impact premiums</p> <p>This will impact premiums on Interurban Vehicles</p>
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**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
		<p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>The surcharges (or discount) applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.</p> <p>Step 1: Determine the Canadian Out of Province Exposure.</p> <p>The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada</u>.</p> <p>a) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>50% or less</u>:</p> <p>Where an Interurban vehicle is registered in Newfoundland & Labrador and reports 50% or less of its total <u>Canadian</u> mileage traveling outside the Atlantic Provinces (New Brunswick, Newfoundland & Labrador, Nova Scotia, Prince Edward Island) and Quebec, <u>no additional surcharge is applicable</u>.</p> <p>b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>over 50%</u>:</p>	<p>Highlights a condition applicable in NL and ON only where an additional surcharge is applicable to U.S. exposure only.</p>	

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies												
		<p>Any Interurban vehicle registered in Newfoundland & Labrador that reports more than 50% of its total mileage outside the Atlantic Provinces (New Brunswick, Newfoundland & Labrador, Nova Scotia, Prince Edward Island) and Quebec, is subject to the surcharge (or discount) outlined below.</p> <p>To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred from the table below.</p> <table border="1" data-bbox="1060 605 1583 870"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge/Discount</th> </tr> </thead> <tbody> <tr> <td>Ontario</td> <td>320%</td> </tr> <tr> <td>Western Canada</td> <td>15%</td> </tr> <tr> <td colspan="2"><i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i></td> </tr> <tr> <td>Territories</td> <td>-20%</td> </tr> <tr> <td colspan="2"><i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i></td> </tr> </tbody> </table> <p><i>Example:</i> A vehicle registered in Newfoundland & Labrador travels 70% of the time in Ontario, 10% in Alberta and 20% in Nova Scotia. As the vehicle has accumulated over 50% of the Canadian mileage in Ontario, a 320% surcharge applies.</p> <p>If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.</p> <p><i>Example:</i> A vehicle registered in Newfoundland & Labrador travels 30% in the Atlantic Provinces and Quebec, 30% in Ontario, 30% in Western Canada and 10% into the U.S. As the vehicle has equal exposure in Ontario and Western Canada, a 320% Ontario surcharge applies, as the surcharge amount is higher. The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p>	Region	Applicable Surcharge/Discount	Ontario	320%	Western Canada	15%	<i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i>		Territories	-20%	<i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i>			
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Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies										
		<p>Step 2: Determine U.S. Exposure</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="1060 500 1625 662"> <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> <p>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</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 Liability (BI and PD) and DCPD premiums.</p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Surcharge= 320%</p> <p>Step 2: U.S. Exposure Surcharge = <u>10%</u></p> <p>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>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%		
U.S. Exposure	Applicable U.S. Surcharge													
5%	5%													
10%	10%													
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50%	50%													

May 2022

**Manual of Rules and Rates
Newfoundland & Labrador**

**2022 Private Passenger CLEAR Rate Group Tables and
2022 Commercial Rate Group Tables
Effective September 1, 2022 (New Business and Renewals)**

Effective September 1, 2022 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- 2022 Private Passenger CLEAR Rate Group Tables now having an amended range of 1-13 for Accident Benefits rate groups;
- 2022 Commercial Rate Group Tables (Tables I and II).

The Facility Association website www.facilityassociation.com has been updated with this information.

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