

May 2023

**Manual of Rules and Rates
Nova Scotia**

2023 Private Passenger CLEAR Rate Group Table, 2023 Commercial Rate Group Table, Revised Motorcycle & Mopeds, Motor Homes, Camper Unit, Private Trailers, Antique & Classic Vehicle Rates and Motorcycle Rule Change Effective September 1, 2023 (New Business and Renewals)

Effective September 1, 2023 Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- 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);
- Revised rate pages for Motorcycle & Mopeds, Motor Homes, Camper Unit, Private Trailer, Antique & Classic Vehicle. There are no rate changes associated with these classes of business;
- Motorcycle Rule 409.B 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 NOVA SCOTIA RULE AND RATES MANUAL SUMMARY OF APPROVED RULE CHANGES SEPTEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																												
RECREATIONAL SECTION																																
409.B Motorcycles & Mopeds, Driving Record	<p>1. Driving Record Entitlement 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>1. Driving Record Entitlement 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" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Years Licenced</th> <th>Learner's Permit</th> <th>Valid or Level 2 no DTC</th> <th>Valid or Level 2 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> <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 Liability, DCPD and Collision coverages.</p>	Years Licenced	Learner's Permit	Valid or Level 2 no DTC	Valid or Level 2 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	<p>Clarifies the rule that DR will not progress when operator only has Learner's licence / permit</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>
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	<p>2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse 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 3 years, deduct 1 year for each year (or partial year) of suspension from the driving record <p><i>Examples:</i></p> <p>1. Risk is eligible for driving record 3. One operator has a 6 month suspension for demerit points. Risk qualifies for driving record 2.</p> <p>2. Risk is eligible for driving record 3. One operator has 18 month suspension for convictions. Risk qualifies for Driving Record 1.</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 3 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 3 years, the driving record will be reduced by 1 for every year (or partial year) suspended/cancelled/lapsed. 	<p>2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse 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>Example 1</i></p> <p>Risk is eligible for driving record 4. One operator has a 6 month suspension for demerit points. Risk qualifies for driving record 3.</p> <p><i>Example 2</i></p> <p>Risk is eligible for driving record 4. One operator has 18 month suspension for convictions. Risk qualifies for Driving Record 2.</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>Update the current rule to include the maximum DR applicable on Motorcycle / Moped</p>	

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	<p><i>Examples:</i></p> <p>1. Risk is eligible for Driving Record 3. One operator has a 10 month suspension for unpaid fines. Risk still qualifies for Driving Record 3.</p> <p>2. Risk is eligible for Driving Record 3. One operator has 24 month suspension for unpaid fines. Risk now qualifies for Driving Record 1.</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>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" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: center;">Years Licenced</th> <th style="text-align: center;">Learner's Permit</th> <th style="text-align: center;">Valid or Level 2 no DTC</th> <th style="text-align: center;">Valid or Level 2 DTC</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Less than 1</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">1 year</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">2 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">3 years</td> <td style="text-align: center;">0</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> </tr> </tbody> </table> <p>A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.</p> <p>3. Valid Operator's Licence A valid 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>	Years Licenced	Learner's Permit	Valid or Level 2 no DTC	Valid or Level 2 DTC	Less than 1	0	0	3	1 year	0	1	3	2 years	0	2	3	3 years	0	3	3	<p><i>Example 1</i> Risk is eligible for Driving Record 4. One operator has a 10 month suspension for unpaid fines. Risk still qualifies for Driving Record 4.</p> <p><i>Example 2</i> Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Risk 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>3. Valid Operator's Licence A valid 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>		
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	<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>4. New Drivers Where the applicant, actual owner or 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.1. 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 (Level 2 or 3 for graduated licensing) new driver with Driver Training shall be rated at Driving Record 3, provided that the driver has no at fault accidents or no licence suspensions at the commencement of the period of insurance.</p> <p>5. Driver Training Successful completion of the Motorcycle Driver Training Program approved by the Canada Safety Council or any training program approved by the appropriate Ministry of Transportation where the program also has the authority to issue motorcycle licences.</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>4. New Drivers Where the applicant, actual owner or 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.1. 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 (Level 2 or 3 for graduated licensing) new driver with Driver Training shall be rated at Driving Record 3, provided that the driver has no at fault accidents or no licence suspensions at the commencement of the period of insurance.</p> <p>5. Driver Training Successful completion of the Motorcycle Driver Training Program approved by the Canada Safety Council or any training program approved by the appropriate Ministry of Transportation where the program also has the authority to issue motorcycle licences.</p>		

April 2023

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**Revised Public Bus, Private Bus, School Bus,
Hotel & Country Club Bus, Ambulance and Funeral Rates
Effective August 1, 2023 (New Business and Renewals)**

Effective August 1, 2023 Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised Public Bus rates. Overall there is a change of +1.1%. Rates may vary depending upon individual policy circumstances;
- Revised Private Bus rates. Overall there is a change of -2.4%. Rates may vary depending upon individual policy circumstances;
- Revised School Bus rates. Overall there is a change of +2.4%, Rates may vary depending upon individual policy circumstances;
- Revised rate pages for Hotel & Country Club Bus, Ambulance and Funeral. There are no rate changes associated with these classes of business.

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

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