

September 2021

Manual of Rules and Rates NUNAVUT

Revised Commercial Rule 234 and GISA (ASP) Updates Effective January 1, 2022 (New Business and Renewals)

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

- Commercial Rule 234 in the manual has been amended.
- There are amended rule changes in various sections of the manual for GISA (ASP) updates.
- A summary of the rule changes 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 NUNAVUT RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

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COMMERCIAL SECTION				
234: Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the commercial vehicle(s) in the new jurisdiction. The existing policy must be cancelled pro rata and new insurance obtained in the new jurisdiction.	Provides guidance on how to rate an interurban vehicle chiefly used in another jurisdiction	This may impact premiums.

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		<p>Nunavut Exposure, to determine the surcharge applicable.</p> <p>If the vehicle is chiefly used in more than one region as defined below, it is to be rated based on the region that generates the highest vehicle premium.</p> <p>Region 1 – Atlantic Provinces (Newfoundland & Labrador, Nova Scotia, New Brunswick, Prince Edward Island): Rate using New Brunswick Interurban rates.</p> <p>Region 2 – Central (Ontario and Quebec): Rate using Ontario Interurban rates.</p> <p>Region 3 – West and North (Alberta, British Columbia, Saskatchewan, Manitoba and the Territories): Rate using Alberta Interurban rates.</p>																																		
<p>236</p> <p>Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less</p>	<p>Rule 236: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, Physical Damage</p> <table border="0"> <thead> <tr> <th>Class of Vehicle</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Private Passenger Vehicles</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> <tr> <td> Light Trucks</td> <td>200% of 43/0 rate</td> </tr> <tr> <td> Heavy Trucks</td> <td>200% of 45/0 rate</td> </tr> <tr> <td> Tractors/Trailers</td> <td>175% of 64/0 rate</td> </tr> <tr> <td>Private Type Trailers</td> <td></td> </tr> <tr> <td>Liability</td> <td>Non-Pleasure rate</td> </tr> </tbody> </table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	Non-Pleasure rate	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, Optional Physical Damage</p> <table border="0"> <thead> <tr> <th>Class of Vehicle</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Private Passenger Vehicles</td> <td>250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> <tr> <td> Light Trucks</td> <td>200% of 43/0 rate</td> </tr> <tr> <td> Heavy Trucks</td> <td>200% of 45/0 rate</td> </tr> <tr> <td> Tractors/Trailers</td> <td>175% of 64/0 rate</td> </tr> <tr> <td>Private Type Trailers</td> <td></td> </tr> <tr> <td>Liability</td> <td>Non-Pleasure rate</td> </tr> </tbody> </table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	Non-Pleasure rate	<p>Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.</p>	<p>This does not impact premiums.</p>
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PUBLIC SECTION				
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing - Class 7C	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.

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307. K Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6A and insert rated use of vehicle. A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network. Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network. Code and rate as a Taxi Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.	Type of Use created in accordance with GISA bulletin 2020-10.	This does not impact premiums.																																																															
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	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%		
				Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		

**Manual of Rules and Rates
NUNAVUT****2021 Private Passenger CLEAR Rate Group Tables,
2021 Commercial Rate Group Tables and Various Rule Changes
Effective October 1, 2021 (New Business and Renewals)**

Effective October 1, 2021 Facility Association is implementing the following updates for new business and renewals in Nunavut:

- 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 has been updated with this information.

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

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
FPRIVATE PASSENGER SECTION				
136.C Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	Each additional Major Conviction	25%	Each additional Major Conviction	25%
	1 Serious Conviction	100%	1 Serious Conviction	100%
Each additional Serious Conviction	100%	Each additional Serious Conviction	100%	
136.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p>b. Minor 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 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
136.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p>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:</p> <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <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

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>136.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Major and Serious</p>	<p>NEW</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood 	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in other jurisdictions in which FA operators</p>	<p>This will affect premiums</p>
<p>149.A</p> <p>Fleets, Definition</p>	<p>NEW</p>	<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"> 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 	<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>

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<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 149/239/438.</p>		
<p>149.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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"> • All losses (At-Fault and Not-at-fault) are always 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; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
COMMERCIAL SECTION						
226.C Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	2 Minor Convictions	5%	2 Minor Convictions	5%		
	3 Minor Convictions	15%	3 Minor Convictions	15%		
	4 Minor Convictions	25%	4 Minor Convictions	25%		
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%		
	1 Major Conviction	15%	1 Major Conviction	25%		
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
	226.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p>b. Minor 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>... - Using handheld/operated electronic/wireless device</p>	<p>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:</p> <p>... - Using a hand held wireless communication/entertainment device</p>	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market		
226.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p>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:</p> <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <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		

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>226.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Major and Serious</p>	<p>NEW</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood 	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in other jurisdictions in which FA operators</p>	<p>This will affect premiums</p>
<p>239.A</p> <p>Fleets, Definition</p>	<p>NEW</p>	<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"> 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<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 149/239/438.</p>		
<p>239.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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"> • All losses (At-Fault and Not-at-fault) are always 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; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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 NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PUBLIC SECTION				
323.C Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	Each additional Major Conviction	25%	Each additional Major Conviction	25%
	1 Serious Conviction	100%	1 Serious Conviction	100%
Each additional Serious Conviction	100%	Each additional Serious Conviction	100%	
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p>b. Minor 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 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
323.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p>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:</p> <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <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

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>323.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Major and Serious</p>	<p>NEW</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood 	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in other jurisdictions in which FA operators</p>	<p>This will affect premiums</p>
<p>335.A</p> <p>Fleets, Definition</p>	<p>NEW</p>	<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"> 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 	<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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		<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 149/239/438.</p>		
<p>339.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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"> • All losses (At-Fault and Not-at-fault) are always 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; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p>Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.</p>	<p>Will not impact premiums.</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
RECREATIONAL SECTION																																																
425.C Accident/Conviction Surcharge Table	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Minor Conviction</td><td style="text-align: right;">0%</td></tr> <tr><td>2 Minor Convictions</td><td style="text-align: right;">5%</td></tr> <tr><td>3 Minor Convictions</td><td style="text-align: right;">15%</td></tr> <tr><td>4 Minor Convictions</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td>Each additional Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td style="text-align: right;">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td style="text-align: right;">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	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Minor Conviction</td><td style="text-align: right;">0%</td></tr> <tr><td>2 Minor Convictions</td><td style="text-align: right;">5%</td></tr> <tr><td>3 Minor Convictions</td><td style="text-align: right;">15%</td></tr> <tr><td>4 Minor Convictions</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td style="text-align: right;">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td style="text-align: right;">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	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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425.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p>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:</p> <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <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																																												

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>425.D.c</p> <p>Accident and Conviction Surcharge, Conviction Definition: Major and Serious</p>	<p>NEW</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood 	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in other jurisdictions in which FA operators</p>	<p>This will affect premiums</p>
<p>438.A</p> <p>Fleets, Definition</p>	<p>NEW</p>	<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"> 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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, and 	<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>

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<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 149/239/438.</p>		
<p>438.B Fleets, Fleet Rating</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • Losses are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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"> • All losses (At-Fault and Not-at-fault) are always 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; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. <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 NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GARAGE SECTION				
623.A Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	Each additional Major Conviction	25%	Each additional Major Conviction	25%
	1 Serious Conviction	100%	1 Serious Conviction	100%
Each additional Serious Conviction	100%	Each additional Serious Conviction	100%	
623.B.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p>b. Minor 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 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
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p>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:</p> <ul style="list-style-type: none"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <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

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
623.B.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> - Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped - Learner/Level One driver fail/refuse breath sample - Learner/Level One driver with alcohol in blood 	<p>Adds conviction that was missing in specified jurisdiction</p> <p>Conviction is treated as Serious in other jurisdictions in which FA operators</p>	This will affect premiums																																												
DRIVER'S POLICY SECTION																																																
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>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>15%</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>100%</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	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	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>100%</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	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1 2021**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<ul style="list-style-type: none"> - Using handheld/operated electronic/wireless device 		treatment in the standard market	
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"> - Failure to stop on request of or obey directions of a police officer. - Stunting 	c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: <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
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March 2021

**Manual of Rules and Rates
NUNAVUT**

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

Effective July 1, 2021 Facility Association is implementing the following updates for new business and renewals in Nunavut:

- 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 has been updated with this information.

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

**FACILITY ASSOCIATION NUNAVUT RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 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)		
	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.	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 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.			