

May 2023

**Manual of Rules and Rates  
Ontario**

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

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

- 2023 Private Passenger CLEAR Rate Group Tables now having an amended range of 12-45 for Accident Benefits rate groups;
- 2023 Commercial Rate Group Tables ( Tables I and II).

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

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

January 2023

**Manual of Rules and Rates  
Ontario**

**Revised Private Passenger Vehicle Rates, Motorcycle & Mopeds Rates,  
and Private Passenger Vehicle Rule Change  
Effective May 1, 2023 (New Business and Renewals)**

**Effective May 1, 2023** Facility Association is implementing the following update for new business and renewals in Ontario:

- Revised Private Passenger rates. Overall, there is a change of +13.1%. Rates may vary depending upon individual policy circumstances;
- Revised Motorcycle & Mopeds rates. Overall, there is a change of +6.5%. Rates may vary depending upon individual policy circumstances;
- A revised rule in the Private Passenger section of the manual. A summary of the rule change is attached to the Manual Bulletin on the Facility Association website.

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

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**FACILITY ASSOCIATION ONTARIO RULES AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE MAY 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<b>PRIVATE PASSENGER SECTION</b>				
<p>Rule 111. Rating Class</p> <p>Notes: Class 05 and 06</p>	<p>Notes: Class 05 and 06</p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25; coverage is then charged for such occasional drivers by adding the Third Party Liability, DCPD, Accident Benefits and Collision Coverage for Class 05 or Class 06 premiums. It is not permissible to issue a policy solely with a Class 05 or Class 06.</p> <p>2. The Third Party Liability limit, DCPD and Collision deductible for Classes 05 and/or Class 06 drivers must be identical to the coverage provided for the vehicle, except when varied by an END 28 ('Reducing coverage for Named Persons').</p> <p>3. Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.</p> <p>4. If there are two or more occasional drivers under 25 and:</p>	<p>Notes: Class 05 and 06</p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25; coverage is then charged for such occasional drivers by adding the Third Party Liability, DCPD, Accident Benefits, <b>Uninsured Automobile</b> and Collision Coverage for Class 05 or Class 06 premiums. It is not permissible to issue a policy solely with a Class 05 or Class 06.</p> <p>2. The Third Party Liability limit, DCPD and Collision deductible for Classes 05 and/or Class 06 drivers must be identical to the coverage provided for the vehicle, except when varied by an END 28 ('Reducing coverage for Named Persons').</p> <p>3. Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.</p> <p>4. If there are two or more occasional drivers under 25 and:</p>	<p>Clarifies the existing Rule Note for Class 05 &amp; 06 to indicate that Uninsured Automobile premium applies.</p>	<p>No impact to premiums</p>