



Manual of Rules and Rates YUKON

Various Rule Changes for 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 Yukon:

- There are amended rule changes in various sections of the manual for this GISA (ASP) updates.
- A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule	Current Word	ling		Approved Wording	g		Change from current	Premium impact
GENERAL SEC	TION							
Commission							Introduces new coverage	This does not
	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
	Public Bus	6%	6%	Public Bus	6%	6%	accordance with GISA	
	Class 70, 73, 74, 78			Class 70, 73, 74, 78			Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
PRIVATE PAS	SENGER SECTION							
146	Rule 146: Short Term Re	ntals-		Rule 146: Short Term Re	ntals-U	nspecified	Introduces new coverage	This does not
	Unspecified Lessees - Lea	ases of 3	30 Days	Lessees - Leases of 30 Da	aysor L	ess and	and Description updated in	impact premiums.
Short-Term Rentals-	or Less			Ride Sharing			accordance with GISA Bulletin 2020-10.	
Unspecified				A. Short-Term Rentals-U	ncnocifi	adlassaas		
Lessees – Lease				- Leases of 30 days or leases				
of 30 Days or				Use POL 1 and END 5C.	55 - Cia	55 714		
Less								
2000	Use POL1 and END 5C. Ins	surance is	provided	Insurance is provided on a	specified	l vehicle/per		
	on a specified vehicle/per v			vehicle basis and use of EN	D ['] 21A/B	is not		
	use of END 21A/B is not pe	rmitted.	Use of	permitted. Use of END 44 is	s not per	mitted.		
	END 44 is not permitted.							
				Coverages/Premiums				
	Coverages/Premiums			1. Liability, Optional Phys		mage		
	1. Liability, Physical Dam				emium	7/0		
		emium	7/0	Private Passenger 25 Vehicles	0% of 0	7/0 rate		
	Private Passenger 25 Vehicles	50% of 0	// U late	Commercial Vehicles				
	Commercial Vehicles				00% of 4	3/0 rate		
		0% of 4	3/0 rate			5/0 rate		
		0% of 4				4/0 rate		
		'5% of 6			2 /0 0/ 0	., 5 . 4 . 6		

Rule	Current Wording		Approved Wor	ding	Change from current	Premium impact
	Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N icle is used in connection service, or peer-to-peer . Insurance is provided on vehicle basis and use of itted. Use of END 44 is not		
COMMERCIAL 236 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 236: Short Term Unspecified Lessees - or Less		Lessees - Leases of 3 Ride Sharing	, Is-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

Rule	Current Wo	ording	Approved Wor	ding	Change from current	Premium impact
	Use POL 1 and END 5C. on a specified vehicle/po use of END 21A/B is not END 44 is not permitted	er vehicle basis and permitted. Use of	Insurance is provided of vehicle basis and use of permitted. Use of END			
	Coverages/Premiumee 1. Liability, Physical D Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Vehi Camper Units Liability Physical Damage Motor Cycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate 175% of 64/0 rate plus \$15 250% of normal rate cles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate 250% of normal rate 250% of normal rate Refer to Servicing Carrier		Physical Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate 250% of normal rate 250% of 07/0 rate 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier		
			Use POL 1 and END 5C	. Insurance is provided on		

Rule	Current Wording	Approved Wording	Change from current	Premium impact	
		a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.			
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.			
PUBLIC SECT	ION		I		
Table of Contents	D. Private Bus – 79 E. Van Pool – 79	D. Private Bus – 7M E. Van Pool – 7M	Description updated in accordance with GISA	This does not impact premiums.	
307 Rating Class	F. Taxi – 77 G. Limousine	F. Taxi – 7A G. Limousine – 7B K. Ride Hailing (Class 7C)	Bulletin 2020-10		
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.	
307. E Rating Class	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.	
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.	
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.	
307. K Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6C and insert rated use of vehicle.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.	
		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			

Rule	Current Wording			Approved Wording			Change from current	Premium impact
				applicable to Passenger Boo Accident Benefits for a Publ		y and		
Rule 320:	The commission rates a	re:		The commission rates are	e:		Description updated in	This does not
Commission	Public Vehicles	Exp.	Indv.	Public Vehicles	Exp.	Indv.	accordance with GISA	impact premiums.
Schedule	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
332 Short-Term Rentals-	Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less Use POL 1 and END 5C. Insurance is provided			Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing			Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Unspecified Lessees – Lease of 30 Days or Less	on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.			A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.				
Less	Coverages/Premiums			Insurance is provided on a specified vehicle/per				
	1. Liability, Physical Da	mage		vehicle basis and use of END 21A/B is not				
	Class of Vehicle P	remium 50% of 0	7/0 rate	permitted. Use of END 44 is not permitted.				
	Vehicles	50 /0 01 0	//01010	Coverages/Premiums				
	Commercial Vehicles	000/ of 4	2/0 =====	1. Liability, Optional Phys Class of Vehicle Pr	sical Da emium	mage		
		00% of 4 00% of 4				7/0 rate		
		75% of 6		Vehicles 25	0.0010			
	Private Type Trailers		.,	Commercial Vehicles				
	Liability N	on-Pleası lus \$15	ure rate	Light Trucks 20		3/0 rate 5/0 rate		
		50% of n	ormal rate ounted			4/0 rate		

Rule	Current Wording		Approved Wor	ding	Change from current	Premium impact
	Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted. Rate as Short-Term Re	250% of 07/0 rate 250% of Normal rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N iicle is used in connection service, or peer-to-peer . Insurance is provided on vehicle basis and use of iitted. Use of END 44 is not		
RECREATION	AL SECTION		A above) and code as (
435 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 435: Short Term Lessees - Leases of 3 Use POL 1 and END 5C. on a specified vehicle/p use of END 21A/B is no END 44 is not permitted	0 Days or Less Insurance is provided er vehicle basis and t permitted. Use of	Lessees - Leases of 3 Ride Sharing	, Is-Unspecified Lessees or less – Class 7M	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Coverages/Premium	S	Insurance is provided of	on a specified vehicle/per		

Rule	Current Wording		Approved Wor	ding	Change from current	Premium impact
Rule	 Liability, Physical I Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 	Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate	Approved Wor vehicle basis and use o permitted. Use of END Coverages/Premium 1. Liability, Optional I Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes and Veh Camper Units Liability Optional Physical Damage Motorcycles & Mopeds	f END 21A/B is not 44 is not permitted. S Physical Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate abicles with mounted 250% of 07/0 rate 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16-	Change from current	Premium impact
	2. Accident Benefits Charge the normal rate concerned.	for the type of vehicle	with a vehicle-sharing s rental company Use POL 1 and END 5C a specified vehicle/per	20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle		

Rule	Current Word	ling		Approved Wording	9		Change from current	Premium impact
				Rate as Short-Term Rental A above) and code as Class	•	ned in Section		
Driver's Polic	cy Section							
Rule 721							Introduces new coverage	This does not
Commission	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	accordance with GISA Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			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 YUKON

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 Yukon:

- Commercial Rule 234 in the manual has been amended.
- There are amended rule changes in various sections of the manual for this GISA (ASP) updates.
- A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule	Current Word	ling		Approved Wordin	g		Change from current	Premium impact
GENERAL SEC	TION							
Commission							Introduces new coverage	This does not
	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in	impact premiums.
	Public Bus	6%	6%	Public Bus	6%	6%	accordance with GISA	
	Class 70, 73, 74, 78			Class 70, 73, 74, 78			Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club	7.5%	10%	Hotel & Country Club	7.5%	10%		
	Class 72			Class 72				
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
PRIVATE PAS	SENGER SECTION							
146	Rule 146: Short Term Re	ntals-		Rule 146: Short Term Re	ntals-Ur	nspecified	Introduces new coverage	This does not
-	Unspecified Lessees - Le	ases of 3	30 Davs	Lessees - Leases of 30 D			and Description updated in	impact premiums.
Short-Term	or Less		-	Ride Sharing	•		accordance with GISA	
Rentals-				_			Bulletin 2020-10.	
Unspecified				A. Short-Term Rentals-U	nspecifi	ed Lessees		
Lessees – Lease				- Leases of 30 days or le	ss – Cla	ss 7M		
of 30 Days or				Use POL1 and END 5C.				
Less								
	Use POL1 and END 5C. Ins			Insurance is provided on a				
	on a specified vehicle/per v			vehicle basis and use of EN				
	use of END 21A/B is not pe	rmitted.	Use of	permitted. Use of END 44 is	s not per	mitted.		
	END 44 is not permitted.							
				Coverages/Premiums				
	Coverages/Premiums			1. Liability, Optional Phy		mage		
	1. Liability, Physical Dam				emium	7/0		
		remium	7/0		0% OT U	7/0 rate		
		50% of 0	//Urate	Vehicles				
	Vehicles			Commercial Vehicles	00/ -64	2/0		
	Commercial Vehicles	00/ - 4	2/0 == ==			3/0 rate		
		00% of 4	,	,		5/0 rate		
	Heavy Trucks 20		5/0 rate	Tractors/Trailers 17	750/2 247	4/0 rate		

Rule	Current Wording		Approved Wor	ding	Change from current	Premium impact
	Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N iicle is used in connection service, or peer-to-peer . Insurance is provided on vehicle basis and use of iitted. Use of END 44 is not		
COMMERCIA	LSECTION		A above) and code as t			
234: Vehicles Used Outside Jurisdiction of Registration	When a Named Insured residence, or registers jurisdiction, the Named register the vehicle(s) i The existing policy mus rata) and new insuranc jurisdiction.	the business in another Insured is required to n the new jurisdiction. It be cancelled (pro	jurisdiction, the Named register the commercia jurisdiction. The existir	the business in another I Insured is required to	Provides guidance on how to rate an interurban vehicle chiefly used in another jurisdiction	This may impact premiums.

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered.	Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they are registered.		
	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:	When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes:		
	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction	 The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 		
	2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.	2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.		
	 If the vehicle is operated outside Yukon, including into the U.S., Yukon rates and surcharge apply. Refer to Rule 228: Outside Yukon Exposure to determine the surcharges applicable. 	3. If the vehicle is classified as Commercial (excluding Interurban Classes 61, 62, 63, 64 or 99) and is operated outside Yukon, including into the U.S., Yukon rates and a surcharge apply. Refer to Rule 228: Outside Yukon Exposure to determine the surcharges applicable.		
		4. If the vehicle is classified as Interurban (Class 61, 62, 63, 64 or 99) and is operated outside the Territories (Northwest Territories, Nunavut, Yukon), including into the U.S., the vehicle is to be rated based on the Province the vehicle accumulates the majority of its mileage based on Mileage Reports (logs) on the vehicles concerned.		
		If the majority of the mileage is accumulated within Yukon, Yukon rates and a surcharge apply. Refer to Rule 228: Outside Yukon Exposure to determine the surcharges applicable.		
		If the majority of mileage is accumulated outside of Yukon, the jurisdiction where the vehicle is chiefly used will determine the 'Region' and rates that are to apply. The Outside Yukon Exposure (Rule 228) surcharge will apply in addition to the		

Rule	Current Wording	Approved Wording	Change from current	Premium impact
		 indicated rate. Refer to Rule 228: Outside Yukon Exposure, to determine the surcharge applicable. 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. Region 1 – Atlantic Provinces (Newfoundland & Labrador, Nova Scotia, New Brunswick, Prince Edward Island): Rate using New Brunswick, Prince Edward Island): Rate using New Brunswick Interurban rates. Region 2 – Central (Ontario and Quebec): Rate using Ontario Interurban rates. Region 3 – West and North (Alberta, British Columbia, Saskatchewan, Manitoba and the Territories): Rate using Alberta Interurban rates. 		
236 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 236: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less 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.	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride SharingA. Short-Term Rentals-Unspecified Lessees - Leases of 30 days or less - Class 7M 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.	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Coverages/Premiums1. Liability, Physical DamageClass of VehiclePremiumPrivate Passenger250% of 07/0 rateVehiclesCommercial VehiclesLight Trucks200% of 43/0 rateHeavy Trucks200% of 45/0 rateTractors/Trailers175% of 64/0 rate	Coverages/Premiums1. Liability, Optional Physical DamageClass of VehiclePremiumPrivate Passenger250% of 07/0 rateVehiclesCommercial VehiclesLight Trucks200% of 43/0 rateHeavy Trucks200% of 45/0 rateTractors/Trailers175% of 64/0 rate		

Rule	Current W	ording	Approved Wording		Change from current	Premium impact
	Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier	Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned. B. Ride Sharing – Clas Applicable where a veh with a vehicle-sharing s rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted.	250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate 250% of normal rate Refer to Servicing Carrier e for the type of vehicle ss 7N iicle is used in connection service, or peer-to-peer . Insurance is provided on vehicle basis and use of iitted. Use of END 44 is not		
PUBLIC SECT						
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 7	7C)	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.

Rule	Current Word	Current Wording Approved Wording		Change from current	Premium impact				
307.D	D. Private Bus – Class 7	'9		D. Private Bus – Class 7M		Description updated in accordance with GISA	This does not impact premiums.		
Rating Class						Bulletin 2020-10			
307.E	E. Van Pool – Class 79			E. Van Pool – Class 7N			Description updated in	This does not	
Rating Class							accordance with GISA Bulletin 2020-10	impact premiums.	
307. F	F. Taxi – Class 77			F. Taxi – Class 7A			Description updated in	This does not	
507.1						accordance with GISA	impact premiums.		
Rating Class							Bulletin 2020-10		
307. G	G. Limousine			G. Limousine – Class 7	7B		Description updated in	This does not	
						accordance with GISA	impact premiums.		
Rating Class				Bulletin 2020-10					
307. K	NEW		K. Ride Hailing - Class			Type of Use creased in	This does not		
Rating Class	Attach END 6C and		Attach END 6C and insert	rated use	of vehicle.	accordance with GISA bulletin 2020-10.	impact premiums.		
				A vehicle used in connection					
					motor vehicle, used to provide pre-arranged				
				transportation of passengers for compensation					
		through use of a transportation		ation net	NOTK.				
				Ride Hailing vehicles do no transport passengers othe of a transportation networ	r than thr				
				Code and rate as a Taxi					
				Where seating capacity ex	ceeds sev	en, for each			
				seat over seven, add the p					
				applicable to Passenger Bodily Injury and					
Rule 320:	The commission rates are			Accident Benefits for a Put The commission rates a			De e suistie sur dete dis	This does not	
Commission	Public Vehicles	Exp.	Indv.	Public Vehicles	Exp.	Indv.	Description updated in accordance with GISA	impact premiums.	
Schedule	Public Bus	6%	6%	Public Bus	6%	6%	Bulletin 2020-10		
	Class 70, 73, 74, 78	2.0		Class 70, 73, 74, 78		- / 0			
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%			
	Hotel & Country Club	7.5%	10%	Hotel & Country Club	7.5%	10%			
	Class 72		1.0.01	Class 72		1.0.0/			
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%			
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%			
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%			
	Ambulance Class 76 Funeral Vehicles Class 75	7.5%	10% 10%	Ride Hailing Class 7C Van Pool Class 7M	6% 7.5%	6% 10%			
	Futteral vehicles class 75	1.5%	10%0		1.5%	10%0			

Rule	Current W	/ording	Approved Wor	ding	Change from current	Premium impact
	Short Term Rental Class 79	7.5% 10%	Ambulance Class 76 Funeral Vehicles Class Short Term Rental Class 7M Ride Sharing Class 71	7.5% 10%		
332 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	Rule 332: Short Term Lessees - Leases of 3 Use POL 1 and END 5C. on a specified vehicle/p use of END 21A/B is no END 44 is not permitted Coverages/Premium 1. Liability, Physical I Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Physical Damage Motor Homes and Veh Camper Units Liability Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	0 Days or Less Insurance is provided ber vehicle basis and t permitted. Use of d. S Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate 250% of 07/0 rate 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20 250% of normal rate Refer to Servicing Carrier	Lessees - Leases of 3 Ride Sharing A. Short-Term Renta - Leases of 30 days of Use POL 1 and END 5C Insurance is provided of vehicle basis and use of permitted. Use of END Coverages/Premium 1. Liability, Optional Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers Private Type Trailers Liability Optional Physical Damage Motor Homes and Vel Camper Units Liability Optional Physical Damage Motorcycles & Mopeds	Is-Unspecified Lessees or less – Class 7M on a specified vehicle/per of END 21A/B is not 44 is not permitted. Bs Physical Damage Premium 250% of 07/0 rate 200% of 43/0 rate 200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate plus \$15 250% of normal rate hicles with mounted 250% of 07/0 rate 250% of Normal rate 250% of Normal rate 250% of Driving Record 0 rate applicable to Age 16- 20	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
	Charge the normal rate concerned.	e for the type of vehicle	Snow Vehicles All Terrain Vehicles	250% of normal rate 250% of normal rate		

Rule	Current Wordir	ng	Approved Word	ding	Change from current	Premium impact
			with a vehicle-sharing s rental company Use POL 1 and END 5C. a specified vehicle/per v END 21A/B is not permi permitted.	ss 7N cle is used in connection ervice, or peer-to-peer Insurance is provided on rehicle basis and use of itted. Use of END 44 is not ntal (as outlined in Section		
RECREATION	AL SECTION					
435 Short-Term Rentals- Unspecified	erm - Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and		Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M		Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Lessees – Lease of 30 Days or Less	Private Passenger 2500 Vehicles Commercial Vehicles Light Trucks 2000 Heavy Trucks 2000 Tractors/Trailers 1750 Private Type Trailers Liability Non- plus Physical Damage 2500 Motor Homes and Vehicles w Camper Units	ge mium % of 07/0 rate % of 43/0 rate % of 45/0 rate % of 64/0 rate -Pleasure rate \$15 % of normal rate	Use POL 1 and END 5C.	n a specified vehicle/per END 21A/B is not 44 is not permitted.		

Rule	Current Wo	rding		Approved Wor	ding		Change from current	Premium impact
	Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	250% of Na 250% of D Record 0 ra applicable f 20 250% of no 250% of no Refer to Se Carrier or the type	riving ate to Age 16- ormal rate ormal rate rvicing	Optional Physical Damage Motor Homes and Vel Camper Units Liability Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle 2. Accident Benefits Charge the normal rate concerned. B. Ride Sharing – Cla : Applicable where a veh with a vehicle-sharing rental company Use POL 1 and END 5C a specified vehicle/per END 21A/B is not perm permitted. Rate as Short-Term Re A above) and code as C	250% of 0 250% of N 250% of D Record 0 r applicable 20 250% of n 250% of n Refer to Se Carrier e for the type ss 7N sicle is used in service, or pe . Insurance is vehicle basis hitted. Use of	ounted 7/0 rate ormal rate riving ate to Age 16- ormal rate ormal rate ervicing of vehicle n connection eer-to-peer and use of END 44 is not	t	
Driver's Policy	y Section							
Rule 721		_					Introduces new coverage	This does not
Commission	3. Public Vehicles	Exp.	Indv.	3. Public Vehicles	Exp.	Indv.	and Description updated in accordance with GISA	impact premiums.
	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%	Bulletin 2020-10.	
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72		10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 7		6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		

Rule	Current Wording		Approved Wording			Change from current	Premium impact	
	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	7.5%	10%	Ambulance Class 76	7.5%	10%		
	Class 79			Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental	7.5%	10%		
				Class 7M				
				Ride Sharing Class 7N	7.5%	10%		



May 2021

Manual of Rules and Rates YUKON

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 Yukon:

- 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 <u>www.facilityassociation.com</u> has been updated with this information.

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

1 Major Convict Each additional 1 Serious Conv Each additional 136.D.b & a b. Minor The list of minor Other moving victor	tion tions tions I Minor Conviction tion I Major Conviction	0% 0% 25% 15% 15% 5%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	0% 5% 15% 25% 15% 25%	Aligns Surcharge levels to be consistent	This will impact premiums
Accident/Conviction Surcharge Table 1 Minor Convict 3 Minor Convict 4 Minor Convict Each additional 1 Major Convict Each additional 1 Serious Conv Each additional 1 Serious Conv Each additional 5 Minor The list of minor other moving vice	tions tions I Minor Conviction tion I Major Conviction viction	0% 0% 25% 15% 15%	2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction	5% 15% 25% 15%	Surcharge levels to be consistent	impact
Surcharge, Conviction Definition: Minor and Major Conviction Conviction Definition: Minor and Major Conviction	I Serious Conviction convictions is not all i plations, including new governing highway tra r, whether committed if not specifically nam is list, including but not bandheld/operated elect s device ted Licence (where app Permit novice driver contravention of cond Accompanying driver blood alcohol Driver unaccompanie qualified driver Drive with front seat Drive with front seat Drive on prohibited h Drive at unlawful hou Drive motorcycle with	offences offic, may be within or ed in the limited to: tronic/ plicable): in d/rest has excess ed by a passenger ssengers highway ur	Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction a. Major Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmer - Graduated Licence (where appendiction of contravention of contraventicontravention of contravention of contraventi	25% 50% 100% fences under or any offence itted within or t device oplicable): in nd/rest r has excess ed by a t passenger assengers highway ur th passenger	Amends jurisdiction Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
136.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: 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: 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 Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	 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: 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 	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
149.A Fleets, Definition	NEW	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes,	Proposes a definition of "Common Manageme nt" to be used to determine	This change will not impact premiums. Risks that to not meet this

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		 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 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. 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. 	if a risk is to be fleet rated.	criteria will be rated on an individually rated basis.
149.B Fleets, Fleet Rating	 Experience rating includes the following: 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. 	 Experience rating includes the following: 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; 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet	Will not impact premiums.

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies	
	 Any amount paid back by the insu- END 8 on the policy with the prior Claims falling within a specific dec offered by FA e.g. on an occurren- regardless of the coverage involve Amounts above FA deductibles whi insurer had higher deductibles. Losses falling within any special a with the prior insurer. NOTE: Full experience details must be directly from the prior insurer to ensur information on the risk is provided. 	 Any amount paid back by the Insu END 8 on the policy with the prior Claims falling within a specific dec offered by FA e.g. on an occurren regardless of the coverage involve Amounts above FA deductibles wh Insurer had higher deductibles; Losses falling within any special a with the prior Insurer. NOTE: Full experience details must be directly from the prior Insurer to ensu information on the risk is provided. 	experience rating.			
COMMERCIAL S	FCTION					1
226.C	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
	2 Minor Convictions	0%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction	3 Minor Convictions	0%	3 Minor Convictions	15%	levels to	premiums
Surcharge Table	4 Minor Convictions	25%	4 Minor Convictions	25%	be	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%	consistent across all	
	1 Major Conviction	15%	1 Major Conviction	25%	jurisdiction	
	Each additional Major Conviction	5%	Each additional Major Conviction	25%		
	1 Serious Conviction	50%	1 Serious Conviction	50%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
226.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	 b. Minor The list of minor convictions is not all other moving violations, including new added to an Act governing highway traconsidered Minor, whether committed outside Canada, if not specifically nam Major or Serious list, including but not Using handheld/operated elect wireless device Graduated Licence (where ap o Permit novice driver contravention of con o Accompanying driver blood alcohol 	inclusive and offences affic, may be within or hed in the limited to: ctronic/ plicable): in d/rest	a. Major Convictions for any of the following off any Act governing highway traffic or for substantially the same whether comm outside Canada: - Using a hand held wireless communication/entertainmen - Graduated Licence (where ap o Permit novice driver contravention of com o Accompanying drive blood alcohol o Driver unaccompanie qualified driver	fences under or any offence itted within or t device plicable): in d/rest r has excess	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	 Driver unaccompanied by a qualified driver Drive with front seat passenger Drive with excess passengers Drive on prohibited highway Drive at unlawful hour Drive motorcycle with passenger Drive motorcycle on prohibited highway 	 Drive with front seat passenger Drive with excess passengers Drive on prohibited highway Drive at unlawful hour Drive motorcycle with passenger Drive motorcycle on prohibited highway 		
226.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: 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: 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
226.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	 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: 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 	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
239.A Fleets, Definition	NEW	 Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers adhere to the vehicles and all associated drivers adhere to the vehicles and all associated drivers adhere to the Named Insured, and 3. Vehicles and all associated drivers adhere to the vehicle and all associated drivers adhere to 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 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239. 	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.
239.B Fleets, Fleet Rating	 Experience rating includes the following: Losses are taken into account in rating even if there was no insurance in effect or the loss was 	 Experience rating includes the following: All losses (At-Fault and Not-at-fault) are always taken into account in rating even if there was no 	Clarifies existing wording to	Will not impact premiums.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	 insured or if the insured chose not the claim. Claims (paid by the previous insure to the previous insurer or paid by to outside the coverage on the applica Any amount paid back by the insur END 8 on the policy with the prior Claims falling within a specific dedu offered by FA e.g. on an occurrence regardless of the coverage involved Amounts above FA deductibles whe insurer had higher deductibles. Losses falling within any special ag with the prior insurer. 	 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) butside the coverage on the application. Claims falling within a specific deductible not coffered 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. Classes falling within any special agreements with the prior insurer. E: Full experience details must be obtained tly from the prior insurer to ensure all 		reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;		
PUBLIC SECTIC	N .				1	
323.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction	0% 0% 25% 15% 15% 5% 5% 50% 100%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction Each additional Major Conviction Serious Conviction Each additional Serious Conviction	0% 5% 15% 25% 15% 25% 25% 50% 100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
323.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	 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: Using handheld/operated electronic/wireless device 		 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: Using a hand held wireless communication/entertainment device 		Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	 Graduated Licence (where applicable): Permit novice driver in contravention of cond/rest Accompanying driver has excess blood alcohol Driver unaccompanied by a qualified driver Drive with front seat passenger Drive on prohibited highway Drive at unlawful hour Drive motorcycle on prohibited highway 	 Graduated Licence (where applicable): Permit novice driver in contravention of cond/rest Accompanying driver has excess blood alcohol Driver unaccompanied by a qualified driver Drive with front seat passenger Drive with excess passengers Drive on prohibited highway Drive motorcycle with passenger Drive motorcycle on prohibited highway 	standard market	
323.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: 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: 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
323.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	 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: Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement 	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction	This will affect premiums

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
		 Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped 	s in which FA operators	
		 Learner/Level One driver fail/refuse breath sample 		
		- Learner/Level One driver with alcohol in blood		
335.A Fleets, Definition	NEW	 Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement will be required on subsequent renewals to maintain experience rating. 	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
335.B Fleets, Fleet Rating	 Experience rating includes the following: 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. 	 The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335. Experience rating includes the following: 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 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 prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. 	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.
RECREATIONAL			-	1
425.C Accident/Conviction Surcharge Table	1 Minor Conviction0%2 Minor Convictions0%3 Minor Convictions0%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction15%Each additional Major Conviction5%1 Serious Conviction50%	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%1 Major Conviction25%Each additional Major Conviction25%1 Serious Conviction50%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	Each additional Serious Conviction 100%	Each additional Serious Conviction 100%		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	 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: Using handheld/operated electronic/ wireless device Graduated Licence (where applicable): Permit novice driver in contravention of cond/rest Accompanying driver has excess blood alcohol Driver unaccompanied by a qualified driver Drive with front seat passenger Drive on prohibited highway Drive motorcycle with passenger Drive motorcycle on prohibited highway 	 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: Using a hand held wireless communication/entertainment device Graduated Licence (where applicable): Permit novice driver in contravention of cond/rest Accompanying driver has excess blood alcohol Driver unaccompanied by a qualified driver Drive with front seat passenger Drive on prohibited highway Drive at unlawful hour Drive motorcycle with passenger Drive motorcycle on prohibited highway 	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
425.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: 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: 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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
425.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	 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: 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	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
		 Learner/Level One driver with alcohol in blood 		
438.A Fleets, Definition	NEW	 Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 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 	Proposes a definition of "Common Manageme nt" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums. Risks that to not meet this criteria will be rated on an individually rated basis.

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. 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. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438. 		
438.B Fleets, Fleet Rating	 Experience rating includes the following: 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. 	 Experience rating includes the following: 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. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.	Clarifies existing wording to indicate that at- fault and not-at- fault losses are used in fleet experience rating.	Will not impact premiums.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
GARAGE SECTI	ON					
623.A Accident/Conviction Surcharge Table 623.B.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions 2 Each additional Minor Conviction 1 Major Conviction 1 Major Conviction 1 Major Conviction 1 Serious Conviction	ences may be in or n the ted to: iic/ ible): st s excess y a senger igers way issenger	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction a. Major Convictions for any of the following off any Act governing highway traffic or for substantially the same whether comminioutside Canada: - Using a hand held wireless communication/entertainment - Graduated Licence (where apping o Permit novice driver o Permit novice driver o Driver unaccompanie qualified driver Orive with front seat o Drive on prohibited how o Drive motorcycle with o Drive motorcycle with	or any offence tted within or t device blicable): in d/rest has excess ed by a passenger ssengers highway ur h passenger	Aligns Surcharge levels to be consistent across all jurisdiction Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums This will impact premiums

Rule	Current Wording	Approved Wording		Premium impact on existing policies
623.B.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: 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: 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
623.B.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	 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: 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	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums
DRIVER'S POLI	CY SECTION	5000		
724.C Accident/Conviction Surcharge Table	1 Minor Conviction0%2 Minor Convictions0%3 Minor Convictions0%4 Minor Convictions25%Each additional Minor Conviction15%	1 Minor Conviction0%2 Minor Convictions5%3 Minor Convictions15%4 Minor Convictions25%Each additional Minor Conviction15%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
724.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	1 Major Conviction 15% Each additional Major Conviction 5% 1 Serious Conviction 50% Each additional Serious Conviction 100% 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: - Using handheld/operated electronic/wireless device - Graduated Licence (where applicable): - of Accompanying driver has excess blood alcohol o Driver unaccompanied by a qualified driver o Drive with front seat passenger o Drive with excess passengers o Drive on prohibited highway o Drive motorcycle with passenger	1 Major Conviction 25% Each additional Major Conviction 25% 1 Serious Conviction 50% Each additional Serious Conviction 100% 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: - <td>Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market</td> <td>This will impact premiums</td>	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
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: 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: 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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
724.D.c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	NEW	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: 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 	Adds conviction that was missing in specified jurisdiction Conviction is treated as Serious in other jurisdiction s in which FA operators	This will affect premiums





Manual of Rules and Rates YUKON

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

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

• 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 <u>www.facilityassociation.com</u> has been updated with this information.

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

Rule	Current Wording		Current Wording Approved Wording		Approved Wording		Change from Current	Premium impact on existing policies
COMMERCIAL S	ECTION							
201:C Coverages Available and Minimum Deductibles,	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)			teribles for Light Commercial whicle Weight Up To 4,500 kg) be no less than:	Amends Minimum Physical Damage Deductible	This will not impact premiums		
Optional Physical	Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible	for Light			
Damage Coverage	15 and under	\$500	15 and under	\$500	Vehicles			
and Deductibles	16 – 18	\$1,000	16 – 18	\$1,000	with a RG			
	10 - 10 19 - 21	\$2,500	10 - 10 19 - 21	\$2,500	of 22 and			
	22 and over END 40	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). END 40 is mandatory on any	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	over.			
		vehicles with prior fire and total theft claims within the past 60 months	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months				
b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than:		 b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than: 		Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums			
	List Price New Vehicle Make and Model listed in Commercial Rate Group Table I <\$50,001	Minimum Deductible 10% of List Price New (minimum deductible \$5,000). 10% of List Price New	List Price New Vehicle Make and Model listed in Commercial Rate Group Table I	Minimum Deductible 5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).				
	\$50,001-\$75,000	12% of List Price New	<\$50,001	\$2,500	1			
	\$75,001 - \$100,000	15% of List Price New	\$50,001 - \$65,000	\$3,500	1			
	\$100,001 -	20% of List Price New	\$65,001 - \$80,000	\$4,000	1			
	\$125,000		\$80,001 - \$100,000	\$5,000	1			
	\$125,000 and Over	25% of List Price New	+======================================	· · · · · · · · · · · · · · · · · · ·	1			
			1					

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	is \$122,000, 20% is	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months en ew of Class 42 Sand & Gravel truck \$24,400. The deductible shall be ing factor for \$2,500 or more applies.	is \$122,000 5% is \$6,1	Commercial Vehicles with Physical	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums



March 2021

Manual of Rules and Rates YUKON

Revised Private Passenger, Commercial, and Taxi Rates 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 Yukon:

- Revised Private Passenger rates. Overall, there is a change of +7.5%.
- Revised Commercial rates. Overall, there is a change of +6.8%.
- Revised Taxi rates. Overall, there is a change of +10.4%.

Rates may vary depending upon individual policy circumstances.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

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