



Information Bulletin 08-02

March 18, 2008

This bulletin highlights determinations by the Nova Scotia Insurance Review Board (the NSIRB) that affect industry. This publication is not a legal document. It contains general information and is provided for convenience and guidance in applying the *Insurance Act* (Chapter 231 of the Revised Statutes of Nova Scotia, 1989, as amended), and Regulations. In all circumstances reference should be made to the legislation.

Filing Requirements – Endorsements

The NSIRB has introduced “Rate Filing Requirements for Automobile Insurance – Section 155G Endorsements” to simplify the filing process where a Company only proposes to either

- a) offer a new endorsement,
- b) remove an endorsement currently offered,
- c) make changes in the rate charged for an existing endorsement
- d) make changes to the underwriting rules applied to an existing endorsement, or
- e) make changes to the benefit or limits provided in an existing endorsement.

Because the NSIRB and the Superintendent of Insurance view SEF#44 (Family Protection) as a compulsory coverage, changes to this endorsement cannot be made under these filing requirements.

Three (3) hard copies of the complete package should be mailed to:

Nova Scotia Insurance Review Board
5151 Terminal Road, 2nd floor
PO Box 2251
Halifax, NS B3J 3C8

As well, an electronic copy should be sent to NSIRB@gov.ns.ca.

A filing received by the Board after 4:00 p.m. is deemed to have been filed on the next business day.

The new filing requirements can be located on the NSIRB website which is found at <http://www.gov.ns.ca/nsirb/industry.asp>.

Donna Boutilier
Executive Officer