



NOVA SCOTIA UTILITY AND REVIEW BOARD

Information Bulletin: INS-17-04

November 15, 2017

This publication is not a legal document. It contains general information and is provided for convenience and guidance in applying the *Insurance Act*, R.S.N.S. 1989, c. 231, (*Act*), as amended, and *Regulations*. In all circumstances, reference should be made to the legislation.

Automobile Insurance Manuals

The Nova Scotia Utility and Review Board currently requires the submission of a revised rate manual within 30 days of the date of a Board Order. Rate manuals, however, have grown in complexity and size making the submission more complicated.

The Board will no longer require the submission of a rate manual. Instead, the Board will require the filing of an Automobile Insurance Manual, which consists of:

- Rating rules and Underwriting/Declination rules;
- Definitions;
- Discounts and Surcharges;
- Endorsement (description and rates); and
- Risk Classification System.

The Company may organize the Automobile Insurance Manual as it chooses. The manual, however, must follow a logical order and must be labelled descriptively. All pages should be numbered, include section references (if applicable), and show the effective dates.

The Company may use separate manuals, in PDF form, for Private Passenger Vehicles, Miscellaneous Vehicles, and Commercial Vehicles. For future submissions, only a PDF of the separate manual that is changing needs to be filed.

If the Company uses a single PDF for all vehicles, subsequent manual submissions must include the complete manual for all vehicles, even though only a portion of the manual relating to certain vehicles may be changing.

The Board, also, will no longer accommodate requests to provide copies of pages from rate manuals because of this change.

This change is part of harmonization efforts among the members of the Canadian Automobile Insurance Rate Regulators Association (CARR).

This change is effective immediately. Any requirements to file a rate manual in a recently issued Board Decision or Order need only comply with the manual requirements outlined in this bulletin.

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Questions

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