Nova Scotia Regulatory and Appeals Board

Information Bulletin: INS-26-04

November 15, 2026

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.

Approval of 2027 CLEAR Tables

The Nova Scotia Regulatory and Appeals Board has approved the 2027 CLEAR tables (AB Alberta & Atlantic version), published by the Insurance Bureau of Canada (IBC), for use in Nova Scotia. Effective **November 15, 2026**, insurers in Nova Scotia may use the 2027 CLEAR rate groups for physical damage coverages, including Direct Compensation Property Damage (DCPD), Collision, Comprehensive, Specified Perils and All Perils, as well as for Accident Benefits.

The Board encourages companies using a CLEAR table to adopt the 2027 CLEAR (AB Alberta & Atlantic) version, preferably by **March 15, 2027.**

Filing Requirements for Adopting the 2027 CLEAR Tables

When applying to the Board to adopt the rate groups from the 2027 tables, companies may follow the guidelines outlined in *Rate Filing Requirements for Automobile Insurance – Section 155G CLEAR*.

The first step requires the company to determine the change in premiums resulting from the implementation of the new table. Any impact on Accident Benefits because of the change must be off-balanced through the base rates.

No additional base rate adjustments are required for companies that received Board approval for a rate application that:

- included complete actuarial indications and accounted for rate group drift; and
- had an effective date for renewal business after **February 15, 2026.** (i.e., nine months prior to the effective date of the 2027 CLEAR Tables)

This also applies to companies that adopted IAO rates with a renewal effective date within the same nine-month period.

Companies that do not meet the criteria above must adjust the base rates for Collision, Comprehensive, DCPD, All Perils, and Specified Perils uniformly across all territories using the 2027 CLEAR Benchmark Base Rate Adjustments as outlined later in this Bulletin.

As an alternative filing option, companies wanting to adopt the 2027 CLEAR tables may apply under Section 155G, using the guidelines outlined in *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval*. However, priority will be given to companies using the simplified approach.

Companies adopting the CLEAR rate groups for Accident Benefits for the first time must off-balance the impact through the Accident Benefits base rate. Details of this calculation must be included in the application.

CLEAR Benchmark Base Rate Adjustments

The Board used the following rate group drifts (estimated by the IBC) and loss trends to develop and approve the CLEAR Benchmark Base Rate Adjustments to move to the 2027 table:

Coverages	Rate Group Drift	Benchmark Loss Trend	Benchmark Base Rate Adjustment to move from the 2026 to the 2027 CLEAR table
Collision	+3.74%	+5.80%	+1.00%
Comprehensive	+5.44%	+5.80%	-0.60%
DCPD	+5.01%	+4.40%	-1.30%
All Perils	+4.25%	+5.80%	+0.50%
Specified Perils	+5.44%	+5.80%	-0.60%
Accident Benefits	+0.71%	+3.00%	+1.80%

Private passenger vehicle rate applications are required at least once every two years. Therefore, the Board anticipates that, at most, one year of premium trend and loss trend might not be reflected in rates for companies that have not had a rate filing approved with a renewal effective date within nine months of the Board's approval of the 2027 tables. Therefore, only one-year trends are used in the Benchmark Rate Adjustments.

Important: These benchmark adjustments **cannot** be used by companies that qualify to adopt the table without further adjustments (i.e., had rates approved in an application reflecting premium drift with renewal effective date after **February 15, 2026,** or has such an application currently before the Board).

- Rate decreases from the CLEAR Benchmark Base Rate Adjustments are mandatory and must be applied in accordance with the above requirements.
- Adjustments resulting in rate increases are optional and may be applied at the company's discretion.

Companies using an earlier version of the CLEAR table (e.g., 2025) or the Manufacturer's Suggested Retail Price (MSRP) table should contact Board staff for guidance on how to proceed.

Questions

Any questions or concerns relating to approval of the 2027 CLEAR table, or the filing requirements, can be directed to the following Board staff:

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Lorine Young, (Acting) Clerk (Lorine.Young@novascotia.ca)

Julia E. Clark, LL.B., Vice Chair
Nova Scotia Regulatory and Appeals Board