



---

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.

## **2026 Update of Required Rating Profiles**

In 2008, the Canadian Automobile Insurance Rate Regulators (CARR) developed harmonized rating profiles for member use. The rating profiles were based on commonly driven vehicle types identified by the Insurance Bureau of Canada (IBC). The Nova Scotia Utility and Review Board, a precursor to the Nova Scotia Regulatory and Appeals Board, adopted the profiles for use in this province.

When CARR created the profiles, it intended to periodically review and refresh the vehicle types to keep them relevant. Updates were made in 2013, 2017, and 2022. In its most recent review, conducted earlier this year, CARR went beyond updating vehicle types. It revised other characteristics within the profiles to better reflect typical risks seeking insurance and allow for the public to more easily find a suitable profile.

The Nova Scotia Regulatory and Appeals Board has adopted the new rating profiles, effective the date of this Bulletin. The new profiles **must** be used for all applications for private passenger vehicles, commercial vehicles, or miscellaneous vehicles that require the completion of rating profiles and are submitted after **March 1, 2026**. Companies may adopt the new profiles for applications prior to that date if they wish to use them.

Companies currently preparing an application to be submitted after March 1, 2026, using the current profiles should contact Board staff to confirm whether that approach is acceptable.

The new profiles are available on the Board's website at the following link:  
<https://nserbt.ca/nsrab/mandates/auto-insurance/rate-filing-requirements>

### **Questions**

Any questions or concerns relating to approval of the new rating profiles can be directed to the following Board staff:

**Barry Cotnam**, Managing Director, Advisory Services ([Barry.Cotnam@novascotia.ca](mailto:Barry.Cotnam@novascotia.ca));  
**Anh Nguyen**, Analyst ([Anh.Nguyen@novascotia.ca](mailto:Anh.Nguyen@novascotia.ca)); or  
**Pamela McGarrigle**, Clerk ([Pamela.McGarrigle@novascotia.ca](mailto:Pamela.McGarrigle@novascotia.ca))

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