DECISION **2025 NSRAB 123**
M12443

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **INTACT INSURANCE COMPANY** for approval to maintain its rates and risk-classification systems for miscellaneous vehicles

BEFORE: M. Kathleen McManus, K.C., Ph. D., Member

APPLICANT: **INTACT INSURANCE COMPANY**

FINAL SUBMISSIONS: September 15, 2025

DECISION DATE: **November 7, 2025**

DECISION: **Application is approved.**

I INTRODUCTION

[1] Intact Insurance Company (Intact) applied to the Nova Scotia Regulatory and Appeals Board (Board) to maintain its rates and risk-classification systems for miscellaneous vehicles. This includes all-terrain vehicles, snow vehicles, motorcycles, motorhomes, trailers and antique and classic vehicles. The Board must consider whether the proposed rates and risk-classification systems are just and reasonable and in compliance with the *Insurance Act* (*Act*) and its *Regulations*. The Board is satisfied that Intact's application meets these requirements and approves the company's proposed rates and risk-classification systems.

II ANALYSIS

[2] Intact applied under the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval* (*Rate Filing Requirements*). Board staff prepared a report to the Board with recommendations on the application (Staff Report). Before providing the Staff Report to the Board, Board staff shared it with Intact. The company reviewed the report and informed Board staff that it had no further comments.

[3] Intact proposed not to change its rates or its risk-classification systems for all-terrain vehicles, snow vehicles, motorcycles, motorhomes, trailers, and antique and classic vehicles. Intact provided a comparison of its 2023 average premiums by coverage to industry data, as reported by the General Insurance Statistical Agency in its December 2023-based exhibits, for all vehicles except trailers. This comparison shows that Intact's average premiums are below the industry average premiums, except for antique and classic vehicles. Intact's rates for these vehicles are heavily dependent upon the private passenger vehicle rates which were recently approved by the Board (2025 NSUARB 59).

Intact has few of these vehicles and the comparison to the industry may not provide meaningful results, as the types of these vehicles that Intact insures may be very different from the industry.

[4] The comparisons of average premiums by coverage revealed no significant differences that could not be explained by Intact. Many of the discrepancies arise from the comparison of the premiums for the small number of Intact vehicles versus the larger industry group. In past matters the Board has allowed companies to maintain rates without providing support for trailers, due to the lack of comparative information.

[5] Board staff recommends the Board approve Intact's proposal to leave its rates and risk classification systems unchanged for these miscellaneous vehicles. The Board agrees.

Changes to Automobile Insurance Manual

[6] Intact proposed changes to its Automobile Insurance Manual, including:

- For motorcycles, even for scooters, the company will not insure the vehicles if any operator has less than five years of experience;
- For snow vehicles, the company will require the liability limit on the vehicle to match the limit on any private passenger vehicle also insured with Intact;
- An updated definition of Trailer and Cabin or Home Trailer;
- *My home and auto* Discount will apply to trailers; and
- For motorhomes, the company will limit the vehicles it writes to those where the client has an existing automobile policy with the company.

[7] None of the changes to declination rules (i.e., rules by which the company chooses not to write a policy) or other underwriting rules appear to violate the *Insurance Act* or its *Regulations*.

[8] Board staff recommends the Board approve the proposed changes to the declination and the underwriting rules. The Board agrees.

III SUMMARY

[9] The Board finds that the application follows the *Act* and *Regulations*, as well as the *Rate Filing Requirements*.

[10] The Board finds the proposed rates are just and reasonable, and approves the changes effective March 1, 2026, for new business and April 1, 2026, for renewal business.

[11] The financial information supplied by Intact satisfies the Board, under Section 155I(1)(c) of the *Act,* that the proposal for no changes to rates is unlikely to impair the solvency of the company.

[12] The application qualifies to set a new mandatory filing date under the *Mandatory Filing of Automobile Insurance Rates Regulations*. The new mandatory filing date for Intact for miscellaneous vehicles is August 1, 2028.

[13] Board staff reviewed Intact's Automobile Insurance Manual filed with the Board and the proposed changes and did not find any instances where the Manual contravened the *Act* and *Regulations*. The company must file an electronic version of its Manual, updated for the changes approved in this decision, within 30 days of the issuance of the order in this matter.

[14] An Order will issue accordingly.

DATED at Halifax, Nova Scotia, this 7th day of November 2025.

M. Kathleen McManus