

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **WAWANESA MUTUAL INSURANCE COMPANY** for approval to change its rates and risk-classification system for private passenger vehicles and motor homes

BEFORE:



Julia E. Clark, LL.B., Vice Chair

DECISION and ORDER

Wawanesa Mutual Insurance Company (Wawanesa) applied to the Nova Scotia Regulatory and Appeals Board for approval to change its rates and risk-classification system for private passenger vehicles and motor homes. The application followed the simplified version of the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval*.

Wawanesa proposed to introduce an Employee Discount. Board staff prepared a report to the Board recommending the Board approve the application. Wawanesa reviewed the report and informed Board staff that it had no comments.

The discount will be offered to active employees, retirees and corporate board members of Wawanesa, and their spouses and children living in the same household. When a current employee leaves the company, the discount will be removed for all members of the household at the end of the policy term. The impact of the discount will not be off-balanced, and non-employee customers will bear no associated cost of its introduction.

The Board finds the application complies with the *Insurance Act* and its *Regulations*. In particular, the Board reviewed the *Matters Considered in Automobile Insurance Rates and Risk-Classification Systems Regulations*, NS Reg 183/2003 and finds that proposal meets the risk-classification requirements for an allowed group.

The introduction of an employee discount does not require any changes to the Automobile Insurance Manual on file with the Board and the Board does not require Wawanesa to file an updated manual.

The Board approves the application and orders that:

1. The approval is effective September 21, 2026, for new business and renewal business.
2. Wawanesa's mandatory filing dates remain unchanged as December 1, 2027, for private passenger vehicles and December 1, 2026, for motor homes.

DATED at Halifax, Nova Scotia, this 4th day of September 2026.



Clerk of the Board