

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **ECHELON INSURANCE** for approval to adopt the 2026 CLEAR Rate Group Table for private passenger vehicles

BEFORE:



Darlene Willcott, LL.B., Member

DECISION and ORDER

ECHELON INSURANCE applied to the Nova Scotia Regulatory and Appeals Board for approval to adopt the 2026 CLEAR (Canada, Collision and DCPD Combined, for Alberta & Atlantic Canada) Rate Group Table for private passenger vehicles.

Echelon's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR (Requirements)* and included updated profiles which the Board finds show a reasonable range of impacts for the selected vehicles. The implementation of the new Rate Group Table will result in a small overall premium impact and an acceptable premium dislocation distribution.

The Board finds the application complies with the *Insurance Act and Regulations*.

The Board approves the application effective March 1, 2026, for new business and May 1, 2026, for renewal business.

DATED at Halifax, Nova Scotia, this 12th day of December 2025.

Pamela McGarrigle

Clerk of the Board