

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **AVIVA GENERAL INSURANCE COMPANY (GENCO)** for approval to maintain its rates and risk-classification system for miscellaneous vehicles

BEFORE: Bruce H. Fisher, MPA, CPA, Member

APPLICANT: **AVIVA GENERAL INSURANCE COMPANY (GENCO)**

FINAL SUBMISSIONS: July 22, 2026

DECISION DATE: **September 4, 2026**

DECISION: **Application is approved.**

I INTRODUCTION

[1] Aviva General Insurance Company (Genco) applied to the Nova Scotia Regulatory and Appeals Board to maintain its rates and risk-classification system for miscellaneous vehicles.

[2] The Board must consider whether the proposed rates and risk-classification system are just and reasonable and in compliance with the *Insurance Act (Act)* and its *Regulations*. The Board is satisfied that Genco's application meets these requirements and approves the company's proposed rates and risk-classification system.

II ANALYSIS

[3] On July 2, 2026, the Nova Scotia Regulatory and Appeals Board (Board) received an application from Genco to maintain its rates and risk-classification system for miscellaneous vehicles (i.e., all-terrain vehicles, motorcycles, snow vehicles and motorhomes).

[4] Genco 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 Genco. The company reviewed the report and informed Board staff that it agreed with the report and had no further comments.

[5] The application did not include actuarial analyses, but Genco provided comparisons to industry average premiums. The Board allows this approach to meet mandatory filing requirements for small portfolios.

[6] Board staff examined premium levels and exposures. The volumes of each type of vehicle are relatively small, and the annual premiums fall below the Board thresholds that would allow Genco to use the *Section 155G Prior Approval - Minor* filing requirements. These requirements would have allowed Genco to propose the maintenance of its rates without providing support for that decision.

[7] Regardless, Genco provided comparisons of its overall average premiums and its average premiums by coverage type for each vehicle category to those same values for industry as measured by the General Insurance Statistical Agency (GISA) for 2024. These results show that for all-terrain vehicles, motorcycles, motorhomes and snow vehicles, the Genco average premium is slightly above the industry average. Board staff notes that its comparisons of average premiums by coverage, however, did not reveal any major concerns with the current Genco rates. The Genco average premium by coverage tended to be below the industry average premiums for most coverages. The differences where the Genco average premiums exceeded industry averages may result from the company underwriting a different mix of vehicles than the industry.

[8] Given the few vehicles written and the potential for Genco to write a different mix of business than the industry, Board Staff recommended the Board approve the proposal for no changes for miscellaneous vehicles. 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 November 1, 2026, for new business and renewal business.

[11] The financial information supplied by Genco satisfies the Board, under Section 155I(1)(c) of the *Act*, that the proposed changes are 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 Genco for miscellaneous vehicles is July 1, 2029.

[13] Board staff reviewed Genco's Automobile Insurance Manual filed with the Board and did not find any instances where the Manual contravened the *Act* and *Regulations*. Because the company proposed no changes to the risk-classification systems, the Board does not require Genco to file a revised Automobile Insurance Manual.

[14] An order will issue accordingly.

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



Bruce H. Fisher