

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **AVIVA INSURANCE COMPANY OF CANADA** for approval to maintain its rates and risk-classification system for commercial public vehicles

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

APPLICANT: **AVIVA INSURANCE COMPANY OF CANADA**

FINAL SUBMISSIONS: October 30, 2025

DECISION DATE: **November 12, 2025**

DECISION: **Application is approved.**

I INTRODUCTION

[1] Aviva Insurance Company of Canada (Aviva) applied to the Nova Scotia Regulatory and Appeals Board to maintain its rates and risk-classification system for commercial public 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 Aviva's application meets these requirements and approves the company's proposed rates and risk-classification system.

II ANALYSIS

[3] Aviva applied under the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval – Minor (Rate Filing Requirements)*. Having deemed the filing complete without requiring any information requests, 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 Aviva. The company reviewed the report and informed Board staff that it had no further comment.

[4] The Board will examine the following issues in this decision:

- Eligibility to use Section 155G – Prior Approval – Minor filing process
- Proposal to maintain rates and risk-classification

Eligibility to use Section 155G – Prior Approval - Minor

[5] Because Aviva proposed no changes to rates under the Section 155G – Prior Approval – Minor application and those requirements do not require the company to

provide actuarial support for its proposal, the only substantive issue the Board must decide is if the company is eligible to use these filing requirements for these vehicle types.

[6] To use the Board's *Section 155G – Prior Approval – Minor* filing requirements, the annual written premium for a class of vehicle must generally be less than the threshold established by the Board. However, commercial public vehicles are among the classes of vehicles for which a company is explicitly allowed to use these filing requirements, regardless of annual written premium. Therefore, Aviva is eligible to use these filing requirements.

Proposal to Maintain Rates and Risk Classification

[7] As noted, the Board does not require actuarial support for a proposal for no changes under these filing requirements, and Aviva did not provide any. The Board approves Aviva's proposal to leave rates unchanged for commercial public vehicles and to reset the mandatory filing deadline to October 1, 2028.

Automobile Insurance Manual Review

[8] Aviva proposed no changes to the Automobile Insurance Manual. Board staff reviewed the manual pages on file and found no areas where the company would be in violation of the *Regulations*. Therefore, the Board does not require the company to refile its manual for commercial public vehicles.

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 proposal to leave rates for commercial public vehicles unchanged to be just and reasonable, and, for completeness, approves the rates effective March 1, 2026, for new business and April 1, 2026, for renewal business.

[11] The financial information supplied by Aviva satisfies the Board, under Section 155l(1)(c) of the *Act*, that the proposal to leave rates unchanged 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 Aviva for commercial public vehicles is October 1, 2028.

[13] An order will issue accordingly.

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



Julia E. Clark