

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

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

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

APPLICANT: **BELAIR INSURANCE COMPANY INC.**

FINAL SUBMISSIONS: September 22, 2025

DECISION DATE: **November 18, 2025**

DECISION: **Application is approved.**

I INTRODUCTION

[1] Belair Insurance Company Inc. (Belair) 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, trailers and campers. 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 Belair's application meets these requirements and approves the company's proposed rates and risk-classification systems.

II ANALYSIS

[2] Belair applied under the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval – Minor (Rate Filing Requirements)*. Belair received and responded to Information Requests (IRs) from Board staff. 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 Belair. The company reviewed the report and informed Board staff that it had no further comments.

[3] Belair proposed not to change its rates or risk-classification systems for all-terrain vehicles, snow vehicles, motorcycles, trailers and campers. For each of these vehicle types the Belair annual premiums fell below the Board's threshold to use these requirements. Belair is thus eligible to use the Section 155G Prior Approval – Minor filing requirements.

[4] In past matters, the Board has allowed companies to apply to leave their rates and risk-classification systems unchanged without providing support. In keeping with that allowance, the Board does not require evidence to support Belair's proposal for no change.

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

III SUMMARY

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

[7] The Board finds the proposed rates are just and reasonable, and approves the changes effective January 11, 2026, for new business and March 12, 2026, for renewal business.

[8] The financial information supplied by Belair 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.

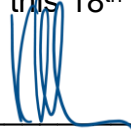
[9] The application qualifies to set a new mandatory filing date under the *Mandatory Filing of Automobile Insurance Rates Regulations*. The new mandatory filing date for Belair for these miscellaneous vehicles is August 1, 2028.

[10] Board staff reviewed Belair's Automobile Insurance Manual filed with the Board and did not find any instances where the Manual contravened the *Act* and

Regulations. Belair proposed no changes to its Automobile Insurance Manual, so there is no need for Belair to file an updated electronic version of its Manual.

[11] An Order will issue accordingly.

DATED at Halifax, Nova Scotia, this 18th day of November 2025.



M. Kathleen McManus