

DECISION

**2025 NSRAB 99
M12431**

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **THE DOMINION OF CANADA GENERAL INSURANCE COMPANY** for approval to maintain its rates and risk-classification systems for miscellaneous vehicles

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

APPLICANT: **THE DOMINION OF CANADA GENERAL INSURANCE COMPANY**

FINAL SUBMISSIONS: September 5, 2025

DECISION DATE: **September 26, 2025**

DECISION: **Application is approved.**

I INTRODUCTION

[1] On August 19, 2025, The Dominion of Canada General Insurance Company (Dominion) 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, motorhomes, trailers and historic vehicles.

II ANALYSIS

[2] Dominion 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 Dominion. The company reviewed the report and informed Board staff that it had no further comments.

[3] Dominion proposes not to change its rates or its risk-classification systems for all-terrain vehicles, snow vehicles, motorcycles, motorhomes, trailers, and historic vehicles. Dominion provided a comparison of its 2023 average premiums by coverage to industry data as reported by the General Insurance Statistical Agency (GISA) in its December 2023-based exhibits for all vehicles except trailers. This comparison shows that Dominion's average premiums are close to or below the industry average premiums, except for historic vehicles. Dominion has few of these vehicles and the comparison to the industry may not provide meaningful results, as the types of historic vehicles Dominion insures may be very different from the industry.

[4] The comparisons of average premium by coverage revealed no significant differences that could not be explained by Dominion. Many of the discrepancies arise from the comparison of the premiums for the small number of Dominion vehicles versus the larger industry group. It is the Board's practice to allow companies to maintain rates without providing support for trailers, due to the lack of comparative information.

[5] Board staff recommends the Board approve Dominion'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 *Insurance Act (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 December 16, 2025, for new business and January 18, 2026, for renewal business.

[8] The financial information supplied by Dominion satisfies the Board, under Section 155I(1)(c) of the *Act*, that the proposed changes are unlikely to impair the solvency of the company.

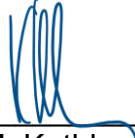
[9] The application qualifies to set a new mandatory filing date under the *Mandatory Filing of Automobile Insurance Rates Regulations*. The new mandatory filing date for Dominion for miscellaneous vehicles is August 1, 2028.

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

Regulations. The company does not need to file an updated electronic version of its Manual because it has not proposed any changes to it.

[11] An Order will issue accordingly.

DATED at Halifax, Nova Scotia, this 26th day of September 2025.



M. Kathleen McManus