DECISION **2026 NSRAB 123**
M13064

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **THE WAWANESA MUTUAL INSURANCE COMPANY** for approval to remove its High-Theft Vehicle Surcharge and expand eligibility for its Anti-Theft Discount for commercial vehicles

BEFORE: Marc L. Dunning, P.Eng., LL.B., Member

APPLICANT: **THE WAWANESA MUTUAL INSURANCE COMPANY**

FINAL SUBMISSIONS: September 4, 2026

DECISION DATE: **September 15, 2026**

DECISION: **Application is approved.**

I INTRODUCTION

[1] The Wawanesa Mutual Insurance Company (Wawanesa) applied to the Nova Scotia Regulatory and Appeals Board (Board) to remove its High-Theft Vehicle Surcharge and expand eligibility for its Anti-Theft Discount.

[2] The Board must consider whether the proposed changes are just and reasonable and in compliance with the *Insurance Act* (*Act*) and its *Regulations*. The Board is satisfied that Wawanesa's application meets these requirements and approves its proposed changes.

II ANALYSIS

[3] Wawanesa applied under the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Discounts and Surcharges* (*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 Wawanesa. The company reviewed the report and had no comments on its contents.

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

- proposed removal of the High-Theft Surcharge;
- proposed expansion of the Anti-Theft Discount; and
- proposed revisions to Wawanesa's Automobile Insurance Manual.

Removal of the High-Theft Surcharge

[5] Wawanesa proposes removing its current $500 surcharge for high-theft vehicles. Originally implemented on October 1, 2025, Wawanesa notes that this surcharge is no longer appropriate for use within the broader marketplace. Wawanesa

further notes that its broker partners report that the removal of this surcharge will improve broker and customer experience. Wawanesa says it can maintain appropriate risk management for High-Theft Vehicles through the expansion of the Anti-Theft Discount rather than continuing the surcharge.

[6] Board staff recommends the Board approve the proposed removal of the High-Theft Surcharge. The Board agrees.

Expansion of Anti-Theft Discount

[7] Wawanesa proposes broadening the eligibility for its existing 10% Anti-Theft Discount. Currently, this discount is only available to commercial vehicles not classified as high theft using an approved Anti-Theft and Recovery Device. The proposed change would expand this eligibility to all commercial vehicles with an approved Anti-Theft and Recovery Device.

[8] This discount will apply to Specified Perils, Comprehensive, and the Comprehensive Portion of All Perils premiums for all commercial vehicles equipped with an approved Anti-Theft and Recovery Device.

[9] Board staff recommends the Board approve the proposed expansion of the Anti-Theft Discount. The Board agrees.

Changes to Automobile Insurance Manual

[10] Wawanesa proposed revisions to its Automobile Insurance Manual to make the changes discussed in this decision. Board staff reviewed the revisions and the Manual on file and found no areas where the company appears to be in violation of the *Act* or *Regulations*.

[11] Board staff recommend approval of the proposed changes to the company's Automobile Insurance Manual. The Board agrees.

III SUMMARY

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

[13] The Board finds the proposed changes just and reasonable and approves them effective November 2, 2026, for new business and renewals.

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

[15] The application does not qualify to set a new mandatory filing date under the *Mandatory Filing of Automobile Insurance Rates Regulations*. The mandatory filing date for Wawanesa for commercial vehicles remains March 1, 2028.

[16] The company must file an electronic version of its Automobile Insurance Manual, updated for the changes approved in this decision, within 30 days of the issuance of the order in this matter.

[17] An order will issue accordingly.

DATED at Halifax, Nova Scotia, this 15th day of September 2026.

Marc L. Dunning