DECISION AND ORDER **2026 NSRAB 110**
M13006

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **CONTINENTAL CASUALTY COMPANY** for approval to adopt the rates and risk-classification system of IAO Actuarial Consulting Services Inc., AON Canada Inc., including the 2026 Canadian Loss Experience Automobile Rating (CLEAR) Rate Group table (Canada, Collisions, DCPD and Comprehensive Separated for Alberta & Atlantic Canada), for private passenger vehicles

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

DECISION and ORDER

Continental Casualty Company (Continental) applied to the Nova Scotia Regulatory and Appeals Board for approval to adopt the rates and risk-classification system that the Board recently approved for IAO Actuarial Consulting Services Inc., AON Canada Inc., in *IAO Actuarial Consulting Services*, 2026 NSRAB 72, including the 2026 CLEAR Rate Group table (Canada, Collisions, DCPD and Comprehensive Separated for Alberta & Atlantic Canada), for private passenger vehicles.

Continental's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Adopt IAO Rates*. Continental did not propose modifications to the approved IAO rates and risk-classification system.

The Board finds it is just and reasonable for Continental to use the approved IAO rates and risk-classification system and to adopt the 2026 version of the CLEAR Rate Group table for private passenger vehicles.

The Board finds the application complies with the *Insurance Act* and its *Regulations*.

The Board approves the application and orders that:

1. The approval is effective October 1, 2026, for new business and renewal business.

2. Continental's mandatory filing date for private passenger vehicles is reset to August 1, 2028.

DATED at Halifax, Nova Scotia, this 6th day of August 2026.

Lisa Wallace

Clerk of the Board