

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **DEFINITY INSURANCE COMPANY** for approval to change its rates and risk-classification system for all vehicles (private passenger vehicles, commercial vehicles, and miscellaneous vehicles)

BEFORE:



Bruce H. Fisher, MPA, CPA, Member

DECISION and ORDER

DEFINITY INSURANCE COMPANY (Definity) applied to the Nova Scotia Regulatory and Appeals Board to change its rates and risk-classification system for all vehicles (private passenger vehicles, commercial vehicles, and miscellaneous vehicles).

Definity's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval (Rate Filing Requirements)*. Definity proposed an increase to the fee it charges for pre-authorized withdrawals, such as Electronic Fund transfers, that are returned for not-sufficient funds (NSF). The new fee will be \$50 instead of the current \$25. The increased fee helps cover Definity's costs for NSF situations, brings the fee into line with competitors, and acts as a deterrent to missing payments.

The Board finds the application reasonable and that it complies with the *Insurance Act* and *Regulations*. The mandatory filing deadlines are unchanged.

The Board approves the application effective October 25, 2025, for new business, renewal business, and existing customers.

DATED at Halifax, Nova Scotia, this 22nd day of August 2025.

Pamela McGarrigle

Clerk of the Board