DECISION AND ORDER **2026 NSRAB 83**
M12884

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **FACILITY ASSOCIATION** for approval to adopt the 2026 CLEAR (Canada, Collision, DCPD and Comprehensive Separated, for Alberta & Atlantic Canada) Rate Group Table for private passenger vehicles

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

DECISION and ORDER

Facility Association (Facility) applied to the Nova Scotia Regulatory and Appeals Board (Board) for approval to adopt the 2026 CLEAR (Canada, Collision, DCPD and Comprehensive Separated, for Alberta & Atlantic Canada) Rate Group Table for private passenger vehicles.

Facility's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR (Requirements)* and included updated profiles which the Board finds show a reasonable range of impacts for the selected vehicles and that the implementation of the new Table will result in a small overall premium impact and an acceptable premium dislocation distribution.

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

The Board approves the application to be effective 100 days after the Board's approval of the filing for both new business and renewals, rounded to the first of the following month. This date is October 1, 2026.

DATED at Halifax, Nova Scotia, this 12th day of June 2026.

Pamela McGarrigle
Clerk of the Board