

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **INSURANCE COMPANY OF PRINCE EDWARD ISLAND** for approval to adopt the 2026 CLEAR (Canada, Collision and DCPD Combined, for Alberta & Atlantic Canada) Rate Group Table

BEFORE:  Darlene Willcott, LL.B., Member

DECISION and ORDER

Insurance Company of Prince Edward Island applied to the Nova Scotia Regulatory and Appeals Board for approval to adopt the 2026 CLEAR (Canada, Collision and DCPD Combined, for Alberta & Atlantic Canada) Rate Group Table.

ICPEI'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 effective February 1, 2026, for new business and renewal business.

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

Pamela McGarrigle

Clerk of the Board