

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **TD INSURANCE GROUP (SECURITY NATIONAL INSURANCE COMPANY, PRIMMUM INSURANCE COMPANY AND TD HOME & AUTO INSURANCE COMPANY)** 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:  Darlene Willcott, LL.B., Member

DECISION and ORDER

TD Insurance Group (Security National Insurance Company, Primum Insurance Company and TD Home & Auto Insurance Company) applied to the Nova Scotia Regulatory and Appeals 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.

TD Group'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 in rates 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 July 2, 2026, for new business and August 17, 2026, for renewal business for all three companies.

DATED at Halifax, Nova Scotia, this 19th day of March 2026.



Clerk of the Board