



NOVA SCOTIA UTILITY AND REVIEW BOARD

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This publication is not a legal document. It contains general information and is provided for convenience and guidance in applying the *Insurance Act*, R.S.N.S. 1989, c. 231, (*Act*), as amended, and *Regulations*. In all circumstances, reference should be made to the legislation.

Section 155G – UBI Discount Program

The number of Usage Based Insurance (UBI) programs, where a customer's driving habits are used to determine premium, have increased in other jurisdictions (e.g., Ontario). The Nova Scotia Utility and Review Board (Board) expects that some companies offering such programs will, at some point, seek approval for similar programs in Nova Scotia.

The Board developed the "**Rate Filing Requirements for Automobile Insurance – Section 155G – UBI Discount Program**" to simplify the filing process where a Company **only** proposes to either:

- (a) introduce a new UBI discount program; or
- (b) make changes to an existing UBI discount program;

Applications made under these filing requirements will be paperless or electronic only. No hard copies will be required. These new filing requirements can be found on the Board's website (nsuarb@novascotia.ca).

A UBI discount program also may be introduced, or changed, as part of a "*Section 155G Prior Approval*" filing. There is no requirement, in such a situation, for a separate "*Section 155G - UBI Discount Program*" filing. However, the Board expects the information requested in these new filing requirements will be included in such an application, along with the standard "*Section 155G Prior Approval*" requirements. Recent changes to the "**Rate Filing Requirements for Automobile Insurance - Section 155G – Prior Approval**" make this point clear.

The Board encourages the Company to contact Board staff to review their proposed UBI program prior to submitting a filing.

Any questions or concerns relating to "*Section 155G - UBI Discount Program*" applications, including the filing requirements, may be directed to the following Board staff:

Barry Cotnam, Senior Advisor
Lisa Wallace, Clerk

(Barry.Cotnam@novascotia.ca); or
(Lisa.Wallace@novascotia.ca).

Peter W. Gurnham, Q.C. Chair
Nova Scotia Utility and Review Board