Nova Scotia Regulatory and Appeals Board

Rate Filing Requirements for Automobile Insurance

Section 155G CLEAR

Effective November 15, 2026

Document #331172

Applicability

These guidelines are available for use when a company is only proposing to adopt a version of the Canadian Loss Experience Automobile Rating (CLEAR) tables approved by the Nova Scota Regulatory and Appeals Board (NSRAB).

A rate application that seeks other changes beyond the adoption of a new CLEAR table must be made using the NSRAB "Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval (Mandatory Filing)". A company who uses a Manufacturer's Suggested Retail Price (MSRP) rating table should contact Board staff to discuss.

Filing Format

This application to the NSRAB will be fully electronic or paperless. Subject to any technical notes published by the NSRAB, the filing should consist of the following files, each with no password protection, containing the information sections in the categories and order outlined below to constitute a complete filing.

Part 1: Non-Confidential Information (Format: One PDF File)

Section	Description
N-1	Table of Contents
N-2	Certifications
N-3	Contact Person Information
N-4	Dependent Categories (if any)
N-5	Pages from Non-Confidential Sheet from "155G CLEAR Appendices.xls"
N-6	Rating Profile Pages from "Private Passenger Vehicles (2026).xls"

Part 2: Confidential Information (Format: One PDF File)

Section	Description
C-1	Table of Contents
C-2	Final Rates
C-3	Dislocation and Capping
C-4	Pages from Confidential Sheet from "155G CLEAR Appendices.xls"

Part 3: Summary Information and Rating Profiles (Format: 2 Excel Spreadsheets)

File	Description
155G CLEAR Appendices	Summary Information Workbook with separate Non-Confidential and Confidential sheets
Private Passenger Vehicles (2026)	Completed Rating Profiles (only those that apply) Non-Confidential

The four required electronic files (2 PDFs and 2 excel sheets) must be forwarded at the same time using the "Send Files to the Board" option on NSRAB website (https://nserbt.ca/nsrab). The Board will not accept the files if sent via email.

The confidential sections noted above reflect the Board's position on the portions of an application which will routinely be kept confidential. Companies requesting confidentiality of additional sections of the filing must submit their request in the covering letter stating the reasons. The NSRAB will review the request.

Part 1 – Non-Confidential Information

Section N-1: Table of Contents

The table of contents must show the main headings noted above plus the key headings within each of the sections. It must be detailed enough to allow the reader to quickly isolate key information.

Section N-2: Certifications

N.2.a. Certificate of the Officer

A scan of an original signed certificate of an authorized officer of the Company must accompany each filing. A copy of the required form of the Certificate of Officer can be found on the NSRAB's website ("Appendix B: Certificate of Officer – CLEAR"). Authorized officers are the President, CEO, COO, CFO, any vice-president, the treasurer, or the corporate secretary or Chief Agent for Canada, for the Company. The Certificate of Officer must identify a person authorized by the Company to act as the contact person for the Company in accordance with section N-3.

Section N-3: Contact Person Information

The Company must set out the name, title, company name, business address, telephone number, and e-mail address of the individual authorized to act as contact on behalf of the Company. The named contact person must be prepared to respond to NSRAB questions and accept correspondence from the NSRAB on behalf of the Company relating to this filing. All questions on the filing will be directed to this individual and all questions/replies for the NSRAB dealing with the filing must be channeled through this person.

The contact person must be able to accept and respond to correspondence from or to the NSRAB by email.

Section N-4: Dependent Categories

For those categories of automobile insurance that are dependent on the rate filing submitted, please provide the rate level effects of the proposed changes.

Section N-5: Pages from Non-Confidential Sheet from "155G CLEAR Appendices.xls"

This section consists of pages printed from the noted spreadsheet and is required to facilitate the placement of the information into the NSRAB case management system. Details on the completion of the spreadsheet can be found in Part 3 of these requirements.

Section N-6: Rating Profile Pages from "Private Passenger Vehicles (2026).xls"

This section consists of pages printed from the noted spreadsheet and is required to facilitate the placement of the information into the NSRAB case management system. Details on the completion of the spreadsheet can be found in Part 3 of these requirements.

Part 2 – Confidential Information

Section C-1: Table of Contents

The table of contents must show the main headings noted above plus the key headings within each of the sections and must be detailed enough to allow for quick isolation of key information.

Section C-2: Final Rates

The filing must identify the impact of implementing the new table by coverage. Any impact in the Accident Benefits (AB) coverage resulting from the change must be off-balanced through base rates and the details of the calculation must be presented.

If the Company had an application that included complete actuarial indications with the impact of rate group drift reflected with rates approved with a renewal effective date within the 9 months preceding, or any time after the NSRAB's approval of the new CLEAR tables, no further information or rate adjustments are required. This also applies if the Company currently has an application before the NSRAB, which includes complete actuarial indications reflecting rate group drift. For Companies who have been approved to adopt IAO rates with a renewal effective date within the 9 months before, or any time after, NSRAB approval, no further adjustment is required.

In all other cases, the Company must make a further adjustment that applies the NSRAB's CLEAR Benchmark Base Rate Adjustments to the current rates. The NSRAB will publish these benchmark adjustments when it approves the CLEAR tables. Please note, CLEAR Benchmark Base Rate Adjustments resulting in rate decreases are mandatory and must be applied in accordance with the above requirements. Those resulting in rate increases are optional and may be applied at the Company's discretion.

The filing must clearly describe and show how current territorial base rates are transformed into proposed territorial base rates through the application of the proposed rate change.

In those circumstances where a Company proposes the adoption of CLEAR Accident Benefits rate groups for the first time, the impact must be off-balanced through base rates. The details of this calculation must be shown in this section.

Section C-3: Dislocation and Capping

This section must be completed regardless of whether or not rates are changing as dislocation will arise from the change of the table itself.

A Company must take into account the impact that proposed rate changes will have on consumers. Capping may be considered in minimizing rate dislocation. Any capping procedure must be fully described in this section. Note: details on dislocation will be captured in the confidential spreadsheet described in the next section.

Section C-4: Pages from Confidential Sheet from "155G CLEAR Appendices.xls

This section consists of pages printed from the noted spreadsheet and is required to facilitate the placement of the information into the NSRAB case management system. Details on the completion of the spreadsheet can be found in Part 3 of these requirements.

Part 3 – Summary Information and Rating Profiles

Summary Information: Excel Workbook: 155G CLEAR Appendices.xls

The Company should download the Excel workbook "155G CLEAR Appendices.xls" from the NSRAB website and complete both the Non-Confidential and Confidential sheets within it.

The sheets are self-explanatory with several drop down boxes to assist the completion of the spreadsheet.

The NSRAB views all information included in the Non-Confidential sheet as being subject to routine disclosure.

In responding to the Impact of Changes section of the Confidential sheet, beginning at Row 67, the required premium weights must be disclosed in percentage terms and must be at the current rate level.

Rating Profiles: Excel Workbook: Private Passenger Vehicles (2026))

This spreadsheet provides rating examples covering the categories of automobile insurance. The NSRAB has adopted the CARR harmonized profiles that were developed in conjunction with IBC. The Excel workbook must be provided (no PDFs are allowed for these profiles).

The Company should download the Excel workbook "Appendix C – Rating Profiles PPV.xls" from the NSRAB website and complete the "Comp Info" tab and each of the profile tabs (Note: the Combined sheets will populate directly from the data entered in the associated profile sheets).

If any of these profiles would not be written by the Company, a note to that effect should be included in the tab(s) associated with that profile.

The rating examples must be completed according to the risk description specified. The Company must provide both current and proposed rating criteria for each of the rating examples. The rating territories must be those defined in the Company's rate manual.

Care should be taken to make sure the correct rate groups are used. Where the Company has approval to modify the CLEAR rate groups, this fact should be noted on the profile. Three information sheets are included at the end of the workbook. These sheets identify the rate groups for the profiles that the NSRAB is expecting for the various CLEAR tables. These are provided to assist in the identification of proper rate groups.

Any additional information pertaining to the rating example must be disclosed with a detailed description for each affected rating example.

Specific instructions and key assumptions that must be adopted when completing these rating examples are:

- All rates are to be stated on an annual basis. If annual policies are not issued, the rates must be converted to an annual basis.

- All risks must be rated strictly according to the information provided. **DO NOT** provide preferred rates unless the criteria as stated fit the eligibility rules for a preferred class. If so, provide only the preferred rates, and state so.

- Clearly identify all applicable surcharges/discounts that apply to each of the coverages.

- If the Company does not write a particular limit or deductible level for a described profile, provide the premiums using the closest limit/deductible and note the applicable limit/deductible on the profile.

- If the Company provides group discounts, provide the individual non-group rate plus the rates with the highest discount applied.

- For multiple operator risks, provide premiums by coverage by operator using separate sheets. In addition, the total policy premium combining all operators must be submitted.

- If, based on the Company's underwriting rules, a risk profile described in a specified rating example is not written, that fact is to be indicated, and rates need not be provided for that example. However, the Company must explain why the rating example is not appropriate under the circumstances.

- If a rating example does not describe a unique rate, the Company is to provide the highest and lowest rate that could be charged on the described risk, and disclose the assumption underlying the difference.

- Include the premiums for all perils **only if** collision and comprehensive are not offered.