

NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **SECURITY NATIONAL INSURANCE COMPANY, PRIMMUM INSURANCE COMPANY** and **TD HOME AND AUTO INSURANCE COMPANY** for approval to adopt the 2016 CLEAR Rate Group Table for private passenger vehicles

BEFORE:  David J. Almon, LL.B., Member

ORDER

WHEREAS **Security National Insurance Company, Primmum Insurance Company and TD Home and Auto Insurance Company**, collectively the TD Insurance Group (“TD” or “Group”), filed an application with the Nova Scotia Utility and Review Board (“Board”) on April 29, 2016, for approval to adopt the 2016 CLEAR Rate Group Table (Collision, DCPD and Comprehensive Separated), effective September 1, 2016, for both new business and renewal business (“Application”);

AND WHEREAS the Application was filed in accordance with the Board’s *Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR (“Requirements”)*;

AND WHEREAS after review and consideration of the Application, the Board determined that the Application complies with the *Insurance Act and Regulations*;

AND WHEREAS the Board finds that TD provided updated profiles that show a reasonable range of impacts for the selected vehicles using the correct rating groups and that the implementation of the new Table will result in a small overall premium impact and an acceptable premium dislocation distribution;

IT IS HEREBY ORDERED that the Application by the TD to adopt the 2016 CLEAR Rate Group Table (Collision, DCPD and Comprehensive Separated) is hereby approved for the effective date of September 1, 2016, for both new business and renewal business.

DATED at Halifax, Nova Scotia, this 6th day of May, 2016.


Clerk of the Board