

**NOVA SCOTIA UTILITY AND REVIEW BOARD**

**IN THE MATTER OF THE INSURANCE ACT**

- and -

**IN THE MATTER OF AN APPLICATION** by **ECONOMICAL MUTUAL INSURANCE COMPANY** for approval to adopt the 2019 CLEAR Rate Group Table for private passenger vehicles

BEFORE:  Stephen T. McGrath, LL.B., Member

**ORDER**

**WHEREAS ECONOMICAL MUTUAL INSURANCE COMPANY**

(Economical) applied to the Nova Scotia Utility and Review Board for approval to adopt the 2019 CLEAR Rate Group Table (Canada, Collision and DCPD Combined, for Alberta & Atlantic Canada), effective October 1, 2019, for new business and December 15, 2019, for renewal business;

**AND WHEREAS** the application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR*;

**AND WHEREAS** the application complies with the *Insurance Act* and *Regulations*;

**AND WHEREAS** Economical provided updated profiles that show a reasonable range of impacts for the selected vehicles using the correct rating groups and

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 Economical's application to adopt the 2019 CLEAR Rate Group Table (Canada, Collision and DCPD Combined, for Alberta & Atlantic Canada) is approved effective October 1, 2019, for new business and December 15, 2019, for renewal business.

**DATED** at Halifax, Nova Scotia, this 10<sup>th</sup> day of September 2019.

  
Clerk of the Board