


**NOVA SCOTIA UTILITY AND REVIEW BOARD**

**IN THE MATTER OF THE INSURANCE ACT**

- and -

**IN THE MATTER OF AN APPLICATION** by **THE WAWANESA MUTUAL INSURANCE COMPANY** for approval to adopt the 2025 CLEAR Rate Group Table for commercial vehicles

**BEFORE:**

 Julia E. Clark, LL.B., Member

**DECISION and ORDER**

**THE WAWANESA MUTUAL INSURANCE COMPANY** applied to the Nova Scotia Utility and Review Board for approval to adopt the 2025 CLEAR (Canada, Collision, DCPD and Comprehensive Separated, for Alberta & Atlantic Canada) Rate Group Table

Wawanesa'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 for the selected vehicles. The Board finds 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 March 1, 2025, for both new business and renewal business.**

**DATED** at Halifax, Nova Scotia, this 20<sup>th</sup> day of November 2024.



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Clerk of the Board