


NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **FACILITY ASSOCIATION** for approval to adopt the 2024 CLEAR Rate Group Table for private passenger vehicles

BEFORE:

 Julia E. Clark, LL.B., Member

DECISION and ORDER

FACILITY ASSOCIATION applied to the Nova Scotia Utility and Review Board for approval to adopt the 2024 CLEAR Rate Group Table (Canada, Collision, DCPD, and Comprehensive Separated, for Alberta & Atlantic Canada).

Facility'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 and 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 to be effective 100 days after the Board's approval of the filing for both new business and renewals, rounded to the first of the following month. This date is September 1, 2024.

DATED at Halifax, Nova Scotia, this 3rd day of May 2024.



Clerk of the Board