

**NOVA SCOTIA UTILITY AND REVIEW BOARD**

**IN THE MATTER OF THE INSURANCE ACT**

- and -

**IN THE MATTER OF AN APPLICATION** by **PROTECTIVE INSURANCE COMPANY** for approval to adopt the rates and risk-classification systems for IAO Actuarial Consulting Services Inc. for commercial vehicles and interurban trucks

**BEFORE:**



M. Kathleen McManus, K.C., Ph.D., Member

**DECISION and ORDER**

**PROTECTIVE INSURANCE COMPANY** applied to the Nova Scotia Utility and Review Board for approval to adopt the rates and risk-classification systems that the Board recently approved for IAO Actuarial Consulting Services Inc. for commercial vehicles and interurban trucks [2024 NSUARB 196 and 2024 NSUARB 198].

Protective's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G Adopt IAO Rates*. Protective did not propose modifications to the approved IAO rates and risk-classification system.

The Board finds it is just and reasonable for Protective to use the approved IAO rates and risk-classification system.

The Board finds the application complies with the *Insurance Act and Regulations*.

**The Board approves the application and orders that:**

1. The approval is effective March 1, 2025, for commercial vehicles and interurban trucks.

2. Protective's mandatory filing date for commercial vehicles and interurban trucks is reset to January 3, 2028.

**DATED** at Halifax, Nova Scotia, this 16<sup>th</sup> day of January 2025.

*Pamela McGarrigle*

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Clerk of the Board