

NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

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

BEFORE:



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

DECISION and ORDER

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

TD Insurance 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 effective April 15, 2024, for new business and June 1, 2024, for renewal business.

DATED at Halifax, Nova Scotia, this 14th day of February 2024.



Clerk of the Board