

NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **TD INSURANCE GROUP (SECURITY NATIONAL INSURANCE COMPANY, PRIMMUM INSURANCE COMPANY AND TD HOME & AUTO INSURANCE COMPANY)** for approval to adopt the 2025 CLEAR (Canada, Collision, DCPD and Comprehensive Separated, for Alberta & Atlantic Canada) Rate Group Table for private passenger vehicles

BEFORE:



Julia E. Clark, LL.B., Member

DECISION and ORDER

TD Insurance Group (Security National Insurance Company, Primum Insurance Company and TD Home & Auto 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 for private passenger vehicles.

TD Group'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 effective May 15, 2025, for new business and July 1, 2025, for renewal business.

DATED at Halifax, Nova Scotia, this 7th day of March 2025.

Pamela McGarrigle

Clerk of the Board