

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 private passenger vehicles

BEFORE:



Jennifer L. Nicholson, CPA, CA, 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 Rate Group Table (Canada, Collision, DCPD and Comprehensive Separated, for Alberta & Atlantic Canada) for private passenger vehicles.

Wawanesa's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR* 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 March 1, 2025, for both new business and renewal business.

DATED at Halifax, Nova Scotia, this 27th day of November 2024.



Clerk of the Board