



## NOVA SCOTIA UTILITY AND REVIEW BOARD

### Information Bulletin: INS-09-02

November 16, 2009

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### 2009 CLEAR Tables

The Nova Scotia Utility and Review Board (the “Board”) has approved the Collision and Comprehensive portion of the 2009 CLEAR tables published by the Vehicle Information Center of Canada (“VICC”) for use in Nova Scotia, effective November 16, 2009.

The Board does **not** approve the Accident Benefit rate groups (neither the transitional nor the actual) proposed by VICC in the 2009 table. Those companies currently using the 2008 rate groups for Accident Benefits will be allowed to continue to use those rating groups. It is the Board’s understanding that the VICC will publish a revised table with 2009 rate groups for Collision and Comprehensive and the 2008 rate groups for Accident Benefits.

Companies are reminded that, according to the process outlined in Information Bulletin **NSIRB 07-08**, companies using CLEAR tables are asked to file an application to use the Collision and Comprehensive sections of the 2009 CLEAR tables within three months of the approval date of the table (i.e. by February 12, 2010).

The Board used the following rate group drift (estimated by the VICC) and loss trends for physical damage coverages to develop and approve the CLEAR Benchmark Base Rate Adjustments to move from the 2008 table to the 2009 table.

Coverages	Rate Group Drift	Benchmark Loss Trend	Benchmark Base Rate Adjustment to move from the 2008 to the 2009 CLEAR Table
<b>Collision</b>	8.94%	5.50%	<b>-4.00%</b>
<b>Comprehensive</b>	8.98%	8.90%	<b>-1.50%</b>
<b>All Perils</b>	8.95%	7.00%	<b>-2.90%</b>
<b>Specified Perils</b>	8.98%	8.90%	<b>-1.50%</b>

Companies wishing to adopt the physical damage rating groups from the 2009 Table using these benchmarks may file an application using “Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR” to meet this requirement.

Companies who have had rate applications (including complete actuarial indications with rate group drift for physical damage coverages reflected) approved by the Board with a renewal effective date within the nine months prior to November 16, 2009 (that is, after March 16, 2009) are also eligible to file using the “Rate Filing Requirements for Automobile Insurance – Section 155G – CLEAR” to adopt the physical damage coverages only.

Companies that want to adopt the 2009 CLEAR table for physical damage coverages but do not want to use the CLEAR Benchmark Base Rate Adjustments, or are not eligible under the preceding paragraph, are required to make an application under Section 155G using the Board’s published “Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval”.

Any questions or concerns relating to approval of the 2009 CLEAR table or the revised filing requirements can be directed to Barry Cotnam, Senior Advisor ([cotnambj@gov.ns.ca](mailto:cotnambj@gov.ns.ca)), Doreen Friis, Clerk of the Board, ([friisda@gov.ns.ca](mailto:friisda@gov.ns.ca)) or to Paul G. Allen, C.A., Executive Director ([allenpg@gov.ns.ca](mailto:allenpg@gov.ns.ca)).

Peter W. Gurnham, Q.C. Chair  
Nova Scotia Utility and Review Board