



# NOVA SCOTIA UTILITY AND REVIEW BOARD

## Information Bulletin: INS-13-01

August 8, 2013

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This publication is not a legal document. It contains general information and is provided for convenience and guidance in applying the *Insurance Act*, R.S.N.S. 1989, c. 231, (“Act”), as amended, and *Regulations*. In all circumstances, reference should be made to the legislation.

### **Adoption of 2013 Version of CARR Harmonized Rating Profiles**

The Canadian Automobile Insurance Rate Regulators Association (“CARR”) developed a set of harmonized rating profiles to be used by all members in 2008. The vehicles used in those profiles for private passenger vehicles (“PPV”) were based on suggestions from the Insurance Bureau of Canada (“IBC”) that reflected the types of vehicles that were commonly driven in the various jurisdictions. The Nova Scotia Utility and Review Board (“Board”) adopted them for use.

When the profiles were created, the intention was to periodically review and refresh the vehicles to keep them relevant. Earlier this year, the Research Committee of CARR approached IBC to review the vehicles used in the profiles. IBC provided new vehicles for each profile, keeping the types of vehicles similar but reflecting both newer models and more commonly driven vehicles. The Research Committee approved the IBC proposed new vehicles for use in the profiles.

The Board has approved the use of these new CARR profiles. All simplified CLEAR filings used to adopt the 2013 CLEAR table as well as any other applications requiring the completion of PPV rating profiles that are submitted to the Board after **September 30, 2013** will be required to use these new profiles.

The new profiles can be found on the Board’s website ([www.nsuarb.novascotia.ca](http://www.nsuarb.novascotia.ca)) on the Rate Filing Requirements page under Auto Insurance tab on the left side. For your convenience, the rating profiles workbook for PPV includes three tabs at the end which highlight the rating groups that the Board expects to see for the new vehicles for those Companies using unaltered CLEAR rate groups. A separate tab applies to the following tables (a) 2013 CLEAR (16 Year), (b) 2013 CLEAR (21 year), and (c) 2011 CLEAR.

### **Questions**

Any questions or concerns relating to approval of the new PPV profiles can be directed to the following Board staff:

Barry Cotnam, Senior Advisor ([cotnambj@gov.ns.ca](mailto:cotnambj@gov.ns.ca)); or  
Dorothy Pedlar, Appeals Officer/Clerk ([pedlardv@gov.ns.ca](mailto:pedlardv@gov.ns.ca)).

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