



IAO Actuarial Consulting Services Inc.
Aon Canada Inc.

Subscribers of IAO Actuarial Consulting Services
Nova Scotia Rate Filing: Commercial Vehicles
Effective July 1, 2026

SECTION N-1

Table of Contents

Section	Description
N-1	Table of Contents
N-2	NC Pages from “S155G PA – Summary of Information – Appendix A.xlsx”
N-3	Certificate of Officer and Actuary – Appendix B
N-4	Underwriting/Rating Rule Changes
N-5	Rating Profiles – Appendix C
N-6	Financial Data – Appendix D



IAO Actuarial Consulting Services Inc.

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Nova Scotia Rate Filing: Commercial Vehicles

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SECTION N-2

NC Pages from "S155G PA – Summary of Information – Appendix A.xlsx"

NON-CONFIDENTIAL

Insurer Name:	IAO Subscriber Companies
Group Name:	IAO Actuarial Consulting Services Inc., Aon Canada Inc.
Category of Insurance:	Commercial Vehicles

SUMMARY OF INFORMATION

NC-1

Describe the proposed changes by checking all the items that apply to this filing:

☐

a)

Base rate change, not due to off-balancing differential or discount changes, that is uniform by territory

☒

b)

Base rate change, not due to off-balancing differential or discount changes, that is not uniform by territory

☒

c)

Change to classification, limit of liability, deductible or other rate differentials

☐

d)

Change to rating rules

☐

e)

Changes to the amount of, or adding or deleting, discounts or surcharges

☐

f)

Algorithm change

☐

g)

Territorial definition change (additional coverage)

☐

h)

Introduction of any element in c), d), e), or f) that is new to Nova Scotia

Please describe:

☐

i)

Introduction of any element in c), d), e), or f) using predictive modeling or other non-traditional approach

Please describe:

☐

j)

Introducing Rate Capping procedure

☐

k)

Other - e.g. Usage Based Insurance (specify)

NC-2

a. Proposed effective date for **new** policies:

01-Jul-26

Proposed effective date for **renewal** policies:

01-Jul-26

b. Enter date by which decision would be needed in order for these dates to remain feasible
(note, the Board does not commit to meeting this date; it is only for information).

01-Jun-26

NC-3

Indicate the distribution of risks by policy term:

6 month %

%

12 month %

100

%

Other %

%

Total %

100

%

NON-CONFIDENTIAL

NC-4 State other categories of automobile insurance that may be affected by this proposed rate change (e.g., public vehicle rates that are dependent on private passenger vehicle rates), and the rate level change percentage (***as per section 9 of the filing requirements***). All changes must be based solely on the changes associated with the dependent category. Any other changes not dependent must be submitted in a separate filing.

Dependent Category	Filing included with this submission	If not included – state the expected filing date	Rate Level Change impact for each category (%)
Personal Vehicles- Motorcycles			
Personal Vehicles- Motorhomes			
Personal Vehicles- Trailers and Camper Units	No	1-Mar-27	
Personal Vehicles- Off Road Vehicles			
Personal Vehicles-Motorized Snow Vehicles			
Personal Vehicles- Historic Vehicles			
Commercial Vehicles			
Public Vehicles- Taxis and Limousines	No	1-Mar-27	
Public Vehicles- Other Than Taxis and Limousines	No	1-Mar-27	



IAO Actuarial Consulting Services Inc.

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Nova Scotia Rate Filing: Commercial Vehicles

Effective July 1, 2026

SECTION N-3

Certificate of Officer and Actuary – Appendix B

N-3.a. Certificate of the Officer

Not applicable.

N-3.b. Certificate of the Actuary

Appendix B: Certificates of Officer and Actuary (Section 155G-Prior Approval)

Certificate of the Actuary

I, Debarshi Chatterjee, a Fellow of the Canadian Institute of Actuaries, have been authorized to prepare a rate filing on behalf of

IAO Subscriber Companies

(Company) and hereby **CERTIFY THAT:**

1. This rate filing is in respect of the Commercial Vehicles category of automobile insurance and the following dependent categories: (Please check all that apply)

- | | |
|--|--|
| ☒ Not Applicable | |
| ☐ Personal Vehicles-Motorcycles | ☐ Personal Vehicles-Motorhomes |
| ☐ Personal Vehicles-Trailers & Camper Units | ☐ Personal Vehicles-Off Road Vehicles (ATVs) |
| ☐ Personal Vehicles – Motorized Snow Vehicles | ☐ Personal Vehicles-Historic Vehicles |
| ☐ Commercial Vehicles | |
| ☐ Public Vehicles-Taxis | ☐ Public Vehicles-Other than Taxis & Limousines |

to be effective as of: July 1, 2026 for new business
July 1, 2026 for renewal business

2. I have reviewed the data, assumptions and methodologies underlying this rate filing for reasonableness and consistency, and in my professional opinion:

- the data is reliable and sufficient;
- the assumptions selected are appropriate; and
- the methods used are appropriate;

for the purpose of determining the actuarially indicated rates.

3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice.

4. In my professional opinion:

- (a) the actuarially indicated rates are just and reasonable in the circumstances; and
- (b) the actuarially indicated risk classification differentials are just and reasonable in the circumstances, are reasonably predictive of risk, and distinguish fairly between risks.

X Signed by:

EA0705197403481...
 Signature of Actuary

X 23 March 2026
 Date and Location



IAO Actuarial Consulting Services Inc.

Aon Canada Inc.

Subscribers of IAO Actuarial Consulting Services

Nova Scotia Rate Filing: Commercial Vehicles

Effective July 1, 2026

SECTION N-4

Underwriting/Rating Rule Changes

N-4.a. Rating Rule Changes for Classification Variables

No changes.

N-4.b. Rating Rule Changes for Discounts and Surcharges

No changes.



IAO Actuarial Consulting Services Inc.

Aon Canada Inc.

Subscribers of IAO Actuarial Consulting Services

Nova Scotia Rate Filing: Commercial Vehicles

Effective July 1, 2026

SECTION N-5

Rating Profiles – Appendix C



Nova Scotia Regulatory and Appeals Board

FOR USE AFTER MARCH 1, 2026

Company Name IAO Actuarial Consulting Services Inc.

Implementation Dates	Month	Day	Year
New Business	July	1	2026
Renewal Business	July	1	2026

Status of Profiles	Month	Day	Year
Original filed on	March	31	2026

Instructions: Use Drop Down Lists to complete all green sections
If amending an application, change status to Amendment

In Profiles Complete Green Cells, Grey Cells should update automatically.

(for use in applications submitted on or after March 1, 2026)

Company Name: IAO Actuarial Consulting Services Inc.

Profile 1 - Commercial Vehicle: Tradesman

Operator 1:
Male, Age 45
No driver training
Licensed 25 years, Appropriate class license
New business
No At Fault Accidents or convictions
Use – Transport contractor to and from work sites
2020 Ford Transit 350 WB 130 Cargo Van (IBC VC: 3873 00)
List Price New \$46,000 Weight: 2,265 kg

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	July 1, 2026
Renewal Business:	July 1, 2026

Coverages:
Liability and END 44 \$2,000,000 Limit
Collision \$1,000 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Basic

Territory		Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Halifax (B3H)	Current	889	59	218	50	12	1228	19	349	213	581	1809
	Proposed	949	58	218	48	13	1286	20	330	192	542	1828
	% +/- to Current Rates	6.75%	-1.69%	0.00%	-4.00%	8.33%	4.72%	5.26%	-5.44%	-9.86%	-6.71%	1.05%
Dartmouth (B3A)	Current	889	59	218	50	12	1228	19	349	213	581	1809
	Proposed	949	58	218	48	13	1286	20	330	192	542	1828
	% +/- to Current Rates	6.75%	-1.69%	0.00%	-4.00%	8.33%	4.72%	5.26%	-5.44%	-9.86%	-6.71%	1.05%
Sydney (B1R)	Current	599	40	147	29	13	828	19	258	302	579	1407
	Proposed	640	39	147	28	14	868	20	244	271	535	1403
	% +/- to Current Rates	6.84%	-2.50%	0.00%	-3.45%	7.69%	4.83%	5.26%	-5.43%	-10.26%	-7.60%	-0.28%
North Sydney (B2A)	Current	599	40	147	29	13	828	19	258	302	579	1407
	Proposed	640	39	147	28	14	868	20	244	271	535	1403
	% +/- to Current Rates	6.84%	-2.50%	0.00%	-3.45%	7.69%	4.83%	5.26%	-5.43%	-10.26%	-7.60%	-0.28%
New Glasgow (B2H)	Current	416	28	102	24	10	580	19	249	233	501	1081
	Proposed	444	27	102	23	10	606	20	236	209	465	1071
	% +/- to Current Rates	6.73%	-3.57%	0.00%	-4.17%	0.00%	4.48%	5.26%	-5.22%	-10.30%	-7.19%	-0.93%
Amherst (B4H)	Current	416	28	102	24	10	580	19	249	233	501	1081
	Proposed	444	27	102	23	10	606	20	236	209	465	1071
	% +/- to Current Rates	6.73%	-3.57%	0.00%	-4.17%	0.00%	4.48%	5.26%	-5.22%	-10.30%	-7.19%	-0.93%
Antigonish (B2G)	Current	416	28	102	24	10	580	19	249	233	501	1081
	Proposed	444	27	102	23	10	606	20	236	209	465	1071
	% +/- to Current Rates	6.73%	-3.57%	0.00%	-4.17%	0.00%	4.48%	5.26%	-5.22%	-10.30%	-7.19%	-0.93%
Kentville (B4N)	Current	416	28	102	24	10	580	19	249	233	501	1081
	Proposed	444	27	102	23	10	606	20	236	209	465	1071
	% +/- to Current Rates	6.73%	-3.57%	0.00%	-4.17%	0.00%	4.48%	5.26%	-5.22%	-10.30%	-7.19%	-0.93%
Yarmouth (B5A)	Current	416	28	102	24	10	580	19	249	233	501	1081
	Proposed	444	27	102	23	10	606	20	236	209	465	1071
	% +/- to Current Rates	6.73%	-3.57%	0.00%	-4.17%	0.00%	4.48%	5.26%	-5.22%	-10.30%	-7.19%	-0.93%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	RATE GROUPS - DCPD 16, CL 16, CM 16
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 15, CL 15, CM 15
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

Company Name: IAO Actuarial Consulting Services Inc.

Profile 2 - Commercial Vehicle: Delivery Driver

Operator 1:
Female, Age 35
No driver training
Licensed 12 years, Appropriate class license
New business
No At Fault Accidents or convictions
Use – wholesale delivery truck for a computer sales and service operation
2020 Ram Promaster 1500 Cargo Van (IBC VC: 2858 00)
List Price New \$38,000 Weight: 2,099 kg

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	July 1, 2026
Renewal Business:	July 1, 2026

Coverages:
Liability and END 44 \$2,000,000 Limit
Collision \$1,000 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Basic

Territory		Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Halifax (B3H)	Current	1011	68	202	50	12	1343	19	282	178	479	1822
	Proposed	1079	66	197	48	13	1403	20	262	157	439	1842
	% +/- to Current Rates	6.73%	-2.94%	-2.48%	-4.00%	8.33%	4.47%	5.26%	-7.09%	-11.80%	-8.35%	1.10%
Dartmouth (B3A)	Current	1011	68	202	50	12	1343	19	282	178	479	1822
	Proposed	1079	66	197	48	13	1403	20	262	157	439	1842
	% +/- to Current Rates	6.73%	-2.94%	-2.48%	-4.00%	8.33%	4.47%	5.26%	-7.09%	-11.80%	-8.35%	1.10%
Sydney (B1R)	Current	682	46	136	29	13	906	19	209	252	480	1386
	Proposed	728	45	133	28	14	948	20	194	222	436	1384
	% +/- to Current Rates	6.74%	-2.17%	-2.21%	-3.45%	7.69%	4.64%	5.26%	-7.18%	-11.90%	-9.17%	-0.14%
North Sydney (B2A)	Current	682	46	136	29	13	906	19	209	252	480	1386
	Proposed	728	45	133	28	14	948	20	194	222	436	1384
	% +/- to Current Rates	6.74%	-2.17%	-2.21%	-3.45%	7.69%	4.64%	5.26%	-7.18%	-11.90%	-9.17%	-0.14%
New Glasgow (B2H)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Amherst (B4H)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Antigonish (B2G)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Kentville (B4N)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Yarmouth (B5A)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	RATE GROUPS - DCPD 14, CL 14, CM 14
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 13, CL 13, CM 13
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply

Company Name: IAO Actuarial Consulting Services Inc.

Profile 3 - Commercial Vehicle: Work Pickup

Operator 1:
Male, Age 40
No driver training
Licensed 20 years, Appropriate class license
New business
No At Fault Accidents or convictions
Use – Artisans Truck. No personal use.
2018 Ford F150 XLT Supercrew 4WD (IBC VC: 3558 01)
List Price New \$47,000 Weight: 2,241 kg

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	July 1, 2026
Renewal Business:	July 1, 2026

Coverages:
Liability and END 44 \$2,000,000 Limit
Collision \$1,000 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Basic

Territory		Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Halifax (B3H)	Current	889	59	290	50	12	1300	19	465	284	768	2068
	Proposed	949	58	300	48	13	1368	20	450	261	731	2099
	% +/- to Current Rates	6.75%	-1.69%	3.45%	-4.00%	8.33%	5.23%	5.26%	-3.23%	-8.10%	-4.82%	1.50%
Dartmouth (B3A)	Current	889	59	290	50	12	1300	19	465	284	768	2068
	Proposed	949	58	300	48	13	1368	20	450	261	731	2099
	% +/- to Current Rates	6.75%	-1.69%	3.45%	-4.00%	8.33%	5.23%	5.26%	-3.23%	-8.10%	-4.82%	1.50%
Sydney (B1R)	Current	599	40	196	29	13	877	19	345	403	767	1644
	Proposed	640	39	203	28	14	924	20	333	370	723	1647
	% +/- to Current Rates	6.84%	-2.50%	3.57%	-3.45%	7.69%	5.36%	5.26%	-3.48%	-8.19%	-5.74%	0.18%
North Sydney (B2A)	Current	599	40	196	29	13	877	19	345	403	767	1644
	Proposed	640	39	203	28	14	924	20	333	370	723	1647
	% +/- to Current Rates	6.84%	-2.50%	3.57%	-3.45%	7.69%	5.36%	5.26%	-3.48%	-8.19%	-5.74%	0.18%
New Glasgow (B2H)	Current	416	28	136	24	10	614	19	333	310	662	1276
	Proposed	444	27	141	23	10	645	20	322	285	627	1272
	% +/- to Current Rates	6.73%	-3.57%	3.68%	-4.17%	0.00%	5.05%	5.26%	-3.30%	-8.06%	-5.29%	-0.31%
Amherst (B4H)	Current	416	28	136	24	10	614	19	333	310	662	1276
	Proposed	444	27	141	23	10	645	20	322	285	627	1272
	% +/- to Current Rates	6.73%	-3.57%	3.68%	-4.17%	0.00%	5.05%	5.26%	-3.30%	-8.06%	-5.29%	-0.31%
Antigonish (B2G)	Current	416	28	136	24	10	614	19	333	310	662	1276
	Proposed	444	27	141	23	10	645	20	322	285	627	1272
	% +/- to Current Rates	6.73%	-3.57%	3.68%	-4.17%	0.00%	5.05%	5.26%	-3.30%	-8.06%	-5.29%	-0.31%
Kentville (B4N)	Current	416	28	136	24	10	614	19	333	310	662	1276
	Proposed	444	27	141	23	10	645	20	322	285	627	1272
	% +/- to Current Rates	6.73%	-3.57%	3.68%	-4.17%	0.00%	5.05%	5.26%	-3.30%	-8.06%	-5.29%	-0.31%
Yarmouth (B5A)	Current	416	28	136	24	10	614	19	333	310	662	1276
	Proposed	444	27	141	23	10	645	20	322	285	627	1272
	% +/- to Current Rates	6.73%	-3.57%	3.68%	-4.17%	0.00%	5.05%	5.26%	-3.30%	-8.06%	-5.29%	-0.31%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	RATE GROUPS - DCPD 20, CL 20, CM 20
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 19, CL 19, CM 19
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

Company Name: IAO Actuarial Consulting Services Inc.

Profile 4 - Commercial Vehicle: Dump Truck

Operator 1:
Male, Age 45
No driver training
Licensed 25 years, Appropriate class license
New business
No At Fault Accidents or convictions
Use - Dump Truck
2018 Mack Granite GU813 Tri/A Dump Truck (IBC VC: n/a)
List Price New \$154,000 Weight: 42,000 kg

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	July 1, 2026
Renewal Business:	July 1, 2026

Coverages:
Liability and END 44 \$2,000,000 Limit
Collision \$10000 Deductible
Comprehensive \$10000 Deductible
DCPD - No Deductible
Accident Benefits - Basic

Territory		Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Halifax (B3H)	Current	1427	95	659	50	12	2243	19	496	254	769	3012
	Proposed	1524	93	725	48	13	2403	20	511	249	780	3183
	% +/- to Current Rates	6.80%	-2.11%	10.02%	-4.00%	8.33%	7.13%	5.26%	3.02%	-1.97%	1.43%	5.68%
Dartmouth (B3A)	Current	1427	95	659	50	12	2243	19	496	254	769	3012
	Proposed	1524	93	725	48	13	2403	20	511	249	780	3183
	% +/- to Current Rates	6.80%	-2.11%	10.02%	-4.00%	8.33%	7.13%	5.26%	3.02%	-1.97%	1.43%	5.68%
Sydney (B1R)	Current	962	64	444	29	13	1512	19	367	360	746	2258
	Proposed	1028	63	489	28	14	1622	20	379	353	752	2374
	% +/- to Current Rates	6.86%	-1.56%	10.14%	-3.45%	7.69%	7.28%	5.26%	3.27%	-1.94%	0.80%	5.14%
North Sydney (B2A)	Current	962	64	444	29	13	1512	19	367	360	746	2258
	Proposed	1028	63	489	28	14	1622	20	379	353	752	2374
	% +/- to Current Rates	6.86%	-1.56%	10.14%	-3.45%	7.69%	7.28%	5.26%	3.27%	-1.94%	0.80%	5.14%
New Glasgow (B2H)	Current	668	45	308	24	10	1055	19	355	278	652	1707
	Proposed	713	44	340	23	10	1130	20	366	272	658	1788
	% +/- to Current Rates	6.74%	-2.22%	10.39%	-4.17%	0.00%	7.11%	5.26%	3.10%	-2.16%	0.92%	4.75%
Amherst (B4H)	Current	668	45	308	24	10	1055	19	355	278	652	1707
	Proposed	713	44	340	23	10	1130	20	366	272	658	1788
	% +/- to Current Rates	6.74%	-2.22%	10.39%	-4.17%	0.00%	7.11%	5.26%	3.10%	-2.16%	0.92%	4.75%
Antigonish (B2G)	Current	668	45	308	24	10	1055	19	355	278	652	1707
	Proposed	713	44	340	23	10	1130	20	366	272	658	1788
	% +/- to Current Rates	6.74%	-2.22%	10.39%	-4.17%	0.00%	7.11%	5.26%	3.10%	-2.16%	0.92%	4.75%
Kentville (B4N)	Current	668	45	308	24	10	1055	19	355	278	652	1707
	Proposed	713	44	340	23	10	1130	20	366	272	658	1788
	% +/- to Current Rates	6.74%	-2.22%	10.39%	-4.17%	0.00%	7.11%	5.26%	3.10%	-2.16%	0.92%	4.75%
Yarmouth (B5A)	Current	668	45	308	24	10	1055	19	355	278	652	1707
	Proposed	713	44	340	23	10	1130	20	366	272	658	1788
	% +/- to Current Rates	6.74%	-2.22%	10.39%	-4.17%	0.00%	7.11%	5.26%	3.10%	-2.16%	0.92%	4.75%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	RATE GROUPS - DCPD 28, CL 28, CM 28
	CLASS 42
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 28, CL 28, CM 28
	CLASS 42
	DRIVING RECORD 6
	No Discounts Apply

Company Name: IAO Actuarial Consulting Services Inc.

Profile 5 - Commercial Vehicle: Inexperienced Delivery Driver

Operator 1:
Male, Age 45
No driver training
Licensed 25 years, Appropriate class license
New business
No At Fault Accidents or convictions
Use-Wholesale delivery truck for a computer sales and services operation
2020 Ram Promaster 1500 Cargo Van (IBC VC: 2858 00)
List Price New \$38,000 Weight: 2,099 kg

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	July 1, 2026
Renewal Business:	July 1, 2026

Coverages:
Liability and END 44 \$2,000,000 Limit
Collision \$1000 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Basic

Territory		Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Halifax (B3H)	Current	1011	68	202	50	12	1343	19	282	178	479	1822
	Proposed	1079	66	197	48	13	1403	20	262	157	439	1842
	% +/- to Current Rates	6.73%	-2.94%	-2.48%	-4.00%	8.33%	4.47%	5.26%	-7.09%	-11.80%	-8.35%	1.10%
Dartmouth (B3A)	Current	1011	68	202	50	12	1343	19	282	178	479	1822
	Proposed	1079	66	197	48	13	1403	20	262	157	439	1842
	% +/- to Current Rates	6.73%	-2.94%	-2.48%	-4.00%	8.33%	4.47%	5.26%	-7.09%	-11.80%	-8.35%	1.10%
Sydney (B1R)	Current	682	46	136	29	13	906	19	209	252	480	1386
	Proposed	728	45	133	28	14	948	20	194	222	436	1384
	% +/- to Current Rates	6.74%	-2.17%	-2.21%	-3.45%	7.69%	4.64%	5.26%	-7.18%	-11.90%	-9.17%	-0.14%
North Sydney (B2A)	Current	682	46	136	29	13	906	19	209	252	480	1386
	Proposed	728	45	133	28	14	948	20	194	222	436	1384
	% +/- to Current Rates	6.74%	-2.17%	-2.21%	-3.45%	7.69%	4.64%	5.26%	-7.18%	-11.90%	-9.17%	-0.14%
New Glasgow (B2H)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Amherst (B4H)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Antigonish (B2G)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Kentville (B4N)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%
Yarmouth (B5A)	Current	473	32	94	24	10	633	19	202	194	415	1048
	Proposed	505	31	92	23	10	661	20	187	171	378	1039
	% +/- to Current Rates	6.77%	-3.13%	-2.13%	-4.17%	0.00%	4.42%	5.26%	-7.43%	-11.86%	-8.92%	-0.86%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	RATE GROUPS - DCPD 14, CL 14, CM 14
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 13, CL 13, CM 13
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply



IAO Actuarial Consulting Services Inc.

Aon Canada Inc.

Subscribers of IAO Actuarial Consulting Services

Nova Scotia Rate Filing: Commercial Vehicles

Effective July 1, 2026

SECTION N-6

Financial Data – Appendix D

Not applicable. IAO does not write any insurance business.
