

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 19(2023)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application
7 by TD Home and Auto Insurance
8 Company for approval to implement
9 rating program changes for its Private
10 Passenger Automobiles category
11 of automobile insurance.
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14 **WHEREAS** on June 1, 2023 TD Home and Auto Insurance Company applied to the Board under
15 the Supplemental filing option for approval of rating program changes, applicable to both its
16 Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance;
17 and
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19 **WHEREAS** TD Home and Auto Insurance Company proposed various rating rule changes to its
20 classification variables; and
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22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
27 **Insurance Companies Act** or the respective regulations thereunder.
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30 **IT IS THEREFORE ORDERED THAT:**
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32 1. The proposal received June 1, 2023 from TD Home and Auto Insurance Company for its
33 Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile
34 insurance is approved to be effective no sooner than October 16, 2023 for new business and
35 November 13, 2023 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 9th day of June, 2023.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Sara Kean
Assistant Board Secretary