

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

AN ORDER OF THE BOARD

NO. A.I. 4(2023)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 TD Home and Auto Insurance Company
8 for approval to implement rating program
9 changes for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on December 19, 2022 TD Home and Auto Insurance Company (“TD”) applied to the
15 Board for approval of rating program changes under the Supplemental filing option for its
16 Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** TD proposed to introduce new rating variables for its Grand Touring Solution
19 endorsement offering; and
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21 **WHEREAS** the overall rate level impact of the proposal is 0.35%; and
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23 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines and is
24 supported; and
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26 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
29 **Insurance Companies Act** or the respective regulations thereunder.
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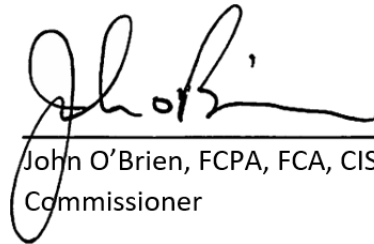
32 **IT IS THEREFORE ORDERED THAT:**
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34 1. The proposal received December 19, 2022 from TD Home and Auto Insurance Company for
35 its Private Passenger Automobiles category of automobile insurance is approved to be
36 effective no sooner than April 17, 2023 for new business and June 10, 2023 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 20th day of January, 2023.



Darlene Whalen, P. Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary