

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

AN ORDER OF THE BOARD

NO. A.I. 18(2024)

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 by TD
7 Home and Auto Insurance Company for
8 approval to adopt the 2024 CLEAR rate
9 group table for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on February 14, 2024 TD Home and Auto Insurance Company (“TD”) applied to the
15 Board under the CLEAR filing option for approval to adopt the 2024 CLEAR rate group table for
16 its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** TD proposed no change to its base rates or rating factors; and
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20 **WHEREAS** the proposal results in an overall rate level impact of -0.2%; and
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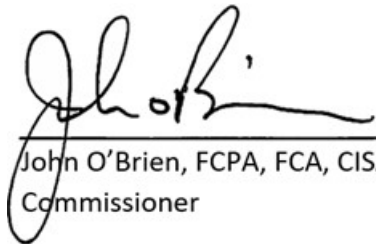
22 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, 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 February 14, 2024 from TD Home and Auto Insurance Company for
33 its Private Passenger Automobiles category of automobile insurance is approved to be
34 effective no sooner than April 15, 2024 for new business and June 1, 2024 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 7th day of March, 2024.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarnreau
Executive Director and Board Secretary