

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

**AN ORDER OF THE BOARD**

**NO. A.I. 11(2025)**

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  
7 TD Home and Auto Insurance Company  
8 for approval to adopt the 2025 CLEAR  
9 rate group table for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
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14 **WHEREAS** on February 24, 2025 TD Home and Auto Insurance Company (“TD Home and Auto”) applied to the Board under the CLEAR filing option for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles category of automobile insurance; and  
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18 **WHEREAS** TD Home and Auto proposed to apply the Board’s benchmark base rate adjustment factors accepted for use in Information Bulletin A.I. 01-2025; and  
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21 **WHEREAS** no other rating program changes are proposed; and  
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23 **WHEREAS** the proposal results in an overall rate level impact of -0.3%; and  
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25 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and  
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27 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.  
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1 **IT IS THEREFORE ORDERED THAT:**  
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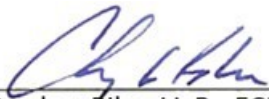
- 3 1. The proposal received February 24, 2025 from TD Home and Auto Insurance Company for  
4 its Private Passenger Automobiles category of automobile insurance is approved to be  
5 effective no sooner than May 15, 2025 for new business and July 1, 2025 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 4<sup>th</sup> day of April, 2025.



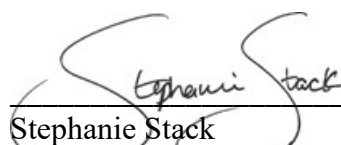
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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Stephanie Stack  
Assistant Board Secretary