

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

AN ORDER OF THE BOARD

NO. A.I. 47(2026)

IN THE MATTER OF the Automobile

Insurance Act, RSNL 1990, c. A-22,
as amended and regulations
thereunder; and

IN THE MATTER OF an application by
TD Home and Auto Insurance Company
for approval to implement rating
program changes for its Private
Passenger Automobiles and
Miscellaneous Vehicles categories
of automobile insurance.

WHEREAS on August 7, 2026 TD Home and Auto Insurance Company (“TD”) applied to the Board under the Supplemental filing option for approval of rating program changes applicable to its Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance; and

WHEREAS TD proposed to introduce two serious convictions relating to the Alcohol Ignition Interlock Program; and

WHEREAS TD clarified the treatment of two existing convictions; and

WHEREAS TD proposed other various editorial and formatting changes; and

WHEREAS there is no rate level impact associated with this proposal; and

WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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.

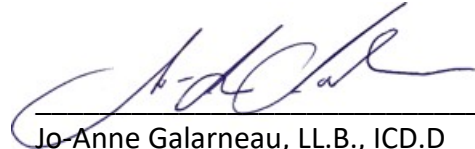
1 **IT IS THEREFORE ORDERED THAT:**

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3 The proposal received August 7, 2026 from TD Home and Auto Insurance Company for its
4 Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile
5 insurance is approved to be effective no sooner than October 29, 2026 for new business and
6 December 14, 2026 for renewals.

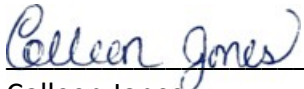
DATED at St. John's, Newfoundland and Labrador, this 25th day of September, 2026.



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, LL.B., ICD.D
Commissioner



Colleen Jones
Assistant Board Secretary