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NO. A. I. 8 (2007)

IN THE MATTER OF THE *Automobile,*
Insurance Act, RSNL 1990, c. A-22, as
amended (the “*Act*”)

AND

IN THE MATTER OF an application by
TD Home and Auto Insurance Company
to implement rates for a \$0 deductible provision
for Section C (Own Damages) coverage
for its Private Passenger class of automobile insurance.

WHEREAS on August 14, 2007 TD Home and Auto Insurance Company applied to the Board to
implement rates for a \$0 deductible provision for Section C (Own Damages) coverage for its Private
Passenger class of automobile insurance business written in the Province; and

WHEREAS the Board has reviewed the proposed differential in relation to existing differentials for other
deductibles currently offered by the insurer for the affected coverages, and finds the proposed
differentials are not too high.

IT IS THEREFORE ORDERED THAT:

1. The application by TD Home and Auto Insurance Company to implement rates for a \$0
deductible provision for Section C (Own Damages) coverage for its Private Passenger class of
automobile insurance business is approved with effect from September 7, 2007.

DATED at St. John's, Newfoundland and Labrador, this 7th day of September 2007.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon,
Board Secretary