

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

**AN ORDER OF THE BOARD**

**ORDER NO. A. I. 17(2008)**

1 **IN THE MATTER OF** the *Automobile,*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended (the “*Act*”)  
4

**AND**

5  
6  
7 **IN THE MATTER OF** an application by  
8 TD Home and Auto Insurance Company  
9 (“TDHA”) for approval of an optional  
10 Accident Forgiveness Endorsement for its  
11 Private Passenger class of business  
12 (the “Application”).  
13

14 **WHEREAS** on May 5, 2008 TDHA filed an Application seeking approval of a rate for an optional  
15 Accident Forgiveness Endorsement for private passenger automobile insurance; and  
16

17 **WHEREAS** the Board after due examination and analysis has determined that the rate being applied for  
18 is not too high in the circumstances.  
19

20  
21 **IT IS THEREFORE ORDERED THAT:**  
22

- 23 1. The proposed rate for the Accident Forgiveness Endorsement of 6% of the premium charged  
24 for liability and collision is approved to be effective no sooner than September 15, 2008 for  
25 New Business and November 15, 2008 for Renewals.

**DATED** at St. John’s, Newfoundland and Labrador, this 25<sup>th</sup> day of July 2008.

---

Andy Wells  
Chair & Chief Executive Officer

---

Dwanda Newman, LL.B.  
Commissioner

---

Cheryl Blundon  
Board Secretary