

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

**AN ORDER OF THE BOARD**

**NO. A.I. 4 (2011)**

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

4  
5 **AND**

6  
7 **IN THE MATTER OF** an application by  
8 TD Home & Auto Insurance Company  
9 to implement revised rates and rating  
10 programs for its Miscellaneous Vehicles  
11 classes of business.

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14 **WHEREAS** on November 24, 2010 TD Home & Auto Insurance Company applied to the Board  
15 for approval of revised automobile insurance rating programs for the following classes of  
16 Miscellaneous Vehicles:

- 17 a) All Terrain Vehicles;  
18 b) Campers & Trailers;  
19 c) Motorcycles; and  
20 d) Snow Vehicles.

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22 **WHEREAS** the revised rating programs will result in rates that are higher than those previously  
23 approved by the Board; and

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25 **WHEREAS** on January 17, 2011 Oliver Wyman filed a report that concludes the rate proposals  
26 are based on factors and parameters determined by the Board to be reasonable and are supported  
27 by information submitted in connection with the filing; and

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29 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.

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32 **IT IS THEREFORE ORDERED THAT:**

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34 1. The proposed rates and rating programs for the Miscellaneous Vehicles classes of  
35 business of TD Home & Auto Insurance Company are approved with effect no sooner  
36 than June 30, 2011 for new business and renewal business.

Dated at St. John's, Newfoundland and Labrador, this 27<sup>th</sup> day of January 2011.

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Dwanda Newman, LL.B.  
Commissioner

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary