

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

**AN ORDER OF THE BOARD**

**NO. A.I. 113(2020)**

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  
7 by TD Home and Auto Insurance  
8 Company for approval to implement  
9 a revised rating program for its  
10 Trailers class of automobile insurance.  
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13 **WHEREAS** on October 2, 2020 TD Home and Auto Insurance Company (“TD Home and Auto”) applied to the Board for approval of a revised rating program under the Mandatory Simplified filing option for its Trailers class of automobile insurance, effective February 1, 2021 for new business and renewals; and  
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18 **WHEREAS** TD Home and Auto does not have sufficient volume to perform an actuarial analysis for Trailers; and  
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21 **WHEREAS** TD Home and Auto conducted an internal analysis and determined that a rate change was not warranted; and  
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24 **WHEREAS** TD Home and Auto proposed no additional rating program changes; and  
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26 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory Simplified Filing Guidelines and is supported; and  
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29 **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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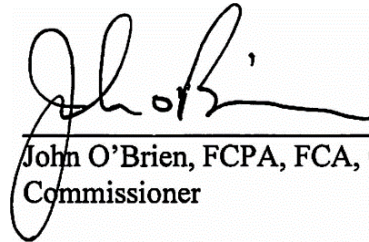
- 3 1. The revised rating program received October 2, 2020 from TD Home and Auto Insurance  
4 Company for its Trailers class of automobile insurance is approved to be effective no  
5 sooner than February 1, 2021 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 2<sup>nd</sup> day of November, 2020.



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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary