

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

AN ORDER OF THE BOARD

NO. A.I. 7(2023)

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 adopt the 2023
9 CLEAR rate group table for its Private
10 Passenger Automobiles category of
11 automobile insurance.
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14 **WHEREAS** on February 6, 2023 TD Home and Auto Insurance Company (“TD Home and Auto”)
15 applied to the Board under the CLEAR filing option for approval to adopt the 2023 CLEAR rate
16 group table for its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** the proposal results in an overall rate level change of +0.8%; and
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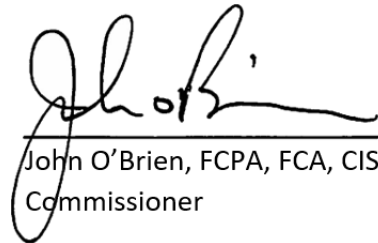
20 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
25 **Insurance Companies Act** or the respective regulations thereunder.
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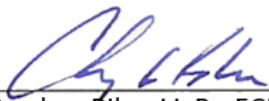
28 **IT IS THEREFORE ORDERED THAT:**
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- 30 1. The proposal received February 6, 2023 from TD Home and Auto Insurance Company for
31 its Private Passenger Automobiles category of automobile insurance is approved to be
32 effective no sooner than April 17, 2023 for new business and June 10, 2023 for renewals.


DATED at St. John's, Newfoundland and Labrador, this 24th day of February, 2023.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary