

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

**AN ORDER OF THE BOARD**

**NO. A.I. 76(2024)**

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 by TD  
7 Home and Auto Insurance Company for  
8 approval to implement rating rule  
9 changes for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
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14 **WHEREAS** on October 29, 2024 TD Home and Auto Insurance Company applied to the Board  
15 under the Supplemental filing option for approval of rating rule changes for Vehicles of Special  
16 Value applicable to Private Passenger Automobiles;  
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18 **WHEREAS** the proposal results in an overall rate level impact of 0%; and  
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20 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and  
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22 **WHEREAS** the Board is satisfied that the proposed changes 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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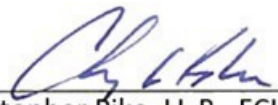
- 30 1. The proposal received October 29, 2024 from TD Home and Auto Insurance Company for  
31 rating rule changes for its Private Passenger Automobiles category of automobile insurance  
32 is approved to be effective no sooner than February 24, 2025 for new business and April 25,  
33 2025 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 16<sup>th</sup> day of December, 2024.



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Jo-Anne Galarneau  
Board Secretary