

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

**AN ORDER OF THE BOARD**

**NO. A.I. 67(2020)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended, and regulations thereunder; and  
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5 **IN THE MATTER OF** an application by  
6 TD Home and Auto Insurance Company  
7 for approval to adopt the 2020 CLEAR  
8 Rate Group Table for its Private  
9 Passenger Automobiles category of  
10 automobile insurance.  
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13 **WHEREAS** on July 30, 2020 TD Home and Auto Insurance Company applied to the Board for  
14 approval to adopt the 2020 CLEAR Rate Group Table for its Private Passenger Automobiles  
15 category of automobile insurance; and  
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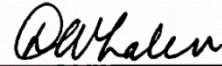
17 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and  
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19 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
20 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
21 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
22 *Insurance Companies Act* or the respective regulations thereunder.  
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25 **IT IS THEREFORE ORDERED THAT:**  
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- 27 1. The proposal received July 30, 2020 from TD Home and Auto Insurance Company for its  
28 Private Passenger Automobiles category of automobile insurance is approved to be  
29 effective no sooner than October 30, 2020 for new business and November 30, 2020 for  
30 renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day of August, 2020.



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



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Christopher Pike, LL.B., FCIP  
Commissioner



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Cheryl Blundon  
Board Secretary