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

**AN ORDER OF THE BOARD**

**NO. A.I. 60(2026)**

**IN THE MATTER OF** the **Automobile Insurance Act,** RSNL 1990, c. A-22, as amended and regulations thereunder; and

**IN THE MATTER OF** an application by TD Home & Auto Insurance Company for approval to maintain its current rating program for its Miscellaneous Vehicles - All-Terrain category of automobile insurance.

**WHEREAS** on September 29, 2026 TD Home and Auto Insurance Company ("TD") applied to the Board under the Mandatory Simplified filing option for Miscellaneous Vehicles - All-Terrain Vehicles category of automobile insurance; and

**WHEREAS** TD is satisfying the three-year filing requirement, is proposing no changes and will continue to use the base premiums, differentials and deviations approved by the Board in A.I. 69(2023); and

**WHEREAS** the overall rate level impact associated with this filing is +0.0%; and

**WHEREAS** the rating program is filed in accordance with the Mandatory Simplified Filing Guidelines; and

**WHEREAS** the Board is satisfied that the proposal is just and reasonable in the circumstances, does not impair the solvency of the insurer, is not excessive in relation to the financial circumstances of the insurer, and does not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.

**IT IS THEREFORE ORDERED THAT:**

The rating program received September 29, 2026 from TD for its Miscellaneous Vehicles - All-Terrain Vehicles category of automobile insurance is approved to be effective no sooner than February 1, 2027 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 23rd day of November, 2026.

Christopher Pike, LL.B., FCIP
Commissioner

Jo-Anne Galarneau, LL.B., ICD.D.
Commissioner

Mike McNiven
Board Secretary