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2 **A.I. 4 (2008)**
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11 **IN THE MATTER OF** the *Automobile*
12 *Insurance Act*, RSNL 1990, c. A-22, as
13 amended (the “*Act*”)
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15 **AND**
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17 **IN THE MATTER OF** an application by
18 TD Home and Auto Insurance Company
19 (the “Applicant”) to implement revised rates
20 for differentials for collision, comprehensive
21 and specified perils coverage for all terrain vehicles
22 with values in excess of \$15,000.00
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26 **WHEREAS** by application received January 8, 2008 the Applicant applied for approval of the Board for
27 differentials for collision, comprehensive and specified perils coverage for all terrain vehicles with values
28 in excess of \$15,000.00; and
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30 **WHEREAS** the Applicant has provided the method of developing the differentials for the increased
31 values; and
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33 **WHEREAS** the Board is satisfied that the proposed differentials are reasonable and will not result in
34 rates that are higher than necessary.
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1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The application is approved as submitted to be effective June 10, 2008 for new business and July
4 10, 2008 for renewals.
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DATED at St. John's, Newfoundland and Labrador, this 14th day February of 2008.

Darlene Whalen, P.Eng.
Vice-Chair

G. Cheryl Blundon
Board Secretary