

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

AN ORDER OF THE BOARD

NO. A.I. 24(2021)

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 2021
9 CLEAR rate group table for its Private
10 Passenger Automobiles category of
11 automobile insurance.
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14 **WHEREAS** on June 24, 2021 TD Home and Auto Insurance Company (“TD Home and Auto”) applied to the Board for approval to adopt the 2021 CLEAR rate group table for its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** TD Home and Auto proposed an overall rate level change of 0.0%; 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 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the *Insurance Companies Act* or the respective regulations thereunder.
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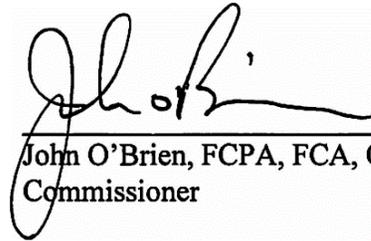
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28 **IT IS THEREFORE ORDERED THAT:**
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- 30 1. The proposal received June 24, 2021 from TD Home and Auto Insurance Company for its
31 Private Passenger Automobiles category of automobile insurance is approved to be
32 effective no sooner than September 1, 2021 for new business and October 5, 2021 for
33 renewals.

DATED at St. John's, Newfoundland and Labrador, this 13th day of July, 2021.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary