

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

AN ORDER OF THE BOARD

NO. A.I. 11(2022)

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 2022
9 CLEAR rate group table for its Private
10 Passenger Automobiles category
11 of automobile insurance.
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14 **WHEREAS** on May 18, 2022 TD Home and Auto Insurance Company (“TD Home and Auto”) applied to the Board for approval to adopt the 2022 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 to adopt the Board’s CLEAR benchmark base rate adjustment factors; and
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21 **WHEREAS** TD Home and Auto proposed no additional changes; and
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23 **WHEREAS** the proposal results in an overall rate level change of +0.0%; and
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25 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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27 **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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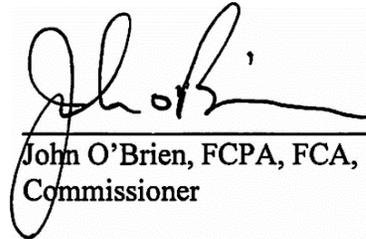
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The proposal received May 18, 2022 from TD Home and Auto Insurance Company for its
4 Private Passenger Automobiles category of automobile insurance is approved to be
5 effective no sooner than August 15, 2022 for new business and October 1, 2022 for
6 renewals.

DATED at St. John's, Newfoundland and Labrador, this 27th day of May, 2022.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary