

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

AN ORDER OF THE BOARD

NO. A.I. 121(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application
7 by TD Home and Auto Insurance
8 Company for approval to adopt
9 endorsement changes for its Private
10 Passenger Automobiles, Motorhomes
11 and Motorcycles classes of
12 automobile insurance.
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15 **WHEREAS** on November 6, 2020 TD Home and Auto Insurance Company (“TD Home and
16 Auto”) applied to the Board under the Expedited Approval filing option for approval to adopt
17 endorsement changes for its Private Passenger Automobiles, Motorhomes and Motorcycles classes
18 of automobile insurance; and
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20 **WHEREAS** TD Home and Auto proposed to discontinue its offering of the five-year Replacement
21 Cost Solution endorsement; and
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23 **WHEREAS** TD Home and Auto proposed to introduce SEF 43R/RL with a coverage period of
24 exactly 36 months from the purchase date of an eligible vehicle; and
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26 **WHEREAS** TD Home and Auto provided justification to support the proposed endorsement
27 changes; and
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29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
32 *Insurance Companies Act* or the respective regulations thereunder.

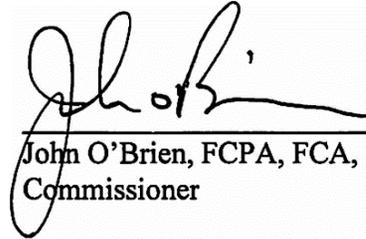
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The proposal received November 6, 2020 from TD Home and Auto Insurance Company to
4 adopt endorsement changes for its Private Passenger Automobiles, Motorhomes and
5 Motorcycles classes of automobile insurance is approved to be effective no sooner than
6 April 1, 2021 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 20th day of November, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary