

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
CLEAR Filing**

Filing Information

Name of Insurer	TD Home and Auto Insurance Company
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	August 15, 2022
Renewal Business Effective Date	October 1, 2022
Board Order #	A.I. 11(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	0.61%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	2.48%
Collision	-1.61%
Comprehensive	0.35%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.02%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	670	14	161	25	18	118	350	146	N/A	N/A
005	328	7	66	22	19	80	254	121	N/A	N/A
006	193	4	32	20	17	76	366	253	N/A	N/A
007	329	7	89	25	17	109	370	130	N/A	N/A

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	670	14	162	25	18	121	344	146	N/A	N/A
005	328	7	66	22	19	83	246	121	N/A	N/A
006	193	4	32	20	17	72	360	289	N/A	N/A
007	329	7	92	25	17	111	370	131	N/A	N/A

Rate Capping Provisions

Proposed Rate Cap	+35%, and +70% if an at-fault accident has occurred since the last renewal
Length of Cap	rarely more than a year for any given vehicle

Summary of Changes/Additional Information

Proposal to use the 2022 CLEAR Rate Group table instead of the current 2021 CLEAR Rate Group table.

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.