

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

Filing Information	
Name of Insurer	TD Home and Auto Insurance Company
Type of Business	All-Terrain
New Business Effective Date	February 1st, 2024
Renewal Business Effective Date	February 1st, 2024
Board Order #	A.I. 69(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	123%	0%
Property Damage - Tort	121%	0%
DCPD	156%	0%
Uninsured Auto	-30%	0%
Underinsured Motorist	-84%	0%
Accident Benefits	75%	0%
Collision	22%	0%
Comprehensive	-1%	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	45%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	87	1	6	9	25	20	88	83	<i>N/A</i>	<i>N/A</i>
005	69	1	4	9	25	20	0	68	<i>N/A</i>	<i>N/A</i>
006	0	0	0	0	0	0	0	0	<i>N/A</i>	<i>N/A</i>
007	74	1	5	9	25	20	89	68	<i>N/A</i>	<i>N/A</i>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	87	1	6	9	25	20	88	83	<i>N/A</i>	<i>N/A</i>
005	69	1	4	9	25	20	0	68	<i>N/A</i>	<i>N/A</i>
006	0	0	0	0	0	0	0	0	<i>N/A</i>	<i>N/A</i>
007	74	1	5	9	25	20	89	68	<i>N/A</i>	<i>N/A</i>

Rate Capping Provisions	
Proposed Rate Cap	25%
Length of Cap	1 Year

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
No changes proposed in filing. Structure remains the same as previously

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.