

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
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	May 15th 2025
Renewal Business Effective Date	July 1st 2025
Board Order #	A.I. 11(2025)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-1.45%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-0.47%
Collision	0.54%
Comprehensive	-2.22%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.34%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	689	15	184	26	19	122	324	153	N/A	N/A
005	344	8	95	21	19	84	279	148	N/A	N/A
006	370	10	107	33	18	132	577	180	N/A	N/A
007	307	7	91	22	17	100	333	164	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	689	15	182	26	19	121	326	148	N/A	N/A
005	344	8	93	21	19	87	283	156	N/A	N/A
006	370	10	111	33	18	135	574	147	N/A	N/A
007	307	7	86	22	17	100	325	172	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 2025 CLEAR Rate Group table instead of the current 2024 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.