

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

Filing Information	
Name of Insurer	TD Home & Auto Insurance Company
Type of Business	Personal Vehicles - Automobile
New Business Effective Date	October 30, 2020
Renewal Business Effective Date	November 30, 2020
Board Order #	A.I. 67(2020)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	-0.5%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	4.8%
Collision	-0.1%
Comprehensive	0.3%
Specified Perils	N/A
All Perils	N/A
Total Overall	0.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	All Perils	Specified Perils
004	486	12	130	21	18	97	319	107	N/A	N/A
005	273	6	57	22	19	91	280	81	N/A	N/A
006	249	6	38	30	18	118	N/A	N/A	N/A	N/A
007	248	5	62	21	18	94	369	79	N/A	N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	All Perils	Specified Perils
004	486	12	129	21	18	102	319	107	N/A	N/A
005	273	6	53	22	19	99	268	82	N/A	N/A
006	249	6	33	30	18	124	N/A	N/A	N/A	N/A
007	248	5	61	21	18	98	373	80	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	+15%, and +40% 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 2020 CLEAR Rate Group table in lieu of the current 2019 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.