

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

Filing Information	
Name of Insurer	TD Home and Auto Insurance Company
Type of Business	TD Insurance
New Business Effective Date	April 11, 2025
Renewal Business Effective Date	May 28, 2025
Board Order #	A.I. 3(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-1.0%
Property Damage - Tort	n/a	-0.8%
DCPD	n/a	-0.9%
Uninsured Auto	n/a	2.3%
Underinsured Motorist	n/a	-7.0%
Accident Benefits	n/a	0.0%
Collision	n/a	-9.4%
Comprehensive	n/a	-21.4%
Specified Perils	n/a	N/A
All Perils	n/a	N/A
Total Overall	n/a	-5.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	726	16	195	26	18	126	371	205	N/A	N/A
005	393	9	102	24	19	98	299	154	N/A	N/A
006	383	9	109	35	17	135	720	0	N/A	N/A
007	326	7	95	25	17	107	355	187	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	715	15	192	27	17	126	335	158	N/A	N/A
005	421	10	115	22	17	98	285	138	N/A	N/A
006	391	10	119	33	15	134	650	0	N/A	N/A
007	319	7	92	23	16	107	320	153	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	35%/70%
Length of Cap	1 year

Summary of Changes/Additional Information	
Rating Variable Changes	
Algorithm Changes	

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.