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

Filing Information	
Name of Insurer	TD Home and Auto Insurance Company
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	September 17, 2026
Renewal Business Effective Date	November 2, 2026
Board Order #	A.I. 35(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	2.6%	0.0%
Property Damage - Tort	-0.6%	-0.4%
DCPD	-0.6%	0.1%
Uninsured Auto	0.0%	0.0%
Underinsured Motorist	10.7%	0.0%
Accident Benefits	0.0%	0.0%
Collision	3.4%	0.0%
Comprehensive	10.8%	0.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	6.1%	0.0%

Current Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	***673***	***14***	***197***	***26***	***18***	***118***	***347***	***194***	***N/A***	***N/A***
005	***360***	***9***	***125***	***22***	***20***	***104***	***397***	***233***	***N/A***	***N/A***
006	***323***	***8***	***87***	***30***	***18***	***116***	***#DIV/0!***	***136***	***N/A***	***N/A***
007	***304***	***7***	***87***	***21***	***17***	***87***	***300***	***180***	***N/A***	***N/A***

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	***673***	***14***	***197***	***26***	***18***	***118***	***349***	***191***	***N/A***	***N/A***
005	***368***	***8***	***125***	***23***	***20***	***105***	***393***	***245***	***N/A***	***N/A***
006	***364***	***10***	***109***	***21***	***18***	***82***	***#DIV/0!***	***163***	***N/A***	***N/A***
007	***294***	***6***	***83***	***21***	***17***	***87***	***282***	***197***	***N/A***	***N/A***

Rate Capping Provisions	
Proposed Rate Cap	no lower cap /35%/70%
Length of Cap	1 Year

Summary of Changes/Additional Information
Base Rate Changes
Classification Changes
Capping Structure 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.