Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 1.1 Private Passenger:

Operator 1:
Female, Age 52, Single
No driver training
Licensed 30 years, Class 5 license
New Business
Annual mileage 25,000 km, commute 25 km one way
No AF accidents
No convictions
2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

Operator 2 (Occasional):
Male, Age 21, Single
Driver training
Licensed 3 years, Class 5 license
New Business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1507	33	473	50	2063	236	18	596	987	1837	3900
	Proposed	1303	28	413	47	1791	220	18	613	968	1819	3610
% +/- to Current Rates		**-13.54%**	**-15.15%**	**-12.68%**	**-6.00%**	**-13.18%**	**-6.78%**	**0.00%**	**2.85%**	**-1.93%**	**-0.98%**	**-7.44%**
005	Current	818	20	284	45	1167	211	18	625	987	1841	3008
	Proposed	742	18	254	42	1056	197	18	658	1057	1930	2986
% +/- to Current Rates		**-9.29%**	**-10.00%**	**-10.56%**	**-6.67%**	**-9.51%**	**-6.64%**	**0.00%**	**5.28%**	**7.09%**	**4.83%**	**-0.73%**
006	Current	510	13	194	45	762	210	18	625	801	1654	2416
	Proposed	411	12	167	28	618	134	18	583	814	1549	2167
% +/- to Current Rates		**-19.41%**	**-7.69%**	**-13.92%**	**-37.78%**	**-18.90%**	**-36.19%**	**0.00%**	**-6.72%**	**1.62%**	**-6.35%**	**-10.31%**
007	Current	744	18	248	45	1055	208	18	559	742	1527	2582
	Proposed	646	15	217	42	920	195	18	544	847	1604	2524
% +/- to Current Rates		**-13.17%**	**-16.67%**	**-12.50%**	**-6.67%**	**-12.80%**	**-6.25%**	**0.00%**	**-2.68%**	**14.15%**	**5.04%**	**-2.25%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 1.2 Private Passenger:

Operator 1:
Female, Age 52, Single
Licensed 30 years, Class 5 license
New Business
Annual mileage 25,000 km, commute 25 km one way
No AF accidents
No convictions
2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	623	13	188	30	854	142	18	284	987	1431	2285
	Proposed	542	11	164	28	745	130	18	285	968	1401	2146
% +/- to Current Rates		**-13.00%**	**-15.38%**	**-12.77%**	**-6.67%**	**-12.76%**	**-8.45%**	**0.00%**	**0.35%**	**-1.93%**	**-2.10%**	**-6.08%**
005	Current	349	8	113	27	497	127	18	298	987	1430	1927
	Proposed	319	7	101	25	452	117	18	305	1057	1497	1949
% +/- to Current Rates		**-8.60%**	**-12.50%**	**-10.62%**	**-7.41%**	**-9.05%**	**-7.87%**	**0.00%**	**2.35%**	**7.09%**	**4.69%**	**1.14%**
006	Current	227	5	77	27	336	126	18	298	801	1243	1579
	Proposed	188	5	66	17	276	80	18	271	814	1183	1459
% +/- to Current Rates		**-17.18%**	**0.00%**	**-14.29%**	**-37.04%**	**-17.86%**	**-36.51%**	**0.00%**	**-9.06%**	**1.62%**	**-4.83%**	**-7.60%**
007	Current	320	7	98	27	452	125	18	267	742	1152	1604
	Proposed	281	6	86	25	398	116	18	254	847	1235	1633
% +/- to Current Rates		**-12.19%**	**-14.29%**	**-12.24%**	**-7.41%**	**-11.95%**	**-7.20%**	**0.00%**	**-4.87%**	**14.15%**	**7.20%**	**1.81%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 1.3 Private Passenger:

Operator 2 (Occasional):
Male, Age 21, Single
Driver training
Licensed 3 years, Class 5 license
New Business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	884	20	285	20	1209	94	0	312	0	406	1615
	Proposed	761	17	249	19	1046	90	0	328	0	418	1464
% +/- to Current Rates		**-13.91%**	**-15.00%**	**-12.63%**	**-5.00%**	**-13.48%**	**-4.26%**	**0.00%**	**5.13%**	**0.00%**	**2.96%**	**-9.35%**
005	Current	469	12	171	18	670	84	0	327	0	411	1081
	Proposed	423	11	153	17	604	80	0	353	0	433	1037
% +/- to Current Rates		**-9.81%**	**-8.33%**	**-10.53%**	**-5.56%**	**-9.85%**	**-4.76%**	**0.00%**	**7.95%**	**0.00%**	**5.35%**	**-4.07%**
006	Current	283	8	117	18	426	84	0	327	0	411	837
	Proposed	223	7	101	11	342	54	0	312	0	366	708
% +/- to Current Rates		**-21.20%**	**-12.50%**	**-13.68%**	**-38.89%**	**-19.72%**	**-35.71%**	**0.00%**	**-4.59%**	**0.00%**	**-10.95%**	**-15.41%**
007	Current	424	11	150	18	603	83	0	292	0	375	978
	Proposed	365	9	131	17	522	79	0	290	0	369	891
% +/- to Current Rates		**-13.92%**	**-18.18%**	**-12.67%**	**-5.56%**	**-13.43%**	**-4.82%**	**0.00%**	**-0.68%**	**0.00%**	**-1.60%**	**-8.90%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name:	TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 2.1 Private Passenger:

Operator 1:
Male, Age 28, Married
Driver training
Licensed 10 years, Class 5 license
New Business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

Operator 2 (Secondary):
Female, Age 27, Married
Driver training
Licensed 10 years, Class 5 license
New Business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1037	21	226	41	1325	174	18	355	163	710	2035
	Proposed	939	19	207	40	1205	171	18	380	150	719	1924
% +/- to Current Rates		**-9.45%**	**-9.52%**	**-8.41%**	**-2.44%**	**-9.06%**	**-1.72%**	**0.00%**	**7.04%**	**-7.98%**	**1.27%**	**-5.45%**
005	Current	569	13	135	36	753	156	18	372	163	709	1462
	Proposed	540	12	127	36	715	153	18	407	163	741	1456
% +/- to Current Rates		**-5.10%**	**-7.69%**	**-5.93%**	**0.00%**	**-5.05%**	**-1.92%**	**0.00%**	**9.41%**	**0.00%**	**4.51%**	**-0.41%**
006	Current	360	9	93	36	498	155	18	372	134	679	1177
	Proposed	304	8	84	25	421	104	18	361	127	610	1031
% +/- to Current Rates		**-15.56%**	**-11.11%**	**-9.68%**	**-30.56%**	**-15.46%**	**-32.90%**	**0.00%**	**-2.96%**	**-5.22%**	**-10.16%**	**-12.40%**
007	Current	519	12	119	36	686	155	18	334	124	631	1317
	Proposed	472	10	108	35	625	151	18	338	131	638	1263
% +/- to Current Rates		**-9.06%**	**-16.67%**	**-9.24%**	**-2.78%**	**-8.89%**	**-2.58%**	**0.00%**	**1.20%**	**5.65%**	**1.11%**	**-4.10%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: TD Home and Auto Insurance Company

Profile 2.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 1:
Male, Age 28, Married
Driver training
Licensed 10 years, Class 5 license
New Business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	705	14	151	28	898	120	18	246	163	547	1445
	Proposed	640	13	138	27	818	117	18	259	150	544	1362
% +/- to Current Rates		**-9.22%**	**-7.14%**	**-8.61%**	**-3.57%**	**-8.91%**	**-2.50%**	**0.00%**	**5.28%**	**-7.98%**	**-0.55%**	**-5.74%**
005	Current	393	9	90	25	517	108	18	258	163	547	1064
	Proposed	374	8	85	25	492	105	18	277	163	563	1055
% +/- to Current Rates		**-4.83%**	**-11.11%**	**-5.56%**	**0.00%**	**-4.84%**	**-2.78%**	**0.00%**	**7.36%**	**0.00%**	**2.93%**	**-0.85%**
006	Current	254	6	62	25	347	107	18	258	134	517	864
	Proposed	216	5	56	17	294	72	18	247	127	464	758
% +/- to Current Rates		**-14.96%**	**-16.67%**	**-9.68%**	**-32.00%**	**-15.27%**	**-32.71%**	**0.00%**	**-4.26%**	**-5.22%**	**-10.25%**	**-12.27%**
007	Current	360	8	79	25	472	107	18	232	124	481	953
	Proposed	328	7	72	24	431	104	18	231	131	484	915
% +/- to Current Rates		**-8.89%**	**-12.50%**	**-8.86%**	**-4.00%**	**-8.69%**	**-2.80%**	**0.00%**	**-0.43%**	**5.65%**	**0.62%**	**-3.99%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: TD Home and Auto Insurance Company

Profile 2.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 2 (Secondary):
Female, Age 27, Married
Driver training
Licensed 10 years, Class 5 license
New Business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	332	7	75	13	427	54	0	109	0	163	590
	Proposed	299	6	69	13	387	54	0	121	0	175	562
% +/- to Current Rates		**-9.94%**	**-14.29%**	**-8.00%**	**0.00%**	**-9.37%**	**0.00%**	**0.00%**	**11.01%**	**0.00%**	**7.36%**	**-4.75%**
005	Current	176	4	45	11	236	48	0	114	0	162	398
	Proposed	166	4	42	11	223	48	0	130	0	178	401
% +/- to Current Rates		**-5.68%**	**0.00%**	**-6.67%**	**0.00%**	**-5.51%**	**0.00%**	**0.00%**	**14.04%**	**0.00%**	**9.88%**	**0.75%**
006	Current	106	3	31	11	151	48	0	114	0	162	313
	Proposed	88	3	28	8	127	32	0	114	0	146	273
% +/- to Current Rates		**-16.98%**	**0.00%**	**-9.68%**	**-27.27%**	**-15.89%**	**-33.33%**	**0.00%**	**0.00%**	**0.00%**	**-9.88%**	**-12.78%**
007	Current	159	4	40	11	214	48	0	102	0	150	364
	Proposed	144	3	36	11	194	47	0	107	0	154	348
% +/- to Current Rates		**-9.43%**	**-25.00%**	**-10.00%**	**0.00%**	**-9.35%**	**-2.08%**	**0.00%**	**4.90%**	**0.00%**	**2.67%**	**-4.40%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 3.1 Private Passenger:

Operator 1:
Male, Age 33, Married
No driver training
Licensed 14 years, Class 5 license
New business
Annual mileage 20,000 km, pleasure
No AF accidents
No convictions
2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

Operator 2:
Female, Age 31
Driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 10,000 km, commute 10km one way
No AF accidents
No convictions
2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 si

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1196	24	253	48	1521	177	36	559	333	1105	2626
	Proposed	1152	24	245	48	1469	179	36	616	315	1146	2615
% +/- to Current Rates		**-3.68%**	**0.00%**	**-3.16%**	**0.00%**	**-3.42%**	**1.13%**	**0.00%**	**10.20%**	**-5.41%**	**3.71%**	**-0.42%**
005	Current	673	15	152	44	884	159	36	585	333	1113	1997
	Proposed	677	14	150	44	885	160	36	660	343	1199	2084
% +/- to Current Rates		**0.59%**	**-6.67%**	**-1.32%**	**0.00%**	**0.11%**	**0.63%**	**0.00%**	**12.82%**	**3.00%**	**7.73%**	**4.36%**
006	Current	439	10	104	44	597	159	36	585	271	1051	1648
	Proposed	396	10	99	30	535	111	36	586	266	999	1534
% +/- to Current Rates		**-9.79%**	**0.00%**	**-4.81%**	**-31.82%**	**-10.39%**	**-30.19%**	**0.00%**	**0.17%**	**-1.85%**	**-4.95%**	**-6.92%**
007	Current	617	13	133	43	806	158	36	526	252	972	1778
	Proposed	596	12	128	43	779	159	36	548	277	1020	1799
% +/- to Current Rates		**-3.40%**	**-7.69%**	**-3.76%**	**0.00%**	**-3.35%**	**0.63%**	**0.00%**	**4.18%**	**9.92%**	**4.94%**	**1.18%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
Rate Groups : DC=33, AB=8, Coll=39, Comp=33
Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Proposed:
Rate Groups : DC=33, AB=8, Coll=39, Comp=33
Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Company Name: TD Home and Auto Insurance Company

Profile 3.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 1:
Male, Age 33, Married
No driver training
Licensed 14 years, Class 5 license
New business
Annual mileage 20,000 km, pleasure
No AF accidents
No convictions
2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	640	13	147	25	825	78	18	390	251	737	1562
	Proposed	572	12	132	24	740	75	18	430	234	757	1497
% +/- to Current Rates		**-10.63%**	**-7.69%**	**-10.20%**	**-4.00%**	**-10.30%**	**-3.85%**	**0.00%**	**10.26%**	**-6.77%**	**2.71%**	**-4.16%**
005	Current	359	8	88	23	478	70	18	408	251	747	1225
	Proposed	336	7	81	22	446	67	18	461	255	801	1247
% +/- to Current Rates		**-6.41%**	**-12.50%**	**-7.95%**	**-4.35%**	**-6.69%**	**-4.29%**	**0.00%**	**12.99%**	**1.59%**	**7.23%**	**1.80%**
006	Current	233	5	60	23	321	70	18	408	204	700	1021
	Proposed	197	5	53	15	270	47	18	409	197	671	941
% +/- to Current Rates		**-15.45%**	**0.00%**	**-11.67%**	**-34.78%**	**-15.89%**	**-32.86%**	**0.00%**	**0.25%**	**-3.43%**	**-4.14%**	**-7.84%**
007	Current	329	7	77	22	435	70	18	366	189	643	1078
	Proposed	296	6	69	21	392	67	18	382	205	672	1064
% +/- to Current Rates		**-10.03%**	**-14.29%**	**-10.39%**	**-4.55%**	**-9.89%**	**-4.29%**	**0.00%**	**4.37%**	**8.47%**	**4.51%**	**-1.30%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=33, AB=8, Coll=39, Comp=33

Proposed: Rate Groups : DC=33, AB=8, Coll=39, Comp=33

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 3.3 Private Passenger:

Operator 2:
Female, Age 31
Driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 10,000 km, commute 10km one way
No AF accidents
No convictions
2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	556	11	106	23	696	99	18	169	82	368	1064
	Proposed	580	12	113	24	729	104	18	186	81	389	1118
% +/- to Current Rates		**4.32%**	**9.09%**	**6.60%**	**4.35%**	**4.74%**	**5.05%**	**0.00%**	**10.06%**	**-1.22%**	**5.71%**	**5.08%**
005	Current	314	7	64	21	406	89	18	177	82	366	772
	Proposed	341	7	69	22	439	93	18	199	88	398	837
% +/- to Current Rates		**8.60%**	**0.00%**	**7.81%**	**4.76%**	**8.13%**	**4.49%**	**0.00%**	**12.43%**	**7.32%**	**8.74%**	**8.42%**
006	Current	206	5	44	21	276	89	18	177	67	351	627
	Proposed	199	5	46	15	265	64	18	177	69	328	593
% +/- to Current Rates		**-3.40%**	**0.00%**	**4.55%**	**-28.57%**	**-3.99%**	**-28.09%**	**0.00%**	**0.00%**	**2.99%**	**-6.55%**	**-5.42%**
007	Current	288	6	56	21	371	88	18	160	63	329	700
	Proposed	300	6	59	22	387	92	18	166	72	348	735
% +/- to Current Rates		**4.17%**	**0.00%**	**5.36%**	**4.76%**	**4.31%**	**4.55%**	**0.00%**	**3.75%**	**14.29%**	**5.78%**	**5.00%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Proposed: Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 4.1 Private Passenger:

Operator 1:
Male, Age 40, Married
No driver training
Licensed 24 years, Class 5 license
New business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Dodge Grand Caravan SE (VICC Code 2662)

Operator 2 (Occasional):
Female, Age 39, Married
No drivier training
Licensed 20 years, Class 5 license
New business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	939	19	204	37	1199	158	18	311	127	614	1813
	Proposed	827	17	181	38	1063	162	18	341	117	638	1701
% +/- to Current Rates		**-11.93%**	**-10.53%**	**-11.27%**	**2.70%**	**-11.34%**	**2.53%**	**0.00%**	**9.65%**	**-7.87%**	**3.91%**	**-6.18%**
005	Current	517	12	122	33	684	140	18	325	127	610	1294
	Proposed	478	10	111	34	633	144	18	365	127	654	1287
% +/- to Current Rates		**-7.54%**	**-16.67%**	**-9.02%**	**3.03%**	**-7.46%**	**2.86%**	**0.00%**	**12.31%**	**0.00%**	**7.21%**	**-0.54%**
006	Current	329	8	84	33	454	140	18	325	104	587	1041
	Proposed	271	7	73	23	374	98	18	324	99	539	913
% +/- to Current Rates		**-17.63%**	**-12.50%**	**-13.10%**	**-30.30%**	**-17.62%**	**-30.00%**	**0.00%**	**-0.31%**	**-4.81%**	**-8.18%**	**-12.30%**
007	Current	472	10	107	33	622	139	18	293	97	547	1169
	Proposed	418	9	95	33	555	143	18	303	103	567	1122
% +/- to Current Rates		**-11.44%**	**-10.00%**	**-11.21%**	**0.00%**	**-10.77%**	**2.88%**	**0.00%**	**3.41%**	**6.19%**	**3.66%**	**-4.02%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: TD Home and Auto Insurance Company

Profile 4.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 1:
Male, Age 40, Married
No driver training
Licensed 24 years, Class 5 license
New business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Dodge Grand Caravan SE (VICC Code 2662)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	640	13	136	26	815	109	18	216	127	470	1285
	Proposed	565	11	121	26	723	111	18	233	117	479	1202
% +/- to Current Rates		**-11.72%**	**-15.38%**	**-11.03%**	**0.00%**	**-11.29%**	**1.83%**	**0.00%**	**7.87%**	**-7.87%**	**1.91%**	**-6.46%**
005	Current	358	8	81	23	470	97	18	226	127	468	938
	Proposed	332	7	74	23	436	99	18	249	127	493	929
% +/- to Current Rates		**-7.26%**	**-12.50%**	**-8.64%**	**0.00%**	**-7.23%**	**2.06%**	**0.00%**	**10.18%**	**0.00%**	**5.34%**	**-0.96%**
006	Current	233	5	56	23	317	97	18	226	104	445	762
	Proposed	194	5	49	16	264	68	18	222	99	407	671
% +/- to Current Rates		**-16.74%**	**0.00%**	**-12.50%**	**-30.43%**	**-16.72%**	**-29.90%**	**0.00%**	**-1.77%**	**-4.81%**	**-8.54%**	**-11.94%**
007	Current	328	7	71	23	429	96	18	204	97	415	844
	Proposed	292	6	63	23	384	98	18	208	103	427	811
% +/- to Current Rates		**-10.98%**	**-14.29%**	**-11.27%**	**0.00%**	**-10.49%**	**2.08%**	**0.00%**	**1.96%**	**6.19%**	**2.89%**	**-3.91%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: TD Home and Auto Insurance Company

Profile 4.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 2 (Occasional):
Female, Age 39, Married
No drivier training
Licensed 20 years, Class 5 license
New business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	299	6	68	11	384	49	0	95	0	144	528
	Proposed	262	6	60	12	340	51	0	108	0	159	499
% +/- to Current Rates		**-12.37%**	**0.00%**	**-11.76%**	**9.09%**	**-11.46%**	**4.08%**	**0.00%**	**13.68%**	**0.00%**	**10.42%**	**-5.49%**
005	Current	159	4	41	10	214	43	0	99	0	142	356
	Proposed	146	3	37	11	197	45	0	116	0	161	358
% +/- to Current Rates		**-8.18%**	**-25.00%**	**-9.76%**	**10.00%**	**-7.94%**	**4.65%**	**0.00%**	**17.17%**	**0.00%**	**13.38%**	**0.56%**
006	Current	96	3	28	10	137	43	0	99	0	142	279
	Proposed	77	2	24	7	110	30	0	102	0	132	242
% +/- to Current Rates		**-19.79%**	**-33.33%**	**-14.29%**	**-30.00%**	**-19.71%**	**-30.23%**	**0.00%**	**3.03%**	**0.00%**	**-7.04%**	**-13.26%**
007	Current	144	3	36	10	193	43	0	89	0	132	325
	Proposed	126	3	32	10	171	45	0	95	0	140	311
% +/- to Current Rates		**-12.50%**	**0.00%**	**-11.11%**	**0.00%**	**-11.40%**	**4.65%**	**0.00%**	**6.74%**	**0.00%**	**6.06%**	**-4.31%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 5.1 Private Passenger:

Operator 1:
Male, Age 19, Single
Driver training
Licensed 2 years, Class 5 license
New business
Annual mileage 18,000 km, pleasure use
No AF accidents
No convictions
2013 Hundai Elantra GL 4DR (VICC Code 0528)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	2703	58	538	53	3352	269	18	530	95	912	4264
	Proposed	2332	49	470	53	2904	269	18	599	89	975	3879
% +/- to Current Rates		**-13.73%**	**-15.52%**	**-12.64%**	**0.00%**	**-13.37%**	**0.00%**	**0.00%**	**13.02%**	**-6.32%**	**6.91%**	**-9.03%**
005	Current	1452	35	323	47	1857	240	18	556	95	909	2766
	Proposed	1315	30	289	47	1681	241	18	643	97	999	2680
% +/- to Current Rates		**-9.44%**	**-14.29%**	**-10.53%**	**0.00%**	**-9.48%**	**0.42%**	**0.00%**	**15.65%**	**2.11%**	**9.90%**	**-3.11%**
006	Current	893	24	221	47	1185	240	18	556	78	892	2077
	Proposed	712	20	190	32	954	163	18	570	76	827	1781
% +/- to Current Rates		**-20.27%**	**-16.67%**	**-14.03%**	**-31.91%**	**-19.49%**	**-32.08%**	**0.00%**	**2.52%**	**-2.56%**	**-7.29%**	**-14.25%**
007	Current	1319	30	283	47	1679	238	18	498	73	827	2506
	Proposed	1141	26	247	47	1461	238	18	532	79	867	2328
% +/- to Current Rates		**-13.50%**	**-13.33%**	**-12.72%**	**0.00%**	**-12.98%**	**0.00%**	**0.00%**	**6.83%**	**8.22%**	**4.84%**	**-7.10%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=30, AB=11, Coll=22, Comp=10

Proposed: Rate Groups : DC=30, AB=11, Coll=22, Comp=10

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 6.1 Private Passenger:

Operator 1:
Male, Age 48, Married
No driver training
Licensed 30 years, Class 5 license
New business
Annual mileage 20,000 km, commute 10 km one way
No AF accidents
No convictions
2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

Operator 2:
Female, Age 48, Married
Driver training
Licensed 30 years, Class 5 license
New business
Annual mileage 15,000 km, commute 20 km one way
No AF accidents
No convictions
2016 Honda Civic LX 4DR (VICC Code 0251 00)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1271	26	377	51	1725	201	36	594	532	1363	3088
	Proposed	1114	22	333	50	1519	198	36	623	476	1333	2852
% +/- to Current Rates		**-12.35%**	**-15.38%**	**-11.67%**	**-1.96%**	**-11.94%**	**-1.49%**	**0.00%**	**4.88%**	**-10.53%**	**-2.20%**	**-7.64%**
005	Current	712	16	227	46	1001	180	36	623	532	1371	2372
	Proposed	655	14	204	45	918	178	36	668	520	1402	2320
% +/- to Current Rates		**-8.01%**	**-12.50%**	**-10.13%**	**-2.17%**	**-8.29%**	**-1.11%**	**0.00%**	**7.22%**	**-2.26%**	**2.26%**	**-2.19%**
006	Current	463	10	155	45	673	179	36	623	433	1271	1944
	Proposed	384	10	134	31	559	122	36	593	403	1154	1713
% +/- to Current Rates		**-17.06%**	**0.00%**	**-13.55%**	**-31.11%**	**-16.94%**	**-31.84%**	**0.00%**	**-4.82%**	**-6.93%**	**-9.21%**	**-11.88%**
007	Current	652	14	198	45	909	178	36	560	402	1176	2085
	Proposed	577	12	174	44	807	176	36	555	418	1185	1992
% +/- to Current Rates		**-11.50%**	**-14.29%**	**-12.12%**	**-2.22%**	**-11.22%**	**-1.12%**	**0.00%**	**-0.89%**	**3.98%**	**0.77%**	**-4.46%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
Rate Groups : DC=37, AB=7, Coll=37, Comp=45
Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Proposed:
Rate Groups : DC=37, AB=7, Coll=37, Comp=45
Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 6.2 Private Passenger:

Operator 1:
Male, Age 48, Married
No driver training
Licensed 30 years, Class 5 license
New business
Annual mileage 20,000 km, commute 10 km one way
No AF accidents
No convictions
2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	631	13	179	25	848	67	18	343	376	804	1652
	Proposed	549	11	157	24	741	64	18	352	335	769	1510
% +/- to Current Rates		**-13.00%**	**-15.38%**	**-12.29%**	**-4.00%**	**-12.62%**	**-4.48%**	**0.00%**	**2.62%**	**-10.90%**	**-4.35%**	**-8.60%**
005	Current	354	8	108	22	492	60	18	360	376	814	1306
	Proposed	323	7	96	21	447	58	18	378	366	820	1267
% +/- to Current Rates		**-8.76%**	**-12.50%**	**-11.11%**	**-4.55%**	**-9.15%**	**-3.33%**	**0.00%**	**5.00%**	**-2.66%**	**0.74%**	**-2.99%**
006	Current	230	5	74	22	331	60	18	360	306	744	1075
	Proposed	190	5	63	15	273	40	18	335	283	676	949
% +/- to Current Rates		**-17.39%**	**0.00%**	**-14.86%**	**-31.82%**	**-17.52%**	**-33.33%**	**0.00%**	**-6.94%**	**-7.52%**	**-9.14%**	**-11.72%**
007	Current	324	7	94	22	447	60	18	323	284	685	1132
	Proposed	285	6	82	21	394	57	18	314	294	683	1077
% +/- to Current Rates		**-12.04%**	**-14.29%**	**-12.77%**	**-4.55%**	**-11.86%**	**-5.00%**	**0.00%**	**-2.79%**	**3.52%**	**-0.29%**	**-4.86%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=37, AB=7, Coll=37, Comp=45

Proposed: Rate Groups : DC=37, AB=7, Coll=37, Comp=45

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 6.3 Private Passenger:

Operator 2:
Female, Age 48, Married
Driver training
Licensed 30 years, Class 5 license
New business
Annual mileage 15,000 km, commute 20 km one way
No AF accidents
No convictions
2016 Honda Civic LX 4DR (VICC Code 0251 00)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	640	13	198	26	877	134	18	251	156	559	1436
	Proposed	565	11	176	26	778	134	18	271	141	564	1342
% +/- to Current Rates		**-11.72%**	**-15.38%**	**-11.11%**	**0.00%**	**-11.29%**	**0.00%**	**0.00%**	**7.97%**	**-9.62%**	**0.89%**	**-6.55%**
005	Current	358	8	119	24	509	120	18	263	156	557	1066
	Proposed	332	7	108	24	471	120	18	290	154	582	1053
% +/- to Current Rates		**-7.26%**	**-12.50%**	**-9.24%**	**0.00%**	**-7.47%**	**0.00%**	**0.00%**	**10.27%**	**-1.28%**	**4.49%**	**-1.22%**
006	Current	233	5	81	23	342	119	18	263	127	527	869
	Proposed	194	5	71	16	286	82	18	258	120	478	764
% +/- to Current Rates		**-16.74%**	**0.00%**	**-12.35%**	**-30.43%**	**-16.37%**	**-31.09%**	**0.00%**	**-1.90%**	**-5.51%**	**-9.30%**	**-12.08%**
007	Current	328	7	104	23	462	118	18	237	118	491	953
	Proposed	292	6	92	23	413	119	18	241	124	502	915
% +/- to Current Rates		**-10.98%**	**-14.29%**	**-11.54%**	**0.00%**	**-10.61%**	**0.85%**	**0.00%**	**1.69%**	**5.08%**	**2.24%**	**-3.99%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Proposed: Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 7.1 Private Passenger:

Operator 1:
Male, Age 66, Married
Driver training
Licensed 48 years, Class 5 license
New business
Annual mileage 12,000 km, pleasure
No AF accidents
No convictions
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

Operator 2 (Occasional):
Female, Age 65, Married
Driver training
Licensed 45 years, Class 5 license
New business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	894	18	222	34	1168	142	18	308	92	560	1728
	Proposed	788	16	198	33	1035	142	18	348	88	596	1631
% +/- to Current Rates		-11.86%	-11.11%	-10.81%	-2.94%	-11.39%	0.00%	0.00%	12.99%	-4.35%	6.43%	-5.61%
005	Current	493	11	133	30	667	127	18	322	92	559	1226
	Proposed	456	10	121	30	617	127	18	372	95	612	1229
% +/- to Current Rates		-7.51%	-9.09%	-9.02%	0.00%	-7.50%	0.00%	0.00%	15.53%	3.26%	9.48%	0.24%
006	Current	314	8	91	30	443	127	18	322	76	543	986
	Proposed	260	6	80	20	366	86	18	331	75	510	876
% +/- to Current Rates		-17.20%	-25.00%	-12.09%	-33.33%	-17.38%	-32.28%	0.00%	2.80%	-1.32%	-6.08%	-11.16%
007	Current	450	9	117	30	606	127	18	289	70	504	1110
	Proposed	399	9	104	29	541	125	18	309	77	529	1070
% +/- to Current Rates		-11.33%	0.00%	-11.11%	-3.33%	-10.73%	-1.57%	0.00%	6.92%	10.00%	4.96%	-3.60%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 7.2 Private Passenger:

Operator 1:
Male, Age 66, Married
Driver training
Licensed 48 years, Class 5 license
New business
Annual mileage 12,000 km, pleasure
No AF accidents
No convictions
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 si

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	610	12	148	23	793	96	18	210	92	416	1209
	Proposed	539	11	132	22	704	96	18	237	88	439	1143
% +/- to Current Rates		**-11.64%**	**-8.33%**	**-10.81%**	**-4.35%**	**-11.22%**	**0.00%**	**0.00%**	**12.86%**	**-4.35%**	**5.53%**	**-5.46%**
005	Current	342	7	89	20	458	86	18	220	92	416	874
	Proposed	318	7	81	20	426	86	18	253	95	452	878
% +/- to Current Rates		**-7.02%**	**0.00%**	**-8.99%**	**0.00%**	**-6.99%**	**0.00%**	**0.00%**	**15.00%**	**3.26%**	**8.65%**	**0.46%**
006	Current	223	5	61	20	309	86	18	220	76	400	709
	Proposed	187	4	53	14	258	59	18	226	75	378	636
% +/- to Current Rates		**-16.14%**	**-20.00%**	**-13.11%**	**-30.00%**	**-16.50%**	**-31.40%**	**0.00%**	**2.73%**	**-1.32%**	**-5.50%**	**-10.30%**
007	Current	314	6	78	20	418	86	18	198	70	372	790
	Proposed	280	6	69	20	375	85	18	211	77	391	766
% +/- to Current Rates		**-10.83%**	**0.00%**	**-11.54%**	**0.00%**	**-10.29%**	**-1.16%**	**0.00%**	**6.57%**	**10.00%**	**5.11%**	**-3.04%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 7.3 Private Passenger:

Operator 2 (Occasional):
Female, Age 65, Married
Driver training
Licensed 45 years, Class 5 license
New business
No AF accidents
No convictions

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	284	6	74	11	375	46	0	98	0	144	519
	Proposed	249	5	66	11	331	46	0	111	0	157	488
% +/- to Current Rates		**-12.32%**	**-16.67%**	**-10.81%**	**0.00%**	**-11.73%**	**0.00%**	**0.00%**	**13.27%**	**0.00%**	**9.03%**	**-5.97%**
005	Current	151	4	44	10	209	41	0	102	0	143	352
	Proposed	138	3	40	10	191	41	0	119	0	160	351
% +/- to Current Rates		**-8.61%**	**-25.00%**	**-9.09%**	**0.00%**	**-8.61%**	**0.00%**	**0.00%**	**16.67%**	**0.00%**	**11.89%**	**-0.28%**
006	Current	91	3	30	10	134	41	0	102	0	143	277
	Proposed	73	2	27	6	108	27	0	105	0	132	240
% +/- to Current Rates		**-19.78%**	**-33.33%**	**-10.00%**	**-40.00%**	**-19.40%**	**-34.15%**	**0.00%**	**2.94%**	**0.00%**	**-7.69%**	**-13.36%**
007	Current	136	3	39	10	188	41	0	91	0	132	320
	Proposed	119	3	35	9	166	40	0	98	0	138	304
% +/- to Current Rates		**-12.50%**	**0.00%**	**-10.26%**	**-10.00%**	**-11.70%**	**-2.44%**	**0.00%**	**7.69%**	**0.00%**	**4.55%**	**-5.00%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 8.1 Private Passenger:

Operator 1:
Female, Age 50, Single
No driver training
Licensed 25 years, Class 5 license
New business
Annual mileage 15,000 km, commute 15 km one way
No AF accidents
No convictions
2017 Ford Escape SE 4DR AWD (VICC Code 3737)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	778	16	171	32	997	117	18	288	168	591	1588
	Proposed	686	14	152	32	884	119	18	304	153	594	1478
% +/- to Current Rates		**-11.83%**	**-12.50%**	**-11.11%**	**0.00%**	**-11.33%**	**1.71%**	**0.00%**	**5.56%**	**-8.93%**	**0.51%**	**-6.93%**
005	Current	432	10	103	28	573	105	18	302	168	593	1166
	Proposed	400	9	93	29	531	106	18	325	167	616	1147
% +/- to Current Rates		**-7.41%**	**-10.00%**	**-9.71%**	**3.57%**	**-7.33%**	**0.95%**	**0.00%**	**7.62%**	**-0.60%**	**3.88%**	**-1.63%**
006	Current	277	7	70	28	382	104	18	302	138	562	944
	Proposed	230	6	61	20	317	73	18	289	130	510	827
% +/- to Current Rates		**-16.97%**	**-14.29%**	**-12.86%**	**-28.57%**	**-17.02%**	**-29.81%**	**0.00%**	**-4.30%**	**-5.80%**	**-9.25%**	**-12.39%**
007	Current	395	9	90	28	522	104	18	271	128	521	1043
	Proposed	351	7	80	29	467	105	18	271	135	529	996
% +/- to Current Rates		**-11.14%**	**-22.22%**	**-11.11%**	**3.57%**	**-10.54%**	**0.96%**	**0.00%**	**0.00%**	**5.47%**	**1.54%**	**-4.51%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=32, AB=9, Coll=31, Comp=27

Proposed: Rate Groups : DC=32, AB=9, Coll=31, Comp=27

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Profile 9.1 Private Passenger:

Operator 1:
Male, Age 70, Single
No driver training
Licensed 45 years, Class 5 license
New business
Annual mileage 18,000 km, pleasure use
No AF accidents
No Convictions
2017 Toyota Corolla 4DR (VICC Code 0445 00)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 sin

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	753	16	202	29	1000	153	18	289	144	604	1604
	Proposed	654	13	177	28	872	146	18	319	134	617	1489
% +/- to Current Rates		**-13.15%**	**-18.75%**	**-12.38%**	**-3.45%**	**-12.80%**	**-4.58%**	**0.00%**	**10.38%**	**-6.94%**	**2.15%**	**-7.17%**
005	Current	418	9	121	26	574	137	18	303	144	602	1176
	Proposed	382	8	109	25	524	131	18	341	146	636	1160
% +/- to Current Rates		**-8.61%**	**-11.11%**	**-9.92%**	**-3.85%**	**-8.71%**	**-4.38%**	**0.00%**	**12.54%**	**1.39%**	**5.65%**	**-1.36%**
006	Current	269	6	83	26	384	137	18	303	118	576	960
	Proposed	220	5	71	17	313	89	18	304	114	525	838
% +/- to Current Rates		**-18.22%**	**-16.67%**	**-14.46%**	**-34.62%**	**-18.49%**	**-35.04%**	**0.00%**	**0.33%**	**-3.39%**	**-8.85%**	**-12.71%**
007	Current	383	8	106	26	523	136	18	272	109	535	1058
	Proposed	335	7	93	25	460	130	18	284	118	550	1010
% +/- to Current Rates		**-12.53%**	**-12.50%**	**-12.26%**	**-3.85%**	**-12.05%**	**-4.41%**	**0.00%**	**4.41%**	**8.26%**	**2.80%**	**-4.54%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=37, AB=11, Coll=35, Comp=30

Proposed: Rate Groups : DC=37, AB=11, Coll=35, Comp=30

Company Name: TD Home and Auto Insurance Company

Profile 10.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

Operator 1:
Female, Age 35, Single
No driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 25,000 km, commute 25 km one way
No AF accident
No convictions
2017 Honda Civic LX 4DR (VICC Code 3558 01)

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (TD Insurance $500 si

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	790	16	262	38	1106	198	18	348	239	803	1909
	Proposed	705	15	236	36	992	187	18	366	236	807	1799
% +/- to Current Rates		**-10.76%**	**-6.25%**	**-9.92%**	**-5.26%**	**-10.31%**	**-5.56%**	**0.00%**	**5.17%**	**-1.26%**	**0.50%**	**-5.76%**
005	Current	438	10	157	34	639	177	18	365	239	799	1438
	Proposed	410	9	145	32	596	167	18	392	257	834	1430
% +/- to Current Rates		**-6.39%**	**-10.00%**	**-7.64%**	**-5.88%**	**-6.73%**	**-5.65%**	**0.00%**	**7.40%**	**7.53%**	**4.38%**	**-0.56%**
006	Current	281	7	108	34	430	177	18	365	194	754	1184
	Proposed	236	6	95	22	359	114	18	348	199	679	1038
% +/- to Current Rates		**-16.01%**	**-14.29%**	**-12.04%**	**-35.29%**	**-16.51%**	**-35.59%**	**0.00%**	**-4.66%**	**2.58%**	**-9.95%**	**-12.33%**
007	Current	401	9	138	33	581	176	18	327	180	701	1282
	Proposed	360	8	124	32	524	166	18	326	207	717	1241
% +/- to Current Rates		**-10.22%**	**-11.11%**	**-10.14%**	**-3.03%**	**-9.81%**	**-5.68%**	**0.00%**	**-0.31%**	**15.00%**	**2.28%**	**-3.20%**

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Groups : DC=41, AB=11, Coll=34, Comp=30

Proposed: Rate Groups : DC=41, AB=11, Coll=34, Comp=30