

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

Filing Information	
Name of Insurer	TD Home & Auto Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	February 1, 2021
Board Order #	A.I. 16(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	91.2%	39.0%
Property Damage - Tort	63.7%	16.6%
DCPD	63.7%	16.5%
Uninsured Auto	58.7%	21.2%
Underinsured Motorist	-34.5%	0.0%
Accident Benefits	49.6%	19.0%
Collision	8.4%	3.0%
Comprehensive	91.5%	32.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	60.5%	24.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All 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
007	248	5	61	21	18	98	373	80	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	677	14	150	26	18	124	331	142	N/A	N/A
005	382	8	66	26	19	100	250	116	N/A	N/A
006	354	8	47	37	18	117	-	-	N/A	N/A
007	334	7	77	25	18	108	370	94	N/A	N/A

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

Summary of Changes/Additional Information
In summary, the proposed changes are as follows:
1.Base rate changes that vary by coverage; and
2.Introduction of the Vehicle Value factors; and
3.Introduction of the Vehicle Age factors; and
4.Revision of territories definition and factors; and
5.Removal of the Anti-Theft discount factors
6. Change to the Capping boundary

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.