

**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	Personal Vehicle - Automobile
New Business Effective Date	February 6, 2023
Renewal Business Effective Date	March 23, 2023
Board Order #	A.I. 29(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.13%
Property Damage - Tort	N/A	0.09%
DCPD	N/A	0.56%
Uninsured Auto	N/A	0.37%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.28%
Collision	N/A	2.23%
Comprehensive	N/A	-0.94%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	0.52%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	663	13	163	26	18	123	344	147	N/A	N/A
005	336	7	67	23	19	93	259	128	N/A	N/A
006	200	4	34	21	18	75	360	234	N/A	N/A
007	327	7	83	25	18	110	351	131	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	664	13	164	26	18	123	353	145	N/A	N/A
005	339	7	67	23	19	93	257	127	N/A	N/A
006	208	5	35	24	18	85	398	258	N/A	N/A
007	319	7	80	25	18	111	349	129	N/A	N/A

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

Summary of Changes/Additional Information
Introduction of Bind Online Discount
Introduction of Senior Driver Discount
Removal of the variable Years Licensed x Driving Course
Removal of Out of Province Surcharge
Revision of the Number of Minor Convictions in the Last 3 Years surcharge
Revision of the Annual KM factors
Revision of the Business KM factors
Revision of the Work KM factors
Revision of Years Licensed factors
Revision of Endorsement 43

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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.