

**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 Vehicles - Private Passenger Vehicles
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Change to the classification of Distracted Driving convictions from a Minor to a Major conviction
Change to the "Number of Major convictions in the last 3 years" scoring within the Risk Point Scorecard decline rules
Removal of the "Fail to make a written report" conviction from the Minor conviction list

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**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 Vehicles - All Terrain Vehicles
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Change to the classification of Distracted Driving convictions from a Minor to a Major conviction
Change to the "Number of Major convictions in the last 3 years" scoring within the Occurrence decline rules
Removal of the Unacceptable Vehicle list removal and its corresponding decline rule
Removal of the "Fail to make a written report" conviction from the Minor conviction list

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**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 Vehicles - Motorcycles
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Change to the classification of Distracted Driving convictions from a Minor to a Major conviction
Change to the "Number of Major convictions in the last 3 years" scoring within the Occurrence decline rules
Removal of the Unacceptable Vehicle list removal and its corresponding decline rule
Removal of the "Fail to make a written report" conviction from the Minor conviction list

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**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 Vehicles - Motorhomes
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Change to the classification of Distracted Driving convictions from a Minor to a Major conviction
Change to the "Number of Major convictions in the last 3 years" scoring within the Risk Point Scorecard
Removal of the "Fail to make a written report" conviction from the Minor conviction list

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**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 Vehicles - Snowmobiles
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Change to the classification of Distracted Driving convictions from a Minor to a Major conviction
Change to the "Number of Major convictions in the last 3 years" scoring within the Occurrence decline rules
Removal of the Unacceptable Vehicle list and its corresponding decline rule
Removal of the "Fail to make a written report" conviction from the Minor conviction list

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**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 Vehicles - Utility and Recreational Trailers
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 19(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
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