

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	Private Passenger Automobiles
New Business Effective Date	January 15, 2024
Renewal Business Effective Date	February 15, 2024
Board Order #	A.I. 53(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	63.9%	5.5%
Property Damage - Tort	67.8%	13.1%
DCPD	67.8%	13.8%
Uninsured Auto	82.4%	-0.5%
Underinsured Motorist	-16.7%	0.0%
Accident Benefits	57.4%	5.7%
Collision	30.9%	5.9%
Comprehensive	66.4%	30.5%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	55.7%	8.9%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	648	13	160	25	18	121	354	151	N/A	N/A
005	337	7	78	23	19	96	275	127	N/A	N/A
006	198	4	34	24	18	91	389	292	N/A	N/A
007	314	7	84	25	18	112	341	137	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	685	15	183	25	18	128	375	198	N/A	N/A
005	354	8	88	23	19	101	290	167	N/A	N/A
006	207	5	38	23	18	95	408	379	N/A	N/A
007	330	8	95	25	18	119	358	174	N/A	N/A

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

Summary of Changes/Additional Information
Base Rate Changes
Rating Variable Changes
Algorithm 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.