

Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	1404	30	478	48	1960	263	18	662	510	1453	3413
	Proposed	1482	35	540	48	2105	278	18	697	658	1651	3756
% +/- to Current Rates		5.56%	16.67%	12.97%	0.00%	7.40%	5.70%	0.00%	5.29%	29.02%	13.63%	10.05%
005	Current	696	15	249	48	1008	236	18	641	457	1352	2360
	Proposed	732	18	280	48	1078	248	18	675	589	1530	2608
% +/- to Current Rates		5.17%	20.00%	12.45%	0.00%	6.94%	5.08%	0.00%	5.30%	28.88%	13.17%	10.51%
006	Current	505	12	196	48	761	235	18	748	422	1423	2184
	Proposed	530	14	222	48	814	248	18	787	543	1596	2410
% +/- to Current Rates		4.95%	16.67%	13.27%	0.00%	6.96%	5.53%	0.00%	5.21%	28.67%	12.16%	10.35%
007	Current	696	16	251	48	1011	233	18	622	371	1244	2255
	Proposed	732	18	284	48	1082	246	18	654	477	1395	2477
% +/- to Current Rates		5.17%	12.50%	13.15%	0.00%	7.02%	5.58%	0.00%	5.14%	28.57%	12.14%	9.84%

* 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=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	582	12	190	29	813	158	18	315	510	1001	1814
	Proposed	613	14	214	29	870	167	18	331	658	1174	2044
	% +/- to Current Rates	5.33%	16.67%	12.63%	0.00%	7.01%	5.70%	0.00%	5.08%	29.02%	17.28%	12.68%
005	Current	301	6	99	29	435	142	18	305	457	922	1357
	Proposed	315	7	111	29	462	149	18	321	589	1077	1539
	% +/- to Current Rates	4.65%	16.67%	12.12%	0.00%	6.21%	4.93%	0.00%	5.25%	28.88%	16.81%	13.41%
006	Current	225	5	78	29	337	141	18	355	422	936	1273
	Proposed	235	6	88	29	358	149	18	373	543	1083	1441
	% +/- to Current Rates	4.44%	20.00%	12.82%	0.00%	6.23%	5.67%	0.00%	5.07%	28.67%	15.71%	13.20%
007	Current	301	6	100	29	436	140	18	296	371	825	1261
	Proposed	315	7	113	29	464	148	18	311	477	954	1418
	% +/- to Current Rates	4.65%	16.67%	13.00%	0.00%	6.42%	5.71%	0.00%	5.07%	28.57%	15.64%	12.45%

* 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=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	822	18	288	19	1147	105	0	347	0	452	1599	
	Proposed	869	21	326	19	1235	111	0	366	0	477	1712
% +/- to Current Rates		5.72%	16.67%	13.19%	0.00%	7.67%	5.71%	0.00%	5.48%	0.00%	5.53%	7.07%
005 Current	395	9	150	19	573	94	0	336	0	430	1003	
	Proposed	417	11	169	19	616	99	0	354	0	453	1069
% +/- to Current Rates		5.57%	22.22%	12.67%	0.00%	7.50%	5.32%	0.00%	5.36%	0.00%	5.35%	6.58%
006 Current	280	7	118	19	424	94	0	393	0	487	911	
	Proposed	295	8	134	19	456	99	0	414	0	513	969
% +/- to Current Rates		5.36%	14.29%	13.56%	0.00%	7.55%	5.32%	0.00%	5.34%	0.00%	5.34%	6.37%
007 Current	395	10	151	19	575	93	0	326	0	419	994	
	Proposed	417	11	171	19	618	98	0	343	0	441	1059
% +/- to Current Rates		5.57%	10.00%	13.25%	0.00%	7.48%	5.38%	0.00%	5.21%	0.00%	5.25%	6.54%

* 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=40, AB=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	966	20	216	39	1241	193	18	390	180	781	2022
	Proposed	1019	22	246	39	1326	204	18	412	244	878	2204
% +/- to Current Rates		5.49%	10.00%	13.89%	0.00%	6.85%	5.70%	0.00%	5.64%	35.56%	12.42%	9.00%
005	Current	485	10	113	39	647	173	18	377	162	730	1377
	Proposed	510	12	128	39	689	183	18	399	218	818	1507
% +/- to Current Rates		5.15%	20.00%	13.27%	0.00%	6.49%	5.78%	0.00%	5.84%	34.57%	12.05%	9.44%
006	Current	356	8	89	39	492	172	18	440	150	780	1272
	Proposed	374	9	101	39	523	182	18	465	202	867	1390
% +/- to Current Rates		5.06%	12.50%	13.48%	0.00%	6.30%	5.81%	0.00%	5.68%	34.67%	11.15%	9.28%
007	Current	485	10	114	39	648	171	18	366	132	687	1335
	Proposed	510	12	129	39	690	181	18	387	178	764	1454
% +/- to Current Rates		5.15%	20.00%	13.16%	0.00%	6.48%	5.85%	0.00%	5.74%	34.85%	11.21%	8.91%

* 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=33, AB=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 2.2 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)

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

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	658	13	144	27	842	133	18	270	180	601	1443
Proposed	693	15	164	27	899	141	18	285	244	688	1587
% +/- to Current Rates	5.32%	15.38%	13.89%	0.00%	6.77%	6.02%	0.00%	5.56%	35.56%	14.48%	9.98%
005 Current	337	7	75	27	446	119	18	261	162	560	1006
Proposed	354	8	85	27	474	126	18	276	218	638	1112
% +/- to Current Rates	5.04%	14.29%	13.33%	0.00%	6.28%	5.88%	0.00%	5.75%	34.57%	13.93%	10.54%
006 Current	251	5	59	27	342	119	18	304	150	591	933
Proposed	263	6	67	27	363	126	18	321	202	667	1030
% +/- to Current Rates	4.78%	20.00%	13.56%	0.00%	6.14%	5.88%	0.00%	5.59%	34.67%	12.86%	10.40%
007 Current	337	7	76	27	447	118	18	254	132	522	969
Proposed	354	8	86	27	475	125	18	268	178	589	1064
% +/- to Current Rates	5.04%	14.29%	13.16%	0.00%	6.26%	5.93%	0.00%	5.51%	34.85%	12.84%	9.80%

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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=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 2.3 Private Passenger:

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

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	308	7	72	12	399	60	0	120	0	180	579
	Proposed	326	7	82	12	427	63	0	127	0	190	617
% +/- to Current Rates		5.84%	0.00%	13.89%	0.00%	7.02%	5.00%	0.00%	5.83%	0.00%	5.56%	6.56%
005	Current	148	3	38	12	201	54	0	116	0	170	371
	Proposed	156	4	43	12	215	57	0	123	0	180	395
% +/- to Current Rates		5.41%	33.33%	13.16%	0.00%	6.97%	5.56%	0.00%	6.03%	0.00%	5.88%	6.47%
006	Current	105	3	30	12	150	53	0	136	0	189	339
	Proposed	111	3	34	12	160	56	0	144	0	200	360
% +/- to Current Rates		5.71%	0.00%	13.33%	0.00%	6.67%	5.66%	0.00%	5.88%	0.00%	5.82%	6.19%
007	Current	148	3	38	12	201	53	0	112	0	165	366
	Proposed	156	4	43	12	215	56	0	119	0	175	390
% +/- to Current Rates		5.41%	33.33%	13.16%	0.00%	6.97%	5.66%	0.00%	6.25%	0.00%	6.06%	6.56%

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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=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	1131	22	247	47	1447	211	36	687	425	1359	2806
Proposed	1191	25	280	46	1542	223	36	722	556	1537	3079
% +/- to Current Rates	5.31%	13.64%	13.36%	-2.13%	6.57%	5.69%	0.00%	5.09%	30.82%	13.10%	9.73%
005 Current	586	11	129	47	773	189	36	665	381	1271	2044
Proposed	614	13	145	46	818	199	36	700	498	1433	2251
% +/- to Current Rates	4.78%	18.18%	12.40%	-2.13%	5.82%	5.29%	0.00%	5.26%	30.71%	12.75%	10.13%
006 Current	439	9	101	47	596	189	36	773	353	1351	1947
Proposed	459	11	115	46	631	199	36	813	460	1508	2139
% +/- to Current Rates	4.56%	22.22%	13.86%	-2.13%	5.87%	5.29%	0.00%	5.17%	30.31%	11.62%	9.86%
007 Current	586	11	130	47	774	187	36	646	311	1180	1954
Proposed	614	13	147	46	820	197	36	679	405	1317	2137
% +/- to Current Rates	4.78%	18.18%	13.08%	-2.13%	5.94%	5.35%	0.00%	5.11%	30.23%	11.61%	9.37%

* 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 Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42
 Rate Groups Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

Proposed: Rate Groups Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42
 Rate Groups Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

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Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 3.2 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)

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

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	597	12	142	24	775	87	18	491	339	935	1710
Proposed	629	14	160	24	827	92	18	514	438	1062	1889
% +/- to Current Rates	5.36%	16.67%	12.68%	0.00%	6.71%	5.75%	0.00%	4.68%	29.20%	13.58%	10.47%
005 Current	308	6	74	24	412	78	18	475	304	875	1287
Proposed	323	7	83	24	437	82	18	498	392	990	1427
% +/- to Current Rates	4.87%	16.67%	12.16%	0.00%	6.07%	5.13%	0.00%	4.84%	28.95%	13.14%	10.88%
006 Current	230	5	58	24	317	78	18	553	281	930	1247
Proposed	241	6	66	24	337	82	18	580	362	1042	1379
% +/- to Current Rates	4.78%	20.00%	13.79%	0.00%	6.31%	5.13%	0.00%	4.88%	28.83%	12.04%	10.59%
007 Current	308	6	75	24	413	77	18	461	247	803	1216
Proposed	323	7	84	24	438	81	18	483	318	900	1338
% +/- to Current Rates	4.87%	16.67%	12.00%	0.00%	6.05%	5.19%	0.00%	4.77%	28.74%	12.08%	10.03%

* 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 Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42

Proposed: Rate Groups Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42

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Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	534	10	105	23	672	124	18	196	86	424	1096
Proposed	562	11	120	22	715	131	18	208	118	475	1190
% +/- to Current Rates	5.24%	10.00%	14.29%	-4.35%	6.40%	5.65%	0.00%	6.12%	37.21%	12.03%	8.58%
005 Current	278	5	55	23	361	111	18	190	77	396	757
Proposed	291	6	62	22	381	117	18	202	106	443	824
% +/- to Current Rates	4.68%	20.00%	12.73%	-4.35%	5.54%	5.41%	0.00%	6.32%	37.66%	11.87%	8.85%
006 Current	209	4	43	23	279	111	18	220	72	421	700
Proposed	218	5	49	22	294	117	18	233	98	466	760
% +/- to Current Rates	4.31%	25.00%	13.95%	-4.35%	5.38%	5.41%	0.00%	5.91%	36.11%	10.69%	8.57%
007 Current	278	5	55	23	361	110	18	185	64	377	738
Proposed	291	6	63	22	382	116	18	196	87	417	799
% +/- to Current Rates	4.68%	20.00%	14.55%	-4.35%	5.82%	5.45%	0.00%	5.95%	35.94%	10.61%	8.27%

* 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 Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

Proposed: Rate Groups Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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 driver 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

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	875	18	226	36	1155	209	18	354	146	727	1882
	Proposed	922	20	256	36	1234	221	18	374	196	809	2043
% +/- to Current Rates		5.37%	11.11%	13.27%	0.00%	6.84%	5.74%	0.00%	5.65%	34.25%	11.28%	8.55%
005	Current	441	9	117	36	603	187	18	343	131	679	1282
	Proposed	464	10	133	36	643	197	18	362	176	753	1396
% +/- to Current Rates		5.22%	11.11%	13.68%	0.00%	6.63%	5.35%	0.00%	5.54%	34.35%	10.90%	8.89%
006	Current	324	7	93	36	460	187	18	399	121	725	1185
	Proposed	341	8	105	36	490	197	18	421	163	799	1289
% +/- to Current Rates		5.25%	14.29%	12.90%	0.00%	6.52%	5.35%	0.00%	5.51%	34.71%	10.21%	8.78%
007	Current	441	9	119	36	605	186	18	333	107	644	1249
	Proposed	464	11	135	36	646	196	18	352	144	710	1356
% +/- to Current Rates		5.22%	22.22%	13.45%	0.00%	6.78%	5.38%	0.00%	5.71%	34.58%	10.25%	8.57%

* 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=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 4.2 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)

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

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	597	12	151	25	785	144	18	246	146	554	1339
	Proposed	628	13	171	25	837	152	18	259	196	625	1462
% +/- to Current Rates		5.19%	8.33%	13.25%	0.00%	6.62%	5.56%	0.00%	5.28%	34.25%	12.82%	9.19%
005	Current	308	6	78	25	417	129	18	238	131	516	933
	Proposed	323	7	89	25	444	136	18	251	176	581	1025
% +/- to Current Rates		4.87%	16.67%	14.10%	0.00%	6.47%	5.43%	0.00%	5.46%	34.35%	12.60%	9.86%
006	Current	230	5	62	25	322	129	18	276	121	544	866
	Proposed	241	5	70	25	341	136	18	291	163	608	949
% +/- to Current Rates		4.78%	0.00%	12.90%	0.00%	5.90%	5.43%	0.00%	5.43%	34.71%	11.76%	9.58%
007	Current	308	6	79	25	418	128	18	231	107	484	902
	Proposed	323	7	90	25	445	135	18	244	144	541	986
% +/- to Current Rates		4.87%	16.67%	13.92%	0.00%	6.46%	5.47%	0.00%	5.63%	34.58%	11.78%	9.31%

* 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=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 4.3 Private Passenger:

Operator 2 (Occasional):
 Female, Age 39, Married
 No driver 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

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	278	6	75	11	370	65	0	108	0	173	543
	Proposed	294	7	85	11	397	69	0	115	0	184	581
% +/- to Current Rates		5.76%	16.67%	13.33%	0.00%	7.30%	6.15%	0.00%	6.48%	0.00%	6.36%	7.00%
005	Current	133	3	39	11	186	58	0	105	0	163	349
	Proposed	141	3	44	11	199	61	0	111	0	172	371
% +/- to Current Rates		6.02%	0.00%	12.82%	0.00%	6.99%	5.17%	0.00%	5.71%	0.00%	5.52%	6.30%
006	Current	94	2	31	11	138	58	0	123	0	181	319
	Proposed	100	3	35	11	149	61	0	130	0	191	340
% +/- to Current Rates		6.38%	50.00%	12.90%	0.00%	7.97%	5.17%	0.00%	5.69%	0.00%	5.52%	6.58%
007	Current	133	3	40	11	187	58	0	102	0	160	347
	Proposed	141	4	45	11	201	61	0	108	0	169	370
% +/- to Current Rates		6.02%	33.33%	12.50%	0.00%	7.49%	5.17%	0.00%	5.88%	0.00%	5.62%	6.63%

* 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=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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 Hyundai 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

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	2625	52	510	51	3238	326	18	554	92	4228	
	Proposed	2772	59	583	50	3464	344	18	595	130	4551	
% +/- to Current Rates		5.60%	13.46%	14.31%	-1.96%	6.98%	5.52%	0.00%	7.40%	41.30%	9.80%	7.64%
005	Current	1281	27	265	51	1624	292	18	536	83	2553	
	Proposed	1352	31	303	50	1736	308	18	575	117	2754	
% +/- to Current Rates		5.54%	14.81%	14.34%	-1.96%	6.90%	5.48%	0.00%	7.28%	40.96%	9.58%	7.87%
006	Current	920	22	209	51	1202	291	18	625	77	2213	
	Proposed	969	24	239	50	1282	307	18	671	108	2386	
% +/- to Current Rates		5.33%	9.09%	14.35%	-1.96%	6.66%	5.50%	0.00%	7.36%	40.26%	9.20%	7.82%
007	Current	1281	28	268	51	1628	289	18	520	68	2523	
	Proposed	1352	31	306	50	1739	304	18	558	96	2715	
% +/- to Current Rates		5.54%	10.71%	14.18%	-1.96%	6.82%	5.19%	0.00%	7.31%	41.18%	9.05%	7.61%

* 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=31, AB=12, Coll=24, Comp=15

Proposed: Rate Groups : DC=31, AB=12, Coll=24, Comp=15

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	1187	24	354	49	1614	223	36	725	609	1593	3207
Proposed	1249	27	401	49	1726	235	36	765	795	1831	3557
% +/- to Current Rates	5.22%	12.50%	13.28%	0.00%	6.94%	5.38%	0.00%	5.52%	30.54%	14.94%	10.91%
005 Current	612	12	184	49	857	200	36	702	547	1485	2342
Proposed	642	14	209	49	914	211	36	741	713	1701	2615
% +/- to Current Rates	4.90%	16.67%	13.59%	0.00%	6.65%	5.50%	0.00%	5.56%	30.35%	14.55%	11.66%
006 Current	458	10	145	49	662	199	36	817	504	1556	2218
Proposed	479	11	164	49	703	209	36	862	658	1765	2468
% +/- to Current Rates	4.59%	10.00%	13.10%	0.00%	6.19%	5.03%	0.00%	5.51%	30.56%	13.43%	11.27%
007 Current	612	12	186	49	859	197	36	681	445	1359	2218
Proposed	642	14	211	49	916	208	36	718	579	1541	2457
% +/- to Current Rates	4.90%	16.67%	13.44%	0.00%	6.64%	5.58%	0.00%	5.43%	30.11%	13.39%	10.78%

* 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 Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55
 Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

Proposed: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55
 Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	590	12	165	24	791	75	18	439	456	988	1779
Proposed	621	14	186	24	845	79	18	460	586	1143	1988
% +/- to Current Rates	5.25%	16.67%	12.73%	0.00%	6.83%	5.33%	0.00%	4.78%	28.51%	15.69%	11.75%
005 Current	304	6	86	24	420	67	18	425	409	919	1339
Proposed	319	7	97	24	447	71	18	446	525	1060	1507
% +/- to Current Rates	4.93%	16.67%	12.79%	0.00%	6.43%	5.97%	0.00%	4.94%	28.36%	15.34%	12.55%
006 Current	228	5	68	24	325	67	18	495	377	957	1282
Proposed	238	6	76	24	344	70	18	519	484	1091	1435
% +/- to Current Rates	4.39%	20.00%	11.76%	0.00%	5.85%	4.48%	0.00%	4.85%	28.38%	14.00%	11.93%
007 Current	304	6	87	24	421	66	18	412	332	828	1249
Proposed	319	7	98	24	448	70	18	432	426	946	1394
% +/- to Current Rates	4.93%	16.67%	12.64%	0.00%	6.41%	6.06%	0.00%	4.85%	28.31%	14.25%	11.61%

* 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 Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55

Proposed: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55

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Company Name: **TD Home and Auto Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	597	12	189	25	823	148	18	286	153	605	1428
	Proposed	628	13	215	25	881	156	18	305	209	688	1569
% +/- to Current Rates		5.19%	8.33%	13.76%	0.00%	7.05%	5.41%	0.00%	6.64%	36.60%	13.72%	9.87%
005	Current	308	6	98	25	437	133	18	277	138	566	1003
	Proposed	323	7	112	25	467	140	18	295	188	641	1108
% +/- to Current Rates		4.87%	16.67%	14.29%	0.00%	6.86%	5.26%	0.00%	6.50%	36.23%	13.25%	10.47%
006	Current	230	5	77	25	337	132	18	322	127	599	936
	Proposed	241	5	88	25	359	139	18	343	174	674	1033
% +/- to Current Rates		4.78%	0.00%	14.29%	0.00%	6.53%	5.30%	0.00%	6.52%	37.01%	12.52%	10.36%
007	Current	308	6	99	25	438	131	18	269	113	531	969
	Proposed	323	7	113	25	468	138	18	286	153	595	1063
% +/- to Current Rates		4.87%	16.67%	14.14%	0.00%	6.85%	5.34%	0.00%	6.32%	35.40%	12.05%	9.70%

* 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 Vehicle 2 : DC=41, AB=11, Coll=34, Comp=34

Proposed: Rate Groups Vehicle 2 : DC=41, AB=11, Coll=34, Comp=34

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	833	17	238	32	1120	158	18	354	101	631	1751
Proposed	878	19	270	32	1199	167	18	373	136	694	1893
% +/- to Current Rates	5.40%	11.76%	13.45%	0.00%	7.05%	5.70%	0.00%	5.37%	34.65%	9.98%	8.11%
005 Current	421	9	124	32	586	142	18	342	91	593	1179
Proposed	443	10	141	32	626	149	18	362	122	651	1277
% +/- to Current Rates	5.23%	11.11%	13.71%	0.00%	6.83%	4.93%	0.00%	5.85%	34.07%	9.78%	8.31%
006 Current	310	7	98	32	447	142	18	398	84	642	1089
Proposed	326	8	111	32	477	149	18	420	113	700	1177
% +/- to Current Rates	5.16%	14.29%	13.27%	0.00%	6.71%	4.93%	0.00%	5.53%	34.52%	9.03%	8.08%
007 Current	421	9	125	32	587	140	18	332	75	565	1152
Proposed	443	10	142	32	627	148	18	351	100	617	1244
% +/- to Current Rates	5.23%	11.11%	13.60%	0.00%	6.81%	5.71%	0.00%	5.72%	33.33%	9.20%	7.99%

* 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=38, AB=10, Coll=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	569	11	159	22	761	107	18	241	101	467	1228
	Proposed	599	13	180	22	814	113	18	254	136	521	1335
% +/- to Current Rates		5.27%	18.18%	13.21%	0.00%	6.96%	5.61%	0.00%	5.39%	34.65%	11.56%	8.71%
005	Current	294	6	83	22	405	96	18	233	91	438	843
	Proposed	309	7	94	22	432	101	18	246	122	487	919
% +/- to Current Rates		5.10%	16.67%	13.25%	0.00%	6.67%	5.21%	0.00%	5.58%	34.07%	11.19%	9.02%
006	Current	220	5	65	22	312	96	18	270	84	468	780
	Proposed	231	5	74	22	332	101	18	285	113	517	849
% +/- to Current Rates		5.00%	0.00%	13.85%	0.00%	6.41%	5.21%	0.00%	5.56%	34.52%	10.47%	8.85%
007	Current	294	6	83	22	405	95	18	226	75	414	819
	Proposed	309	7	95	22	433	100	18	239	100	457	890
% +/- to Current Rates		5.10%	16.67%	14.46%	0.00%	6.91%	5.26%	0.00%	5.75%	33.33%	10.39%	8.67%

* 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=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	264	6	79	10	359	51	0	113	0	164	523
	Proposed	279	6	90	10	385	54	0	119	0	173	558
% +/- to Current Rates		5.68%	0.00%	13.92%	0.00%	7.24%	5.88%	0.00%	5.31%	0.00%	5.49%	6.69%
005	Current	127	3	41	10	181	46	0	109	0	155	336
	Proposed	134	3	47	10	194	48	0	116	0	164	358
% +/- to Current Rates		5.51%	0.00%	14.63%	0.00%	7.18%	4.35%	0.00%	6.42%	0.00%	5.81%	6.55%
006	Current	90	2	33	10	135	46	0	128	0	174	309
	Proposed	95	3	37	10	145	48	0	135	0	183	328
% +/- to Current Rates		5.56%	50.00%	12.12%	0.00%	7.41%	4.35%	0.00%	5.47%	0.00%	5.17%	6.15%
007	Current	127	3	42	10	182	45	0	106	0	151	333
	Proposed	134	3	47	10	194	48	0	112	0	160	354
% +/- to Current Rates		5.51%	0.00%	11.90%	0.00%	6.59%	6.67%	0.00%	5.66%	0.00%	5.96%	6.31%

* 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=38, AB=10, Coll=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	725	15	201	31	972	130	18	346	211	705	1677
	Proposed	764	17	227	30	1038	137	18	364	280	799	1837
% +/- to Current Rates		5.38%	13.33%	12.94%	-3.23%	6.79%	5.38%	0.00%	5.20%	32.70%	13.33%	9.54%
005	Current	369	8	105	31	513	116	18	335	190	659	1172
	Proposed	388	9	118	30	545	122	18	352	251	743	1288
% +/- to Current Rates		5.15%	12.50%	12.38%	-3.23%	6.24%	5.17%	0.00%	5.07%	32.11%	12.75%	9.90%
006	Current	274	6	82	31	393	116	18	389	175	698	1091
	Proposed	287	7	93	30	417	122	18	410	232	782	1199
% +/- to Current Rates		4.74%	16.67%	13.41%	-3.23%	6.11%	5.17%	0.00%	5.40%	32.57%	12.03%	9.90%
007	Current	369	8	106	31	514	115	18	325	154	612	1126
	Proposed	388	9	119	30	546	121	18	342	204	685	1231
% +/- to Current Rates		5.15%	12.50%	12.26%	-3.23%	6.23%	5.22%	0.00%	5.23%	32.47%	11.93%	9.33%

* 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=9, Coll=34, Comp=36

Proposed: Rate Groups : DC=37, AB=9, Coll=34, Comp=36

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

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

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	702	14	251	28	995	170	18	432	180	1795	
	Proposed	739	16	287	28	1070	179	18	464	247	1978	
% +/- to Current Rates		5.27%	14.29%	14.34%	0.00%	7.54%	5.29%	0.00%	7.41%	37.22%	13.50%	10.19%
005	Current	358	7	131	28	524	152	18	419	162	1275	
	Proposed	376	8	149	28	561	160	18	449	222	1410	
% +/- to Current Rates		5.03%	14.29%	13.74%	0.00%	7.06%	5.26%	0.00%	7.16%	37.04%	13.05%	10.59%
006	Current	266	6	103	28	403	152	18	487	150	1210	
	Proposed	278	7	118	28	431	160	18	523	205	1337	
% +/- to Current Rates		4.51%	16.67%	14.56%	0.00%	6.95%	5.26%	0.00%	7.39%	36.67%	12.27%	10.50%
007	Current	358	7	132	28	525	151	18	406	132	1232	
	Proposed	376	8	151	28	563	159	18	436	181	1357	
% +/- to Current Rates		5.03%	14.29%	14.39%	0.00%	7.24%	5.30%	0.00%	7.39%	37.12%	12.31%	10.15%

* 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=44, AB=11, Coll=43, Comp=39

Proposed: Rate Groups : DC=44, AB=11, Coll=43, Comp=39

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Company Name: TD Home and Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

Profile 10.1 Private Passenger:

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

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	736	15	261	36	1048	221	18	383	262	884	1932
	Proposed	776	17	296	36	1125	233	18	407	356	1014	2139
% +/- to Current Rates		5.43%	13.33%	13.41%	0.00%	7.35%	5.43%	0.00%	6.27%	35.88%	14.71%	10.71%
005	Current	375	8	136	36	555	197	18	371	235	821	1376
	Proposed	394	9	154	36	593	208	18	394	319	939	1532
% +/- to Current Rates		5.07%	12.50%	13.24%	0.00%	6.85%	5.58%	0.00%	6.20%	35.74%	14.37%	11.34%
006	Current	277	6	107	36	426	197	18	431	217	863	1289
	Proposed	291	7	122	36	456	208	18	459	294	979	1435
% +/- to Current Rates		5.05%	16.67%	14.02%	0.00%	7.04%	5.58%	0.00%	6.50%	35.48%	13.44%	11.33%
007	Current	375	8	137	36	556	195	18	360	191	764	1320
	Proposed	394	9	156	36	595	206	18	383	259	866	1461
% +/- to Current Rates		5.07%	12.50%	13.87%	0.00%	7.01%	5.64%	0.00%	6.39%	35.60%	13.35%	10.68%

* 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=43, AB=11, Coll=35, Comp=36

Proposed: Rate Groups : DC=43, AB=11, Coll=35, Comp=36

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