

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

Filing Information	
Name of Insurer	TD Home And Auto Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	February 8, 2020
Renewal Business Effective Date	April 8, 2020
Board Order #	A.I. 22(2019)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-1.9%
Property Damage - Tort	-1.9%
DCPD	-1.9%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.1%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	544		82	18	15	218	77	31	351
005	344		90	21	17	197	55	0	326
006	181		64	16	9	0	0	0	0
007	280		80	18	15	236	54	8	362

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	417	10	107	82	18	15	218	77	31	351
005	268	6	58	90	21	17	197	55	0	326
006	141	3	22	64	16	9	0	0	0	0
007	219	5	53	80	18	15	236	54	8	362

Summary of Changes/Additional Information	
TPL Coverage Split and Deductible increase as part of the 2019 reform	

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.

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

Filing Information	
Name of Insurer	TD Home And Auto Insurance Company
Type of Business	Motorcycles
New Business Effective Date	February 8, 2020
Renewal Business Effective Date	April 8, 2020
Board Order #	A.I. 22(2019)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.2%
Property Damage - Tort	-2.2%
DCPD	-2.2%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.7%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	95		73	11	43	35	38	70	222
005	112		80	12	43	43	41	60	264
006	91		64	10	42	22	25	80	239
007	93		65	10	42	34	37	85	215

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	88	1	5	73	11	43	35	38	70	222
005	103	1	6	80	12	43	43	41	60	264
006	84	1	5	64	10	42	22	25	80	239
007	85	1	5	65	10	42	34	37	85	215

Summary of Changes/Additional Information	
TPL Coverage Split and Deductible increase as part of the 2019 reform	

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

Filing Information	
Name of Insurer	TD Home And Auto Insurance Company
Type of Business	All-Terrain Vehicles
New Business Effective Date	February 8, 2020
Renewal Business Effective Date	April 8, 2020
Board Order #	A.I. 22(2019)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.3%
Property Damage - Tort	-2.3%
DCPD	-2.3%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.8%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	79		18	8	26	55	50	51	135
005	82		18	8	26	55	55	52	123
006	87		20	9	26	65	49	54	161
007	81		18	8	26	61	57	53	138

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	72	1	5	18	8	26	55	50	51	135
005	74	1	5	18	8	26	55	55	52	123
006	79	1	5	20	9	26	65	49	54	161
007	73	1	5	18	8	26	61	57	53	138

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

Filing Information	
Name of Insurer	TD Home And Auto Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	February 8, 2020
Renewal Business Effective Date	April 8, 2020
Board Order #	A.I. 22(2019)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.9%
Property Damage - Tort	-2.9%
DCPD	-2.9%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.6%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	43		23	9	18	162	49	59	305
005	37		23	9	18	118	45	57	198
006	48		24	9	18	208	65	71	274
007	45		24	9	18	169	61	60	353

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	39	0	3	23	9	18	162	49	59	305
005	33	0	2	23	9	18	118	45	57	198
006	43	0	3	24	9	18	208	65	71	274
007	40	0	3	24	9	18	169	61	60	353

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

Filing Information	
Name of Insurer	TD Home And Auto Insurance Company
Type of Business	Trailers
New Business Effective Date	February 8, 2020
Renewal Business Effective Date	April 8, 2020
Board Order #	A.I. 22(2019)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	0.0%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	25		0	0	0	24	60	48	149
005	25		0	0	0	26	79	22	283
006	29		0	0	0	21	41	239	289
007	25		0	0	0	39	89	54	205

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	25	0	0	0	0	0	24	60	48	149
005	25	0	0	0	0	0	26	79	22	283
006	29	0	0	0	0	0	21	41	239	289
007	25	0	0	0	0	0	39	89	54	205

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