

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

**Filing Information**

Name of Insurer	TD Home and Auto Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 121(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.0%
Property Damage - Tort	N/A	0.0%
DCPD	N/A	0.0%
Uninsured Auto	N/A	0.0%
Underinsured Motorist	N/A	0.0%
Accident Benefits	N/A	0.0%
Collision	N/A	0.0%
Comprehensive	N/A	0.0%
Specified Perils	N/A	0.0%
All Perils	N/A	0.0%
Total Overall	N/A	0.0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	487	12	130	21	18	102	319	107	N/A	N/A
005	273	6	53	22	19	99	268	83	N/A	N/A
006	249	6	33	30	18	124	-	-	N/A	N/A
007	248	5	61	21	18	98	373	80	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	487	12	130	21	18	102	319	107	N/A	N/A
005	273	6	53	22	19	99	268	83	N/A	N/A
006	249	6	33	30	18	124	-	-	N/A	N/A
007	248	5	61	21	18	98	373	80	N/A	N/A

**Rate Capping Provisions**

Proposed Rate Cap	15%/40%
Length of Cap	1 Year

**Summary of Changes/Additional Information**

Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF 43R/ NL-SEF 43R(L))
Removal of 5 Year Replacement Cost Endorsement

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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.

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

**Filing Information**

Name of Insurer	TD Home & Auto Insurance Company
Type of Business	Motorhomes
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 121(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.0%
Property Damage - Tort	N/A	0.0%
DCPD	N/A	0.0%
Uninsured Auto	N/A	0.0%
Underinsured Motorist	N/A	0.0%
Accident Benefits	N/A	0.0%
Collision	N/A	0.0%
Comprehensive	N/A	0.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	0.0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>302</b>	<b>7</b>	<b>60</b>	<b>18</b>	<b>17</b>	<b>82</b>	-	<b>77</b>	<b>N/A</b>	<b>N/A</b>
005	-	-	-	-	-	-	-	<b>74</b>	<b>N/A</b>	<b>N/A</b>
006	-	-	-	-	-	-	-	-	<b>N/A</b>	<b>N/A</b>
007	-	-	-	-	-	-	-	-	<b>N/A</b>	<b>N/A</b>

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>302</b>	<b>7</b>	<b>60</b>	<b>18</b>	<b>17</b>	<b>82</b>	-	<b>77</b>	<b>N/A</b>	<b>N/A</b>
005	-	-	-	-	-	-	-	<b>74</b>	<b>N/A</b>	<b>N/A</b>
006	-	-	-	-	-	-	-	-	<b>N/A</b>	<b>N/A</b>
007	-	-	-	-	-	-	-	-	<b>N/A</b>	<b>N/A</b>

**Rate Capping Provisions**

Proposed Rate Cap	15%/40%
Length of Cap	1 Year

**Summary of Changes/Additional Information**

Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF43R/NL-SEF43R(L))
Removal of 5 Year Replacement Cost Endorsement

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

**Filing Information**

Name of Insurer	TD Home and Auto Insurance Company
Type of Business	Motorcycles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 121(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	86	1	5	11	40	74	119	106	N/A	N/A
005	0	0	0	0	0	0	0	0	N/A	N/A
006	121	1	8	21	46	140	0	63	N/A	N/A
007	59	0	3	9	40	54	0	0	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	86	1	5	11	40	74	119	106	N/A	N/A
005	0	0	0	0	0	0	0	0	N/A	N/A
006	121	1	8	21	46	140	0	63	N/A	N/A
007	59	0	3	9	40	54	0	0	N/A	N/A

**Rate Capping Provisions**

Proposed Rate Cap	25%
Length of Cap	1 year

**Summary of Changes/Additional Information**

Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF43R/NL-SEF43R(L))
Removal of 5 Year Replacement Cost Endorsement

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