

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

| Filing Information              |                                    |
|---------------------------------|------------------------------------|
| Name of Insurer                 | TD Home and Auto Insurance Company |
| Type of Business                | Personal Vehicle - Automobile      |
| New Business Effective Date     | September 1, 2021                  |
| Renewal Business Effective Date | October 5, 2021                    |
| Board Order #                   | A.I. 24(2021)                      |
| Board Decision                  | Approved                           |

| Coverage               | Proposed Rate Change |
|------------------------|----------------------|
| Bodily Injury          | 0.0%                 |
| Property Damage - Tort | 0.0%                 |
| DCPD                   | 0.3%                 |
| Uninsured Auto         | 0.0%                 |
| Underinsured Motorist  | 0.0%                 |
| Accident Benefits      | 2.6%                 |
| Collision              | -0.5%                |
| Comprehensive          | -1.7%                |
| Specified Perils       | N/A                  |
| All Perils             | N/A                  |
| Total Overall          | 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                                  | 666           | 13      | 151  | 26             | 18                    | 115               | 343       | 147           | N/A              | N/A        |
| 005                                  | 363           | 7       | 66   | 26             | 19                    | 101               | 265       | 121           | N/A              | N/A        |
| 006                                  | 208           | 4       | 36   | 21             | 17                    | 73                | 380       | 240           | N/A              | N/A        |
| 007                                  | 326           | 7       | 83   | 25             | 18                    | 104               | 404       | 114           | 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                                   | 666           | 13      | 152  | 26             | 18                    | 119               | 340       | 144           | N/A              | N/A        |
| 005                                   | 363           | 7       | 64   | 26             | 19                    | 93                | 261       | 119           | N/A              | N/A        |
| 006                                   | 208           | 4       | 37   | 21             | 17                    | 81                | 400       | 272           | N/A              | N/A        |
| 007                                   | 326           | 7       | 86   | 25             | 18                    | 110               | 416       | 114           | N/A              | N/A        |

| Rate Capping Provisions |  |
|-------------------------|--|
| Proposed Rate Cap       | +35%, and +70% if an at-fault accident has occurred since the last renewal |
| Length of Cap           | rarely more than a year for any given vehicle                              |

| Summary of Changes/Additional Information   |
|---|
| Proposal to use the 2021 CLEAR Rate Group table in lieu of the current 2020 CLEAR Rate Group table. |
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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.