

**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	April 15, 2024
Renewal Business Effective Date	June 1, 2024
Board Order #	A.I. 18(2024)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	-0.2%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	-0.5%
Collision	-0.6%
Comprehensive	-0.4%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.2%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	716	15	195	26	18	128	381	209	N/A	N/A
005	408	9	100	25	19	100	276	162	N/A	N/A
006	199	4	52	23	18	90	382	0	N/A	N/A
007	331	8	101	25	17	109	390	183	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	716	15	195	26	18	127	379	208	N/A	N/A
005	408	9	101	25	19	100	285	152	N/A	N/A
006	199	4	50	23	18	90	392	0	N/A	N/A
007	331	8	102	25	17	111	377	190	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 2024 CLEAR Rate Group table instead of the current 2023 CLEAR Rate Group table.

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.