

**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
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	July 2nd 2026
Renewal Business Effective Date	August 17th 2026
Board Order #	A.I. 12(2026)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	1.42%
DCPD	0.00%
Uninsured Auto	0.00%
Underinsured Motorist	-4.90%
Accident Benefits	-3.20%
Collision	4.27%
Comprehensive	N/A
Specified Perils	N/A
All Perils	-0.41%
Total Overall	0.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	633	14	194	25	17	120	331	161	N/A	N/A
005	310	8	116	21	19	101	350	206	N/A	N/A
006	282	8	94	29	17	116	#DIV/0!	139	N/A	N/A
007	266	7	91	20	16	89	314	164	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	633	14	196	25	17	114	320	169	N/A	N/A
005	310	8	117	21	19	97	362	200	N/A	N/A
006	282	8	87	29	17	112	#DIV/0!	130	N/A	N/A
007	266	7	94	20	16	85	293	170	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 2026 CLEAR Rate Group table instead of the current 2025 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.