

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

Filing Information	
Name of Insurer	Liberty Mutual Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	September 1, 2020
Renewal Business Effective Date	September 1, 2020
Board Order #	A.I. 55(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-27.70%	-27.70%
Property Damage - Tort	-27.70%	-27.70%
DCPD	-27.70%	-27.70%
Uninsured Auto	-42%	-42.43%
Underinsured Motorist	-45%	-44.83%
Accident Benefits	27%	27.11%
Collision	-15%	-15.22%
Comprehensive	3%	2.60%
Specified Perils	27%	27.11%
All Perils	0%	0.00%
Total Overall	-27.32%	-27.32%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	934			17	0	94	172	148	45	n/a
005	698			17	0	94	231	137	52	n/a
006	682			17	0	94	261	141	48	n/a
007	698			17	0	94	231	137	52	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	475	59	147	9	0	54	151	151	55	n/a
005	347	43	107	9	0	54	187	141	67	n/a
006	332	41	103	9	0	54	220	148	61	n/a
007	347	43	107	9	0	54	187	141	67	n/a

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
Liberty adopts IAO latest rates without deviation.
Due to the limited volume of Liberty's Commercial Vehicles, the average rate change is weighted based on industry exposure, not Liberty's.

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.