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.