

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	ATV & Snow Vehicles
New Business Effective Date	September 1, 2020
Renewal Business Effective Date	September 1, 2020
Board Order #	A.I. 56(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-10.59%	-10.59%
Property Damage - Tort	-10.59%	-10.59%
DCPD	-10.59%	-10.59%
Uninsured Auto	-52%	-52.50%
Underinsured Motorist	-67%	-66.91%
Accident Benefits	-31%	-31.43%
Collision	-7%	-7.13%
Comprehensive	-6%	-5.83%
Specified Perils	-31%	-31.43%
All Perils	0%	0.00%
Total Overall	-25.25%	-25.25%

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	122			21	4	85	128	88	97	n/a
005	122			21	4	85	128	88	97	n/a
006	122			21	4	85	128	88	97	n/a
007	122			21	4	85	128	88	97	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	100	1	8	7	4	40	119	83	67	n/a
005	100	1	8	7	4	40	119	83	67	n/a
006	100	1	8	7	4	40	119	83	67	n/a
007	100	1	8	7	4	40	119	83	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 ATV & Snow 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.