

**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	Private Passenger Vehicles
New Business Effective Date	September 1, 2020
Renewal Business Effective Date	September 1, 2020
Board Order #	A.I. 57(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-1.38%	-1.38%
Property Damage - Tort	-1.38%	-1.38%
DCPD	-1.38%	-1.38%
Uninsured Auto	0%	0.00%
Underinsured Motorist	0%	0.00%
Accident Benefits	0%	0.00%
Collision	0%	0.00%
Comprehensive	0%	0.00%
Specified Perils	0%	0.00%
All Perils	0%	0.00%
Total Overall	-0.95%	-0.95%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	635			30	0	72	147	86	25	n/a
005	353			12	0	72	137	69	15	n/a
006	279			9	0	72	175	83	12	n/a
007	353			12	0	72	137	69	15	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	476	13	137	30	0	72	147	86	25	n/a
005	265	7	76	12	0	72	137	69	15	n/a
006	209	6	60	9	0	72	175	83	12	n/a
007	265	7	76	12	0	72	137	69	15	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 private passenger 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.