

**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	Interurban Trucks
New Business Effective Date	June 1, 2022
Renewal Business Effective Date	June 1, 2022
Board Order #	A.I. 6(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	7.57%	7.57%
Property Damage - Tort	n/a	n/a
DCPD	n/a	n/a
Uninsured Auto	17.72%	17.72%
Underinsured Motorist	0.00%	12.85%
Accident Benefits	16.44%	16.44%
Collision	62.72%	62.72%
Comprehensive	52.83%	52.83%
Specified Perils	8.16%	8.16%
All Perils	n/a	n/a
Total Overall	23.09%	23.14%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1407	<i>n/a</i>	<i>n/a</i>	7	15	86	747	262	98	<i>n/a</i>
005	1407	<i>n/a</i>	<i>n/a</i>	7	15	86	747	262	98	<i>n/a</i>
006	1407	<i>n/a</i>	<i>n/a</i>	7	15	86	747	262	98	<i>n/a</i>
007	1407	<i>n/a</i>	<i>n/a</i>	7	15	86	747	262	98	<i>n/a</i>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1112	139	263	9	17	100	1215	400	106	<i>n/a</i>
005	1112	139	263	9	17	100	1215	400	106	<i>n/a</i>
006	1112	139	263	9	17	100	1215	400	106	<i>n/a</i>
007	1112	139	263	9	17	100	1215	400	106	<i>n/a</i>

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

Summary of Changes/Additional Information
Due to the limited volume of Liberty's Interurban Trucks , 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.