

**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	February 1, 2021
Renewal Business Effective Date	February 1, 2021
Board Order #	A.I. 133(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	33.69%	31.02%
Property Damage - Tort	n/a	n/a
DCPD	n/a	n/a
Uninsured Auto	31.59%	31.59%
Underinsured Motorist	-57.85%	-28.79%
Accident Benefits	42.89%	42.89%
Collision	14.26%	14.26%
Comprehensive	4.93%	4.93%
Specified Perils	-30.31%	-30.31%
All Perils	n/a	n/a
Total Overall	23.57%	22.71%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	694	n/a	n/a	30	19	68	319	214	61	n/a
005	387	n/a	n/a	12	19	68	292	171	37	n/a
006	306	n/a	n/a	9	19	68	374	209	29	n/a
007	387	n/a	n/a	12	19	68	292	171	37	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	715	19	200	40	14	106	377	223	37	n/a
005	367	10	103	16	14	87	324	184	30	n/a
006	305	8	85	12	14	87	384	197	32	n/a
007	367	10	103	16	14	87	324	184	30	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.
Introduce driving record 7.

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.