

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 6(2022)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application  
7 by Liberty Mutual Insurance Company  
8 for approval to implement a revised rating  
9 program for its Interurban Trucks  
10 category of automobile insurance.  
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13 **WHEREAS** on March 11, 2022 Liberty Mutual Insurance Company (“Liberty”) applied to the  
14 Board for approval of a revised rating program under the IAO filing option for its Interurban  
15 Trucks category of automobile insurance; and  
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17 **WHEREAS** the IAO filing option may be used by insurers to adopt the most recent IAO rating  
18 program accepted for use by the Board; and  
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20 **WHEREAS** Liberty proposed to adopt the IAO rating program for Interurban Trucks accepted for  
21 use by the Board in Information Bulletin A.I. 2021-04 issued on June 8, 2021; and  
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23 **WHEREAS** Liberty reported that it has zero exposures and thus does not have sufficient volume  
24 to justify a rating program based on company specific data; and  
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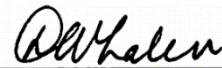
26 **WHEREAS** the revised rating program is filed in accordance with the IAO Filing Guidelines and  
27 is supported; and  
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29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
32 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**  
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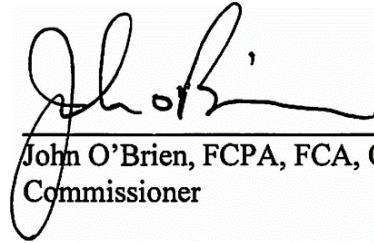
- 3 1. The revised rating program received March 11, 2022 from Liberty Mutual Insurance Company  
4 for its Interurban Trucks category of automobile insurance is approved to be effective no  
5 sooner than June 1, 2022 for new business.

**DATED** at St. John's, Newfoundland and Labrador, this 24<sup>th</sup> day of March, 2022.



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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary