

**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	July 1, 2024
Renewal Business Effective Date	July 1, 2024
Board Order #	A.I. 31(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-24.97%	-24.97%
Property Damage - Tort	90.02%	90.02%
DCPD	4.66%	4.66%
Uninsured Auto	-10.52%	-10.52%
Underinsured Motorist	-49.48%	0.00%
Accident Benefits	-19.22%	-19.22%
Collision	-1.79%	-1.79%
Comprehensive	-4.49%	-4.49%
Specified Perils	-0.71%	-0.71%
All Perils	n/a	n/a
Total Overall	-11.85%	-11.31%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	722	19	199	40	15	102	397	236	39	<i>n/a</i>
005	377	10	104	16	15	83	343	195	32	<i>n/a</i>
006	313	8	86	12	15	83	407	209	34	<i>n/a</i>
007	377	10	104	16	15	83	343	195	32	<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	526	36	202	36	15	90	378	223	38	<i>n/a</i>
005	299	20	115	14	15	60	352	191	33	<i>n/a</i>
006	232	16	89	11	15	60	404	180	31	<i>n/a</i>
007	299	20	115	14	15	60	352	191	33	<i>n/a</i>

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
Liberty currently does not have any individually rated written exposures of Private Passenger Vehicles in Newfoundland.

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.