

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

**AN ORDER OF THE BOARD**

**NO. A.I. 56(2020)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22 (the  
3 “*Act*”), as amended and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application by  
7 Liberty Mutual Insurance Company for  
8 approval to implement a revised rating  
9 program for its Miscellaneous Vehicles  
10 category of automobile insurance.  
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13 **WHEREAS** on July 17, 2020 Liberty Mutual Insurance Company applied to the Board for  
14 approval of a revised rating program under the IAO filing option for its Miscellaneous Vehicles  
15 category of automobile insurance, including ATVs, Snow Vehicles, Motorcycles, Motorhomes,  
16 Camper Units and Trailers; and  
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18 **WHEREAS** the IAO filing option may be used by insurers to adopt the most recent IAO rates  
19 accepted for use by the Board; and  
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21 **WHEREAS** the IAO filing option may also be used to introduce deviations to the IAO rating  
22 program by insurers that are proposing to adopt or are currently using IAO rates; and  
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24 **WHEREAS** Liberty Mutual Insurance Company proposed to adopt the IAO rates for  
25 Miscellaneous Vehicles accepted for use by the Board in Information Bulletin A.I. 2020-06 issued  
26 on May 5, 2020; and  
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28 **WHEREAS** no deviations to the IAO rating program are proposed; and  
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30 **WHEREAS** Liberty Mutual Insurance Company does not have sufficient company loss  
31 experience to prepare an independent actuarially based filing; and  
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33 **WHEREAS** the revised rating program is consistent with the IAO Filing Guidelines and is  
34 supported; and

1 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
2 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
3 financial circumstances of the insurer, and do not violate the Automobile Insurance Act or the  
4 Insurance Companies Act or the respective regulations thereunder.  
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7 **IT IS THEREFORE ORDERED THAT:**  
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- 9 1. The revised rating program received July 17, 2020 from Liberty Mutual Insurance Company  
10 for its Miscellaneous Vehicles category of automobile insurance is approved to be effective no  
11 sooner than September 1, 2020 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 11<sup>th</sup> day of August, 2020.



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



Christopher Pike, LL.B., FCIP  
Commissioner



Cheryl Blundon  
Board Secretary