

**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	Commercial Vehicles
New Business Effective Date	July 1, 2025
Renewal Business Effective Date	July 1, 2025
Board Order #	A.I. 24(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	1.53%	1.53%
Property Damage - Tort	-17.37%	-17.37%
DCPD	25.85%	25.85%
Uninsured Auto	10.25%	10.25%
Underinsured Motorist	-57.26%	0.00%
Accident Benefits	-25.60%	-25.60%
Collision	-8.37%	-8.37%
Comprehensive	-16.23%	-16.23%
Specified Perils	0.16%	0.16%
All Perils	n/a	n/a
Total Overall	-4.69%	-3.84%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	359	58	114	11	15	61	276	221	130	n/a
005	226	37	72	10	15	57	286	181	107	n/a
006	237	38	75	11	15	60	362	214	126	n/a
007	226	37	72	10	15	57	286	181	107	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	375	50	148	12	15	47	263	177	122	n/a
005	218	29	86	11	15	40	251	166	115	n/a
006	226	30	89	12	15	45	302	164	113	n/a
007	218	29	86	11	15	40	251	166	115	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.
Liberty currently does not have any individually rated written exposures of Commercial 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.