Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation

Product Name: Auto	SERFF Tr Num: LBPM-125714504	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR AO SR 08	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Jennifer Colby	Disposition Date: 07/10/2008
	Date Submitted: 07/07/2008	Disposition Status: Filed
Effective Date Requested (New): 09/22/2008		Effective Date (New): 09/22/2008
Effective Date Requested (Renewal): 10/27/2008		Effective Date (Renewal): 10/27/2008

State Filing Description:

General Information

Project Name: Auto State Review	Status of Filing in Domicile: Not Filed
Project Number: AR AO SR 08	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/10/2008	
State Status Changed: 07/10/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

In accordance with the “file and use” provisions, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, and Liberty Insurance Corporation, request the following rate revisions in the state of Arkansas. Revisions include base rate changes, changes to uninsured and underinsured motorist rates, and shift model year. These revisions are applicable to all policies produced and effective on or after September 22, 2008. These changes will result in an overall rate impact of 5.2%.

Company and Contact

Filing Contact Information

Jennifer Colby, Industry Filing Analyst
175 Berkeley Street
Boston, MA 02116

jennifer.colby@libertymutual.com
(800) 225-8346 [Phone]

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 03-0316876	

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-1924000	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-3058503	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100.00 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Insurance Corporation	$100.00	07/07/2008	21273729
Liberty Mutual Fire Insurance Company	$0.00	07/07/2008	
The First Liberty Insurance Corporation	$0.00	07/07/2008	

SERFF Tracking Number:	*LBPM-125714504*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR AO SR 08*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Auto*		
Project Name/Number:	*Auto State Review/AR AO SR 08*		

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	$0.00	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/10/2008	07/10/2008

Disposition

Disposition Date: 07/10/2008
Effective Date (New): 09/22/2008
Effective Date (Renewal): 10/27/2008
Status: Filed
Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Liberty Insurance Corporation	5.300%	$45,455	370	$858,497	11.900%	0.000%	5.700%
Liberty Mutual Fire Insurance Company	5.200%	$402,267	4,655	$7,718,039	13.400%	-2.100%	5.700%
The First Liberty Insurance Corporation	5.600%	$8,627	119	$154,183	12.500%	-1.000%	5.700%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	5.700%
Overall Percentage Rate Impact For This Filing	5.200%
Effect of Rate Filing-Written Premium Change For This Program	$456,349

SERFF Tracking Number:	*LBPM-125714504*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR AO SR 08*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Auto*		
Project Name/Number:	*Auto State Review/AR AO SR 08*		

Effect of Rate Filing - Number of Policyholders Affected 5,144

SERFF Tracking Number:	*LBPM-125714504*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR AO SR 08*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Auto*		
Project Name/Number:	*Auto State Review/AR AO SR 08*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	No
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	Cover Letter	Filed	No
Supporting Document	Actuarial Justification	Filed	No
Supporting Document	Rating Manual Pages	Filed	No

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.100%
Effective Date of Last Rate Revision:	05/22/2006
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Liberty Insurance Corporation	5.700%	5.300%	$45,455	370	$858,497	11.900%	0.000%
Liberty Mutual Fire Insurance Company	5.700%	5.200%	$402,267	4,655	$7,718,039	13.400%	-2.100%
The First Liberty Insurance Corporation	5.700%	5.600%	$8,627	119	$154,183	12.500%	-1.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 5.700%

SERFF Tracking Number:	*LBPM-125714504*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR AO SR 08*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Auto*		
Project Name/Number:	*Auto State Review/AR AO SR 08*		

Overall Percentage Rate Impact For This Filing:	5.200%
Effect of Rate Filing - Written Premium Change For This Program:	$456,349
Effect of Rate Filing - Number of Policyholders Affected:	5144

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 07/10/2008

Comments:

Attachment:

ARKANSAS A-1 _4_.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 07/10/2008

Comments:

Attachments:

AR Premium Survey Exhibit 33588.xls

AR Premium Survey Exhibit 42404.xls

AR Premium Survey Exhibit23035.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 07/10/2008

Comments:

Attachments:

AR LMFIC Loss Cost.pdf

AR TFLIC Loss Cost.pdf

AR LIC Loss Cost.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 07/10/2008

Bypass Reason: n/a

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 07/10/2008

SERFF Tracking Number:	*LBPM-125714504*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR AO SR 08*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Auto*		
Project Name/Number:	*Auto State Review/AR AO SR 08*		

Comments:

Attachments:

AR RateRule.pdf

Transmittal.pdf

Satisfied -Name: Cover Letter

Review Status: Filed 07/10/2008

Comments:

Attachment:

cover letter AR AO SR 08.pdf

Satisfied -Name: Actuarial Justification

Review Status: Filed 07/10/2008

Comments:

Attachment:

Actuarial Justification.pdf

Satisfied -Name: Rating Manual Pages

Review Status: Filed 07/10/2008

Comments:

Attachments:

R1 Page.pdf
R3 Page.pdf
R9 Page.pdf
R1 Mock.pdf
R3 Mock.pdf
R9 Mock.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Liberty Mutual Group
NAIC # (including group #) 111-01112

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes x No
   If yes, list the areas: _____

2. Do you furnish a market for young drivers? x Yes No

3. Do require collateral business to support a youthful driver? Yes x No

4. Do you insure drivers with an international or foreign driver's license? Yes x No

5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver over 55 (Requires the fulfillment of an Accident Prevention Course Criteria to qualify for this discount. Refer to Section D Page 01 of the Rating Manual)	10%
b.	Good Student Discount	15%-35%
c.	Multi-car Discount	0%-33%
d.	Accident Free Discount* Please Specify Qualification for Discount: The policyholder must be a homeowner using the home as a primary residence or a clergy member residing in provided housing and b. all adult operators on the policy must be free of conviction for moving motor vehicle violations for the forty month period immediately preceding the effective date of the policy	20%
e.	Anti-Theft Discount	10%-25%
f.	Other (specify)	
	Passive restraint	10%-30%
	4 wheel anti-lock brake	10%
	College Ed	10%
	Platinum	10%
	GSP	10%-15%
	Driver Training Discount	10%

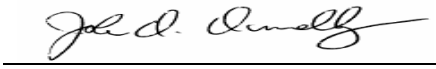
6. Do you have an installment payment plan for automobile insurance? x Yes No
   If so, what is the fee for installment payments?
   There is no fee for installment payments. However, there is a $4 charge for receiving a paper bill

7. Does your company utilize a tiered rating plan? x Yes No
   If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Market Segment Continuum	New Business is written in MSC and renewal business will be migrated over at first renewal	

LIC Tier 370 policies

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

John Donnelly

Printed Name

Senior Compliance Analyst

Title

800-225-8346

Telephone Number

john.donnelly@libertymutual.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23035
Company Name:	Liberty Mutual Fire Insurance Company
Contact Person:	Craig E Cunningham
Telephone No.:	617-654-4907
Email Address:	craig.cunningham@libertymutual.com
Effective Date:	9/22/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-30%*	%
AUTO/HOMEOWNERS	*0*	%
GOOD STUDENT	*25-35%*	%
ANTI-THEFT DEVICE	*10%-25% on con*	%
Over 55 Defensive Driver Discount	*10*	%
$250/$500 Deductible Comp./Coll.	*38-20%*	%

Assumptions to Use:

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
$25,000 per accident
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7 ***If male and female rates are different, use the highest of the two***

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$1,380	$2,149	$510	$510	$1,383	$2,153	$511	$511	$1,635	$2,555	$595	$595	$1,230	$1,910	$461	$461	$1,703	$2,662	$617	$617
	Minimum Liability with Comprehensive and Collision		$2,727	$4,294	$955	$955	$3,038	$4,787	$1,058	$1,058	$3,137	$4,946	$1,091	$1,091	$3,024	$4,765	$1,054	$1,054	$3,353	$5,289	$1,162	$1,162
	100/300/50 Liability with Comprehensive and Collision		$3,083	$4,826	$1,110	$1,110	$3,391	$5,316	$1,213	$1,213	$3,554	$5,576	$1,267	$1,267	$3,338	$5,231	$1,196	$1,196	$3,774	$5,926	$1,339	$1,339
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$1,249	$1,940	$466	$466	$1,253	$1,947	$468	$468	$1,478	$2,304	$541	$541	$1,114	$1,725	$421	$421	$1,541	$2,405	$563	$563
	Minimum Liability with Comprehensive and Collision		$2,789	$4,390	$974	$974	$3,110	$4,904	$1,081	$1,081	$3,189	$5,028	$1,107	$1,107	$3,107	$4,897	$1,079	$1,079	$3,405	$5,372	$1,179	$1,179
	100/300/50 Liability with Comprehensive and Collision		$3,116	$4,878	$1,121	$1,121	$3,433	$5,385	$1,226	$1,226	$3,570	$5,602	$1,272	$1,272	$3,395	$5,322	$1,212	$1,212	$3,789	$5,949	$1,344	$1,344
2003 Honda Odyssey "EX"	*Minimum Liability*		$1,249	$1,940	$466	$466	$1,253	$1,947	$468	$468	$1,478	$2,304	$541	$541	$1,114	$1,725	$421	$421	$1,541	$2,405	$563	$563
	Minimum Liability with Comprehensive and Collision		$3,571	$5,636	$1,233	$1,233	$4,141	$6,545	$1,422	$1,422	$4,070	$6,430	$1,397	$1,397	$4,268	$6,747	$1,463	$1,463	$4,410	$6,972	$1,511	$1,511
	100/300/50 Liability with Comprehensive and Collision		$3,898	$6,124	$1,380	$1,380	$4,464	$7,026	$1,567	$1,567	$4,451	$7,004	$1,562	$1,562	$4,556	$7,172	$1,596	$1,596	$4,794	$7,549	$1,676	$1,676
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,249	$1,940	$466	$466	$1,253	$1,947	$468	$468	$1,478	$2,304	$541	$541	$1,114	$1,725	$421	$421	$1,541	$2,405	$563	$563
	Minimum Liability with Comprehensive and Collision		$3,181	$5,014	$1,104	$1,104	$3,607	$5,694	$1,245	$1,245	$3,628	$5,725	$1,251	$1,251	$3,660	$5,778	$1,262	$1,262	$3,896	$6,153	$1,341	$1,341
	100/300/50 Liability with Comprehensive and Collision		$3,508	$5,502	$1,251	$1,251	$3,930	$6,175	$1,390	$1,390	$4,009	$6,299	$1,416	$1,416	$3,948	$6,203	$1,395	$1,395	$4,280	$6,730	$1,506	$1,506
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$1,249	$1,940	$466	$466	$1,253	$1,947	$468	$468	$1,478	$2,304	$541	$541	$1,114	$1,725	$421	$421	$1,541	$2,405	$563	$563
	Minimum Liability with Comprehensive and Collision		$3,115	$4,910	$1,082	$1,082	$3,499	$5,521	$1,210	$1,210	$3,551	$5,604	$1,226	$1,226	$3,523	$5,559	$1,217	$1,217	$3,795	$5,993	$1,307	$1,307
	100/300/50 Liability with Comprehensive and Collision		$3,442	$5,398	$1,229	$1,229	$3,822	$6,002	$1,355	$1,355	$3,932	$6,178	$1,391	$1,391	$3,811	$5,984	$1,350	$1,350	$4,179	$6,570	$1,472	$1,472
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,249	$1,940	$466	$466	$1,253	$1,947	$468	$468	$1,478	$2,304	$541	$541	$1,114	$1,725	$421	$421	$1,541	$2,405	$563	$563
	Minimum Liability with Comprehensive and Collision		$2,467	$3,880	$869	$869	$2,764	$4,352	$966	$966	$2,838	$4,469	$990	$990	$2,760	$4,345	$964	$964	$3,043	$4,795	$1,059	$1,059
	100/300/50 Liability with Comprehensive and Collision		$2,794	$4,368	$1,016	$1,016	$3,087	$4,833	$1,111	$1,111	$3,219	$5,043	$1,155	$1,155	$3,048	$4,770	$1,097	$1,097	$3,427	$5,372	$1,224	$1,224

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	42404
Company Name:	Liberty Insurance Corp
Contact Person:	Craig E Cunningham
Telephone No.:	617-654-4907
Email Address:	craig.cunningham@libertymutual.com
Effective Date:	9/22/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-30%*	%
AUTO/HOMEOWNERS	*0*	%
GOOD STUDENT	*15%-25%*	%
ANTI-THEFT DEVICE	*10-25% on comp*	%
Over 55 Defensive Driver Discount	*10*	%
$250/$500 Deductible Comp./Coll.	*38%-20%*	%

Assumptions to Use:

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
$25,000 per accident
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7 ***If male and female rates are different, use the highest of the two***

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Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$2,028	$3,006	$1,116	$1,116	$2,031	$3,011	$1,118	$1,118	$2,401	$3,571	$1,310	$1,310	$1,808	$2,673	$1,002	$1,002	$2,500	$3,721	$1,362	$1,362
	Minimum Liability with Comprehensive and Collision		$3,999	$5,991	$2,142	$2,142	$4,452	$6,677	$2,378	$2,378	$4,599	$6,899	$2,454	$2,454	$4,433	$6,648	$2,368	$2,368	$4,915	$7,377	$2,619	$2,619
	100/300/50 Liability with Comprehensive and Collision		$4,523	$6,740	$2,456	$2,456	$4,973	$7,420	$2,691	$2,691	$5,212	$7,783	$2,815	$2,815	$4,896	$7,305	$2,650	$2,650	$5,535	$8,271	$2,983	$2,983
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$1,835	$2,715	$1,016	$1,016	$1,842	$2,725	$1,019	$1,019	$2,170	$3,222	$1,190	$1,190	$1,638	$2,416	$913	$913	$2,264	$3,362	$1,239	$1,239
	Minimum Liability with Comprehensive and Collision		$4,087	$6,125	$2,188	$2,188	$4,560	$6,840	$2,433	$2,433	$4,674	$7,014	$2,493	$2,493	$4,554	$6,830	$2,430	$2,430	$4,992	$7,491	$2,658	$2,658
	100/300/50 Liability with Comprehensive and Collision		$4,570	$6,811	$2,481	$2,481	$5,036	$7,516	$2,723	$2,723	$5,237	$7,821	$2,827	$2,827	$4,979	$7,429	$2,692	$2,692	$5,557	$8,303	$2,994	$2,994
2003 Honda Odyssey "EX"	*Minimum Liability*		$1,835	$2,715	$1,016	$1,016	$1,842	$2,725	$1,019	$1,019	$2,170	$3,222	$1,190	$1,190	$1,638	$2,416	$913	$913	$2,264	$3,362	$1,239	$1,239
	Minimum Liability with Comprehensive and Collision		$5,232	$7,859	$2,784	$2,784	$6,069	$9,124	$3,219	$3,219	$5,963	$8,965	$3,163	$3,163	$6,254	$9,406	$3,315	$3,315	$6,462	$9,718	$3,424	$3,424
	100/300/50 Liability with Comprehensive and Collision		$5,715	$8,545	$3,077	$3,077	$6,545	$9,800	$3,509	$3,509	$6,526	$9,772	$3,497	$3,497	$6,679	$10,005	$3,577	$3,577	$7,027	$10,530	$3,760	$3,760
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,835	$2,715	$1,016	$1,016	$1,842	$2,725	$1,019	$1,019	$2,170	$3,222	$1,190	$1,190	$1,638	$2,416	$913	$913	$2,264	$3,362	$1,239	$1,239
	Minimum Liability with Comprehensive and Collision		$4,661	$6,994	$2,487	$2,487	$5,288	$7,941	$2,812	$2,812	$5,315	$7,984	$2,827	$2,827	$5,364	$8,058	$2,852	$2,852	$5,710	$8,578	$3,031	$3,031
	100/300/50 Liability with Comprehensive and Collision		$5,144	$7,680	$2,780	$2,780	$5,764	$8,617	$3,102	$3,102	$5,878	$8,791	$3,161	$3,161	$5,789	$8,657	$3,114	$3,114	$6,275	$9,390	$3,367	$3,367
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$1,835	$2,715	$1,016	$1,016	$1,842	$2,725	$1,019	$1,019	$2,170	$3,222	$1,190	$1,190	$1,638	$2,416	$913	$913	$2,264	$3,362	$1,239	$1,239
	Minimum Liability with Comprehensive and Collision		$4,565	$6,850	$2,437	$2,437	$5,128	$7,700	$2,728	$2,728	$5,204	$7,816	$2,769	$2,769	$5,163	$7,753	$2,748	$2,748	$5,563	$8,356	$2,955	$2,955
	100/300/50 Liability with Comprehensive and Collision		$5,048	$7,536	$2,730	$2,730	$5,604	$8,376	$3,018	$3,018	$5,767	$8,623	$3,103	$3,103	$5,588	$8,352	$3,010	$3,010	$6,128	$9,168	$3,291	$3,291
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,835	$2,715	$1,016	$1,016	$1,842	$2,725	$1,019	$1,019	$2,170	$3,222	$1,190	$1,190	$1,638	$2,416	$913	$913	$2,264	$3,362	$1,239	$1,239
	Minimum Liability with Comprehensive and Collision		$3,619	$5,415	$1,944	$1,944	$4,052	$6,072	$2,169	$2,169	$4,161	$6,236	$2,226	$2,226	$4,046	$6,063	$2,166	$2,166	$4,462	$6,690	$2,382	$2,382
	100/300/50 Liability with Comprehensive and Collision		$4,102	$6,101	$2,237	$2,237	$4,528	$6,748	$2,459	$2,459	$4,724	$7,043	$2,560	$2,560	$4,471	$6,662	$2,428	$2,428	$5,027	$7,502	$2,718	$2,718

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	33588
Company Name:	The First Liberty Insurance Corp
Contact Person:	Craig E Cunningham
Telephone No.:	617-654-4907
Email Address:	craig.cunningham@libertymutual.com
Effective Date:	9/22/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-30%*	%
AUTO/HOMEOWNERS	*0*	%
GOOD STUDENT	*25-35%*	%
ANTI-THEFT DEVICE	*10%-25% on com*	%
Over 55 Defensive Driver Discount	*10*	%
$250/$500 Deductible Comp./Coll.	*38-20%*	%

33

Assumptions to Use:

1 *Liability -Minimum $25,000 per person*
2 *Bodily Injury $50,000 per accident*
$25,000 per accident
3 *Property Damage $100 deductible per accident*
4 *Comprehensive & Collision $250 deductible per accident*
5 *The insured has elected to accept:*
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 *Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death*
7 *If male and female rates are different, use the highest of the two*

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$1,245	$1,938	$461	$461	$1,245	$1,938	$461	$461	$1,472	$2,298	$535	$535	$1,105	$1,715	$414	$414	$1,535	$2,399	$557	$557
	Minimum Liability with Comprehensive and Collision		$2,459	$3,871	$862	$862	$2,734	$4,308	$953	$953	$2,824	$4,450	$981	$981	$2,718	$4,282	$947	$947	$3,022	$4,765	$1,048	$1,048
	100/300/50 Liability with Comprehensive and Collision		$2,778	$4,349	$1,002	$1,002	$3,053	$4,786	$1,093	$1,093	$3,197	$5,015	$1,139	$1,139	$3,000	$4,701	$1,075	$1,075	$3,402	$5,340	$1,208	$1,208
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$1,128	$1,753	$422	$422	$1,126	$1,749	$421	$421	$1,331	$2,076	$489	$489	$1,002	$1,552	$380	$380	$1,388	$2,166	$507	$507
	Minimum Liability with Comprehensive and Collision		$2,514	$3,960	$880	$880	$2,798	$4,411	$973	$973	$2,872	$4,529	$998	$998	$2,796	$4,408	$972	$972	$3,067	$4,838	$1,062	$1,062
	100/300/50 Liability with Comprehensive and Collision		$2,805	$4,392	$1,010	$1,010	$3,091	$4,847	$1,104	$1,104	$3,213	$5,041	$1,145	$1,145	$3,054	$4,788	$1,091	$1,091	$3,414	$5,361	$1,211	$1,211
2003 Honda Odyssey "EX"	*Minimum Liability*		$1,128	$1,753	$422	$422	$1,126	$1,749	$421	$421	$1,331	$2,076	$489	$489	$1,002	$1,552	$380	$380	$1,388	$2,166	$507	$507
	Minimum Liability with Comprehensive and Collision		$3,217	$5,077	$1,111	$1,111	$3,725	$5,885	$1,279	$1,279	$3,663	$5,789	$1,260	$1,260	$3,839	$6,066	$1,317	$1,317	$3,970	$6,275	$1,359	$1,359
	100/300/50 Liability with Comprehensive and Collision		$3,508	$5,509	$1,241	$1,241	$4,018	$6,321	$1,410	$1,410	$4,004	$6,301	$1,407	$1,407	$4,097	$6,446	$1,436	$1,436	$4,317	$6,798	$1,508	$1,508
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,128	$1,753	$422	$422	$1,126	$1,749	$421	$421	$1,331	$2,076	$489	$489	$1,002	$1,552	$380	$380	$1,388	$2,166	$507	$507
	Minimum Liability with Comprehensive and Collision		$2,864	$4,515	$995	$995	$3,247	$5,125	$1,121	$1,121	$3,264	$5,154	$1,128	$1,128	$3,291	$5,195	$1,136	$1,136	$3,507	$5,539	$1,207	$1,207
	100/300/50 Liability with Comprehensive and Collision		$3,155	$4,947	$1,125	$1,125	$3,540	$5,561	$1,252	$1,252	$3,605	$5,666	$1,275	$1,275	$3,549	$5,575	$1,255	$1,255	$3,854	$6,062	$1,356	$1,356
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$1,128	$1,753	$422	$422	$1,126	$1,749	$421	$421	$1,331	$2,076	$489	$489	$1,002	$1,552	$380	$380	$1,388	$2,166	$507	$507
	Minimum Liability with Comprehensive and Collision		$2,806	$4,425	$976	$976	$3,147	$4,966	$1,088	$1,088	$3,195	$5,043	$1,105	$1,105	$3,167	$4,998	$1,095	$1,095	$3,415	$5,393	$1,177	$1,177
	100/300/50 Liability with Comprehensive and Collision		$3,097	$4,857	$1,106	$1,106	$3,440	$5,402	$1,219	$1,219	$3,536	$5,555	$1,252	$1,252	$3,425	$5,378	$1,214	$1,214	$3,762	$5,916	$1,326	$1,326
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,128	$1,753	$422	$422	$1,126	$1,749	$421	$421	$1,331	$2,076	$489	$489	$1,002	$1,552	$380	$380	$1,388	$2,166	$507	$507
	Minimum Liability with Comprehensive and Collision		$2,224	$3,498	$784	$784	$2,486	$3,914	$870	$870	$2,556	$4,027	$894	$894	$2,483	$3,908	$869	$869	$2,739	$4,317	$953	$953
	100/300/50 Liability with Comprehensive and Collision		$2,515	$3,930	$914	$914	$2,779	$4,350	$1,001	$1,001	$2,897	$4,539	$1,041	$1,041	$2,741	$4,288	$988	$988	$3,086	$4,840	$1,102	$1,102

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	**A.**	Liberty Mutual Fire Insurance Company	**B.**	23035

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	Personal Auto	**B.**	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BIPD	3.5%	7.9%	N/A	N/A	N/A	N/A	N/A
MedPay	29.2%	8.9%	N/A	N/A	N/A	N/A	N/A
UM/UIM	37.0%	20.9%	N/A	N/A	N/A	N/A	N/A
Comprehensive	-3.6%	0.6%	N/A	N/A	N/A	N/A	N/A
Collision	6.2%	0.6%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.7%	5.2%	N/A	N/A	N/A	N/A	N/A

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	5,162	4.8%	2/25/2003	7,944	5,180	65.2%	62.5%
2003	5,162	5.8%	12/22/2003	7,944	5,180	65.2%	62.5%
2005	5,844	0.7%	5/16/2005	9,690	4,609	47.6%	57.2%
2006	5,786	4.1%	5/22/2006	9,615	4,705	48.9%	53.3%

Note: Policy count, premium, losses and loss ratios are all company combined
Policy count is estimated by using 12-month rolling vehicle to policy ratio evaluated at May 2008

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **13.4%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 1
10. **-2.1%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 16
PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	**A.**	The First Liberty Mutual Corporation	**B.**	33588

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	Personal Auto	**B.**	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BIPD	3.5%	8.1%	N/A	N/A	N/A	N/A	N/A
MedPay	29.2%	8.4%	N/A	N/A	N/A	N/A	N/A
UM/UIM	37.0%	21.1%	N/A	N/A	N/A	N/A	N/A
Comprehensive	-3.6%	0.6%	N/A	N/A	N/A	N/A	N/A
Collision	6.2%	0.1%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.7%	5.6%	N/A	N/A	N/A	N/A	N/A

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	5,162	4.8%	2/25/2003	7,944	5,180	65.2%	62.5%
2003	5,162	5.8%	12/22/2003	7,944	5,180	65.2%	62.5%
2005	5,844	1.1%	5/16/2005	9,690	4,609	47.6%	57.2%
2006	5,786	4.1%	5/22/2006	9,615	4,705	48.9%	53.3%

Note: Policy count, premium, losses and loss ratios are all company combined
Policy count is estimated by using 12-month rolling vehicle to policy ratio evaluated at May 2008

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **12.5%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 14
10. **-1.0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 13
PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	**A.**	Liberty Insurance Corporation	**B.**	42404

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	Personal Auto	**B.**	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BIPD	3.5%	7.9%	N/A	N/A	N/A	N/A	N/A
MedPay	29.2%	10.5%	N/A	N/A	N/A	N/A	N/A
UM/UIM	37.0%	21.3%	N/A	N/A	N/A	N/A	N/A
Comprehensive	-3.6%	0.6%	N/A	N/A	N/A	N/A	N/A
Collision	6.2%	0.9%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.7%	5.3%	N/A	N/A	N/A	N/A	N/A

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	5,162	5.3%	2/25/2003	7,944	5,180	65.2%	62.5%
2003	5,162	6.4%	12/22/2003	7,944	5,180	65.2%	62.5%
2005	5,844	0.8%	5/16/2005	9,690	4,609	47.6%	57.2%
2006	5,786	4.6%	5/22/2006	9,615	4,705	48.9%	53.3%

Note: Policy count, premium, losses and loss ratios are all company combined
Policy count is estimated by using 12-month rolling vehicle to policy ratio evaluated at May 2008

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **11.9%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 14
10. **0.0 %** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 13
PC RLC

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**AR AO SR 08**
2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	

☒ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	**File and Use**

4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
LMFIC	**5.7%**	5.2%	**402,267**	**4,655**	**7,718,039**	**13.4%**	**-2.1%**
LIC	**5.7%**	5.3%	**45,455**	**370**	**858,497**	**11.9%**	**0.0%**
TFLIC	**5.7%**	5.6%	**8,627**	**119**	**154,183**	**12.5%**	**-1.0%**

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	**Overall percentage rate indication (when applicable)**	**5.7%**	
5b.	**Overall percentage rate impact for this filing**	**5.2%**	
5c.	**Effect of Rate Filing – Written premium change for this program**	**456,349**	
5d.	**Effect of Rate Filing – Number of policyholders affected**	**5,144**	

6.	**Overall percentage of last rate revision**	**4.1%**
7.	**Effective Date of last rate revision**	**5/22/2006 (Renewal)**
8.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	**File and Use**

9.	**Rule # or Page # Submitted for Review**	**Replacement or Withdrawn?**	**Previous state filing number, if required by state**
01	R1	☐ New ☒ Replacement ☐ Withdrawn	AR-PC-06-018474
02	R3	☐ New ☒ Replacement ☐ Withdrawn	USPH-5S6N6N286/00-00/00-00/00
03	R9	☐ New ☒ Replacement ☐ Withdrawn	AR-PC-06-018474

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Property & Casualty Transmittal Document

1 . Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3.	Group Name	Group NAIC #
	Liberty Mutual Group	111-01112

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Liberty Mutual Fire Insurance Company	WI	111-23035	04-1924000	
	Liberty Insurance Corporation	IL	111-42404	03-0316876	
	The First Liberty Insurance Corporation	IA	111-33588	04-3058503	

5.	Company Tracking Number	AR AO SR 08

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jennifer Colby	Industry Filings Analyst	(800)225-8346	617-574-6699	jennifer.colby@libertymutual.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Jennifer Colby

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	Personal Auto
10.	**Sub-Type of Insurance (Sub-TOI)**	Private Passenger Auto
11.	**State Specific Product code(s) (if applicable)[See State Specific Requirements]**	
12.	**Company Program Title** (Marketing title)	Liberty Guard Personal Auto Policy Program
13.	**Filing Type**	☐ Rate/Loss Cost ☐ Rules ☒ Rates/Rules ☐ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other (give description)
14.	**Effective Date(s) Requested**	New: 09/22/2008 Renewal: 10/27/2008
15.	**Reference Filing?**	☐ Yes ☒ No

16.	**Reference Organization** (if applicable)	
17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	July 2, 2008
19.	**Status of filing in domicile**	☒ Not Filed ☐ Pending ☐ Authorized ☐ Disapproved

Property & Casualty Transmittal Document—

20.	**This filing transmittal is part of Company Tracking #**	AR AO UM

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Liberty Mutual Group would like to adopt the following rate revisions in the state of Arkansas. Revisions include base rate changes, changes to uninsured and underinsured motorist rates, and shift model year. These revisions are applicable to all policies produced and effective on or after September 22, 2008. These changes will result in an overall rate impact of 5.2%.

22.	**Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT
Amount: 100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

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*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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Liberty Mutual Group

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July 2, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
Property and Casualty Division
1200 W 3rd Street
Little Rock, AR 72201-1904

Re: Arkansas Personal Auto Program
Co. # AR AO SR 08
Liberty Mutual Fire Insurance Company 111-23035
The First Liberty Insurance Corporation 111-33588
Liberty Insurance Corporation 111-42404

Dear Commissioner:

In accordance with the "file and use" provisions, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, and Liberty Insurance Corporation, request the following rate revisions in the state of Arkansas. Revisions include base rate changes, changes to uninsured and underinsured motorist rates, and shift model year. These revisions are applicable to all policies produced and effective on or after **September 22, 2008**. These changes will result in an overall rate impact of 5.2%.

Changes

1. Revise base rates as shown below:

	Territory	Curr Liab	LMFIC & LIC Prop Liab	TFLIC Prop Liab	Curr MPay	LMFIC & LIC Prop MPay	TFLIC Prop MPay	Curr Comp	LMFIC & LIC Prop Comp	TFLIC Prop Comp	Curr Coll	LMFIC & LIC Prop Coll	TFLIC Prop Coll
1	Little Rock	690	**748**	**673**	69	**78**	**70**	295	**330**	**297**	773	**896**	**806**
3	Benton, Washington Cos.	567	**622**	**560**	64	**70**	**63**	239	**267**	**240**	715	**827**	**744**
6	Faulkner, Grant, etc. Cos.	678	**715**	**644**	70	**76**	**68**	341	**381**	**342**	728	**844**	**759**
8	Garland Co.	688	**745**	**671**	94	**103**	**93**	330	**368**	**332**	841	**936**	**843**
10	Crittenden Co.	571	**627**	**564**	70	**76**	**68**	497	**544**	**490**	774	**862**	**776**
12	Jefferson Co.	722	**762**	**686**	95	**104**	**94**	411	**459**	**413**	818	**910**	**819**
13	Desha, Phillips Cos.	659	**695**	**626**	82	**92**	**83**	661	**723**	**651**	859	**956**	**861**
14	Northeast Cos.(Craighead Co)	563	**618**	**556**	67	**76**	**68**	480	**525**	**473**	764	**862**	**776**
15	Northwest Cos.	489	**526**	**473**	63	**69**	**62**	376	**417**	**375**	749	**833**	**750**
16	Southwest Cos.	501	**536**	**482**	71	**78**	**70**	627	**686**	**617**	758	**844**	**759**
96	Union Co.	631	**665**	**599**	78	**89**	**80**	600	**656**	**591**	847	**944**	**850**
97	Miller Co., Texarkana	678	**730**	**657**	84	**96**	**86**	453	**496**	**446**	782	**907**	**816**
98	Crawford, Sebastian Cos	575	**606**	**545**	66	**72**	**65**	301	**329**	**296**	680	**788**	**709**
99	Lee, St. Francis, Mississippi Cos.	571	**627**	**564**	70	**76**	**68**	497	**544**	**490**	774	**862**	**776**

2. Revise Uninsured Motorist rates as shown in the table below:

Limits	Curr LMFIC/LIC	**Prop LMFIC/LIC**	Curr TFLIC	**Prop TFLIC**
25/50	12	**14**	11	**13**
50/100	18	**22**	16	**20**
100/300	22	**26**	20	**23**
250/500	26	**31**	23	**28**
50/100/100	48	**58**	43	**52**
25/50/25	23	**28**	21	**25**
50/100/25	29	**35**	26	**32**
100/300/25	33	**40**	30	**36**
250/500/25	37	**44**	33	**40**
25/50/50	30	**36**	27	**32**
50/100/50	36	**43**	32	**39**
100/300/50	40	**48**	36	**43**
100/300/300	80	**96**	72	**86**
250/500/500	112	**134**	101	**121**
300/300/500	100	**120**	90	**108**

3. Increase Underinsured Motorist rates as shown in the table below.

Limit	Curr LMFIC/LIC	**Prop LMFIC/LIC**	Curr TFLIC	**Prop TFLIC**
25/50	19	**23**	17	**21**
50/100	28	**34**	25	**31**
100/300	50	**60**	45	**54**
250/500	96	**115**	86	**104**
300/300	79	**95**	71	**86**

4. Shift model year symbol from model year 2006 symbol 8 to model year 2008 symbol 8.

Rate and Premium Effect

Coverage	**LMFIC**	**LIC**	**TFLIC**	**Total**
Basic Liability	7.9%	7.9%	8.1%	7.9%
Med Pay	8.9%	10.5%	8.4%	9.0%
UM/UIM	20.9%	21.3%	21.1%	21.0%
Comb. Liability	**9.3%**	**9.0%**	**9.5%**	**9.2%**
Comprehensive	0.6%	0.6%	0.6%	0.6%
Towing & Labor	0.0%	0.0%	0.0%	0.0%
Rental Reimbursement	0.0%	0.0%	0.0%	0.0%
Collision	0.6%	0.9%	0.1%	0.6%
Physical Damage	**0.6%**	**0.8%**	**0.2%**	**0.6%**
COMBINED Effect	**5.2%**	**5.3%**	**5.6%**	**5.2%**

Rating Manual Changes

Section R Page 1 Revise base rates

Section R Page 3	Revise UM rates
Section R Page 9	Revise model year table

Filing

A New Business effective date of **September 22, 2008,** and a Renewal effective date of **October 27, 2008,** is being requested. We are filing under the "file and use" provision.

If you have any questions, please contact me at (800) 225-8346, ext. 41714, fax me at (617) 574-6692 or e-mail me at Jennifer.Colby@libertymutual.com. Thank you.

Sincerely,

Jennifer Colby
Industry Filings Analyst
Industry & Regulatory Relations

Attachments via SERFF

Liberty Mutual Group
Personal Automobile
Arkansas

Summary of Rate Indications

Narrative

The most current rate level indication for Arkansas Automobile is 5.7% with a new business effective date of September 22, 2008 and a renewal effective date of October 27, 2008.

Past and Prospective Experience Within and Outside the State

Calendar year earned premiums and accident year losses (incurred losses for Liability and paid losses for Physical Damage) are utilized in the indication. Three years of experience are used for both Liability and Physical Damage coverages beginning July 1, 2004 and ending June 30, 2007. Losses are evaluated as of September 30, 2007. The credibility weighted indications are +8.1% for Liability (See Exhibit I, Sheet 1) and 3.1% for Physical Damage (See Exhibit I, Sheet 2). The overall indication is +5.7%.

Liability and Physical Damage premiums are brought to current level by means of the parallelogram method (See Exhibit VIII). Liability premium is adjusted to reflect a reduction in the average on-leveled earned premium resulting from an improvement of the risks in our book. Physical Damage premium is also adjusted due to the effects of Symbol Trend, Model Year and Deductible shift.

Exhibit IV shows the development of losses by accident half year. Countrywide loss development factors were utilized for Bodily Injury, Property Damage, Uninsured/ Underinsured Motorist, and Medical Payments because loss development patterns based on Arkansas data show too much variability over the historical period. For all other coverages, Arkansas loss data was used to select loss development factors.

For each coverage, two annual trend factors are selected. The historical trend trends losses from the midpoint of each half year used in the experience period to the end of the experience period. In this case, the end of the experience period is June 30, 2007. The loss projection trend trends losses from the end of the experience period to one year beyond the proposed effective date. In this case, losses are trended to October 27, 2009. The loss trend selections are based on both Liberty and Industry Fast Track data and are shown in Exhibit V.

Fixed expense ratios of 19.3% and 19.4% are calculated for Liability and Physical Damage respectively (See Exhibit VII). Fixed expenses are then calculated as a percent of Earned Premium and added to developed and trended losses to determine the overall indicated loss, fixed expense and loss adjustment expense ratio.

Catastrophic Hazards

A catastrophe load factor of 1.075 is selected based on the long-term catastrophe experience in Arkansas (See Exhibit VI). Catastrophe losses are removed from the Comprehensive loss experience and the data is then adjusted by including the selected catastrophe load.

Insurer Operating Expenses

Both Liability and Physical Damage incurred losses are adjusted to include all loss adjustment expenses. Based on Liberty Mutual Arkansas projections we have selected the ULAE factor 1.158 for Liability and LAE factor 1.189 for Physical Damage.

The projected permissible loss, fixed expense and loss adjustment expense ratios for Liability is 87.4%. The projected permissible loss, fixed expense, and unallocated loss adjustment expense ratio for Physical Damage is 82.0% (see Exhibit VII).

Index of Exhibits

Exhibit #	Description
I	Liability and Physical Damage Rate Level Indications
II	Premium Exhibit
III	Loss Exhibit
IV	Loss Development Triangles
V	Trend Analysis
VI	Catastrophe Provision Calculation
VII	Permissible Loss Ratio Calculation
VIII	Rate Change History
Appendix	Automobile Profit Provision

Liberty Mutual Group
Arkansas
Combined Coverages Rate Level Indication

A) Liability Earned Premium at Current Level and at TOTAL Limits*	4,730,906
B) Comprehensive Earned Premium at Current Level*	1,394,715
C) Collision Earned Premium at Current Level*	2,961,472
D) Total Earned Premium at Current Level: (A) + (B) + (C)	9,087,093
E) Liability Rate Indication (See Exhibit I, Sheet 1.)	8.1%
F) Comprehensive Rate Indication (See Exhibit I, Sheet 2.)	-3.6%
G) Collision Rate Indication (See Exhibit I, Sheet 2.)	6.2%
H) Overall Rate Indication	5.7%

* One year trended on-level earned premium (See Exhibit II.)

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Liberty Mutual Group Policies
Arkansas
Total Limits Liability Rate Level Indication
Accident Period: 07/01/04 to 06/30/07

	3 Year Total
1) Total Limits Earned Premium at Collected Level (See Exhibit II.)	
Bodily Injury/Property Damage	12,572,540
Medical Payments	865,231
UM/UIM	1,495,843
Total Liability	14,933,615
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II.)	
Bodily Injury/Property Damage	12,177,165
Medical Payments	825,988
UM/UIM	1,289,590
Total Liability	14,292,743
3) Total Limits Incurred Loss and Paid ALAE as of 9/07 (See Exhibit III.)	
Bodily Injury	2,173,090
Property Damage	3,397,844
Medical Payments	856,007
UM/UIM	1,337,818
Total Liability	7,764,759
4) Total Limits Ultimate Loss and LAE (See Exhibit III.)	
Bodily Injury	3,102,013
Property Damage	4,141,891
Medical Payments	973,135
UM/UIM	1,776,567
Total Liability	9,993,606
5) Total Limits Ultimate and Trended Loss and LAE (See Exhibit III.)	
Bodily Injury	3,276,563
Property Damage	4,575,022
Medical Payments	1,009,695
UM/UIM	1,902,535
Total Liability	10,763,815
6) Fixed Expenses (See Exhibit VII)	
Bodily Injury/Property Damage	19.3%
Medical Payments	19.3%
UM/UIM	19.3%
Total Liability	19.3%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)]+(6)	
Bodily Injury/Property Damage	83.8%
Medical Payments	141.6%
UM/UIM	166.9%
Total Liability	94.7%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII.)	87.4%
9) Indicated Rate Change [(7) /(8) - 1]	
Bodily Injury/Property Damage	-4.1%
Medical Payments	62.0%
UM/UIM	90.9%
Total Liability	8.3%
10) Credibility	
Full Credibility Based on 3000 PD Claims	65.3%
Full Credibility Based on 3000 MP Claims	33.7%
Full Credibility Based on 3000 UM Claims	26.3%
11) Average Loss Ratio Trend	
Bodily Injury/Property Damage	17.8%
Medical Payments	12.6%
UM/UIM	17.8%
Total Liability	17.8%
12) Credibility Weighted Rate Indication {(9)*(10) + [1-(10)]*(11)}	
Bodily Injury/Property Damage	3.5%
Medical Payments	29.2%
UM/UIM	37.0%
Total Liability (Weighted Average of Coverages. Weights = Item (2), Year Ending 6/30/07)	8.1%

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Liberty Mutual Group Policies
Arkansas
Physical Damage Rate Level Indication
Accident Period: 07/01/04 to 06/30/07

	3 Year Total
1) Earned Premium at Collected Level (See Exhibit II.)	
Comprehensive	4,516,544
Collision	8,838,272
Total	13,354,816
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II.)	
Comprehensive	4,285,398
Collision	9,031,392
Total	13,316,790
3) Paid Loss as of 9/07 (See Exhibit III.)	
Comprehensive excl Catastrophe Losses	1,942,594
Collision	4,651,465
Total	6,594,059
4) Ultimate Loss and LAE (See Exhibit III.)	
Comprehensive	2,491,420
Collision	5,501,297
Total	7,992,717
5) Ultimate and Trended Loss and LAE (See Exhibit III.)	
Comprehensive	2,491,420
Collision	6,168,529
Total	8,659,949
6) Fixed Expenses (See Exhibit VII)	
Comprehensive	19.4%
Collision	19.4%
Total	19.4%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)]+(6)	
Comprehensive	77.6%
Collision	87.7%
Total	84.5%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII.)	82.0%
9) Indicated Rate Change [(7)/(8) - 1]	
Comprehensive	-5.4%
Collision	7.0%
Total	3.0%
10) Credibility - based on 3000 Collision Claims	67.2%
11) Average Loss Ratio Trend	
Comprehensive	0.0%
Collision	4.7%
12) Credibility Weighted Rate Indication {(9)*(10) + [1-(10)]*(11)}	
Comprehensive	-3.6%
Collision	6.2%
Total Physical Damage (Weighted Average of Coverages. Weights = Item (2), Year Ending 6/30/07)	3.1%

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Liberty Mutual Group
Private Passenger Automobile
Arkansas
Liberty Mutual Group
Accident Period: 07/01/04 to 06/30/07
Data Evaluated as of: 9/30/07

BIPD

Experience Period	Total Limits Earned Premium @ Collected Level	On-Level Factors	Total Limits Earned Premium @ Current Level	Premium Trend Factor	Total Limits Earned Premium @ Current Level
07/01/2004 to 12/31/2004	2,012,048	1.198	2,410,443	0.824	1,986,205
01/01/2005 to 06/30/2005	2,064,791	1.170	2,415,828	0.839	2,026,879
07/01/2005 to 12/31/2005	2,118,780	1.155	2,447,284	0.854	2,089,981
01/01/2006 to 06/30/2006	2,082,500	1.134	2,360,761	0.870	2,053,862
07/01/2006 to 12/31/2006	2,157,196	1.080	2,328,770	0.885	2,060,962
01/01/2007 to 06/30/2007	2,137,225	1.017	2,174,558	0.901	1,959,276
1 Year Total	4,294,421		4,503,328		4,020,238
2 Year Total	8,495,701		9,311,373		8,164,081
3 Year Total	12,572,540		14,137,644		12,177,165

MedPay

Experience Period	Total Limits Earned Premium @ Collected Level	On-Level Factors	Total Limits Earned Premium @ Current Level	Premium Trend Factor	Total Limits Earned Premium @ Current Level
07/01/2004 to 12/31/2004	144,225	1.167	168,296	0.824	138,676
01/01/2005 to 06/30/2005	145,431	1.143	166,271	0.839	139,501
07/01/2005 to 12/31/2005	145,313	1.134	164,771	0.854	140,714
01/01/2006 to 06/30/2006	141,596	1.120	158,567	0.870	137,953
07/01/2006 to 12/31/2006	145,029	1.072	155,542	0.885	137,655
01/01/2007 to 06/30/2007	143,637	1.016	145,936	0.901	131,489
1 Year Total	288,666		301,478		269,144
2 Year Total	575,575		624,816		547,811
3 Year Total	865,231		959,383		825,988

UM

Experience Period	Total Limits Earned Premium @ Collected Level	On-Level Factors	Total Limits Earned Premium @ Current Level	Premium Trend Factor	Total Limits Earned Premium @ Current Level
07/01/2004 to 12/31/2004	244,084	1.000	244,083	0.824	201,124
01/01/2005 to 06/30/2005	250,351	1.000	250,350	0.839	210,043
07/01/2005 to 12/31/2005	255,859	1.000	255,859	0.854	218,503
01/01/2006 to 06/30/2006	251,029	1.000	251,030	0.870	218,396
07/01/2006 to 12/31/2006	252,460	1.000	252,460	0.885	223,427
01/01/2007 to 06/30/2007	242,061	1.000	242,061	0.901	218,097
1 Year Total	494,521		494,521		441,524
2 Year Total	1,001,409		1,001,410		878,423
3 Year Total	1,495,843		1,495,843		1,289,590

Comprehensive

Experience Period	Earned Premium @ Collected Level	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Earned Premium at Current Level Adjusted Trend
07/01/2004 to 12/31/2004	746,571	0.926	691,404	1.042	720,443
01/01/2005 to 06/30/2005	765,711	0.916	701,344	1.034	725,190
07/01/2005 to 12/31/2005	784,697	0.910	714,106	1.026	732,673
01/01/2006 to 06/30/2006	773,959	0.903	699,094	1.019	712,377
07/01/2006 to 12/31/2006	753,676	0.934	703,609	1.011	711,349
01/01/2007 to 06/30/2007	691,929	0.984	680,644	1.004	683,366
1 Year Total	1,445,605		1,384,253		1,394,715
2 Year Total	3,004,262		2,797,453		2,839,765
3 Year Total	4,516,544		4,190,201		4,285,398

Collision

Experience Period	Earned Premium @ Collected Level	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Earned Premium at Current Level Adjusted Trend
07/01/2004 to 12/31/2004	1,466,210	0.946	1,386,448	1.080	1,497,364
01/01/2005 to 06/30/2005	1,498,293	0.946	1,417,687	1.070	1,516,925
07/01/2005 to 12/31/2005	1,520,264	0.960	1,459,515	1.059	1,545,626
01/01/2006 to 06/30/2006	1,469,459	0.980	1,439,471	1.049	1,510,005
07/01/2006 to 12/31/2006	1,472,775	0.990	1,458,550	1.038	1,513,975
01/01/2007 to 06/30/2007	1,411,272	0.998	1,408,071	1.028	1,447,497
1 Year Total	2,884,047		2,866,621		2,961,472
2 Year Total	5,873,769		5,765,607		6,017,103
3 Year Total	8,838,272		8,569,742		9,031,392

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Liberty Mutual Group
Private Passenger Automobile
Arkansas
Liability Loss Experience
Accident Period: 07/01/04 to 06/30/07
Data Evaluated as of: 9/30/07

Incurred Loss Plus Paid Allocated Loss Adjustment Expense
Losses Developed to Ultimate

Bodily Injury Total Limits

Experience Period	Incurred Loss Plus ALAE	Loss Development Factor	ULAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	436,090	1.046	1.158	528,288
01/01/2005 to 06/30/2005	349,395	1.081	1.158	437,426
07/01/2005 to 12/31/2005	423,313	1.131	1.158	554,480
01/01/2006 to 06/30/2006	278,086	1.220	1.158	392,917
07/01/2006 to 12/31/2006	307,630	1.352	1.158	481,689
01/01/2007 to 06/30/2007	378,577	1.613	1.158	707,213
Year ending 06/05	785,485			965,714
Year ending 06/06	701,398			947,397
Year ending 06/07	686,206			1,188,902

Property Damage

Experience Period	Incurred Loss Plus ALAE	Loss Development Factor	ULAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	727,836	1.016	1.158	856,425
01/01/2005 to 06/30/2005	509,263	1.026	1.158	605,134
07/01/2005 to 12/31/2005	640,344	1.037	1.158	769,049
01/01/2006 to 06/30/2006	496,956	1.048	1.158	603,173
07/01/2006 to 12/31/2006	496,115	1.066	1.158	612,494
01/01/2007 to 06/30/2007	527,331	1.139	1.158	695,616
Year ending 06/05	1,237,098			1,461,559
Year ending 06/06	1,137,300			1,372,222
Year ending 06/07	1,023,446			1,308,110

UMBI/UIM

Experience Period	Incurred Loss Plus ALAE	Loss Development Factor	ULAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	173,231	1.046	1.158	209,855
01/01/2005 to 06/30/2005	193,059	1.081	1.158	241,701
07/01/2005 to 12/31/2005	124,672	1.131	1.158	163,303
01/01/2006 to 06/30/2006	100,786	1.220	1.158	142,404
07/01/2006 to 12/31/2006	198,756	1.352	1.158	311,213
01/01/2007 to 06/30/2007	60,867	1.613	1.158	113,705
Year ending 06/05	366,290			451,556
Year ending 06/06	225,458			305,707
Year ending 06/07	259,622			424,918

UMPD

Experience Period	Incurred Loss Plus ALAE	Loss Development Factor	ULAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	113,290	1.016	1.158	133,305
01/01/2005 to 06/30/2005	37,559	1.026	1.158	44,630
07/01/2005 to 12/31/2005	65,606	1.037	1.158	78,793
01/01/2006 to 06/30/2006	118,041	1.048	1.158	143,270
07/01/2006 to 12/31/2006	71,632	1.066	1.158	88,435
01/01/2007 to 06/30/2007	80,321	1.139	1.158	105,953
Year ending 06/05	150,849			177,935
Year ending 06/06	183,647			222,063
Year ending 06/07	151,953			194,388

Medical Payments

Experience Period	Incurred Loss Plus ALAE	Loss Development Factor	ULAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	148,630	0.997	1.158	171,618
01/01/2005 to 06/30/2005	139,413	0.994	1.158	160,492
07/01/2005 to 12/31/2005	110,576	0.989	1.158	126,654
01/01/2006 to 06/30/2006	103,955	0.983	1.158	118,348
07/01/2006 to 12/31/2006	150,550	0.983	1.158	171,394
01/01/2007 to 06/30/2007	202,883	0.956	1.158	224,629
Year ending 06/05	288,043			332,110
Year ending 06/06	214,530			245,002
Year ending 06/07	353,433			396,023

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Liberty Mutual Group
Private Passenger Automobile
Arkansas
Liability Loss Experience
Accident Period: 07/01/04 to 06/30/07
Data Evaluated as of: 9/30/07

Renewal Effective Date: 10/27/2008
Trend Losses to: 10/27/2009

Bodily Injury Total Limits

Annual Historical Trend -1.0% | Annual Projected Trend 3.0%

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
07/01/2004 to 12/31/2004	1.042	528,288	550,476
01/01/2005 to 06/30/2005	1.047	437,426	457,985
07/01/2005 to 12/31/2005	1.053	554,480	583,868
01/01/2006 to 06/30/2006	1.058	392,917	415,706
07/01/2006 to 12/31/2006	1.064	481,689	512,517
01/01/2007 to 06/30/2007	1.069	707,213	756,011
Year ending 06/05		965,714	1,008,461
Year ending 06/06		947,397	999,574
Year ending 06/07		1,188,902	1,268,528

Property Damage

Annual Historical Trend 2.0% | Annual Projected Trend 3.0%

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
07/01/2004 to 12/31/2004	1.131	856,425	968,617
01/01/2005 to 06/30/2005	1.120	605,134	677,750
07/01/2005 to 12/31/2005	1.108	769,049	852,107
01/01/2006 to 06/30/2006	1.098	603,173	662,284
07/01/2006 to 12/31/2006	1.087	612,494	665,781
01/01/2007 to 06/30/2007	1.076	695,616	748,483
Year ending 06/05		1,461,559	1,646,367
Year ending 06/06		1,372,222	1,514,391
Year ending 06/07		1,308,110	1,414,264

UMBI/UIM

Annual Historical Trend -1.0% | Annual Projected Trend 3.0%

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
07/01/2004 to 12/31/2004	1.042	209,855	218,669
01/01/2005 to 06/30/2005	1.047	241,701	253,061
07/01/2005 to 12/31/2005	1.053	163,303	171,958
01/01/2006 to 06/30/2006	1.058	142,404	150,663
07/01/2006 to 12/31/2006	1.064	311,213	331,131
01/01/2007 to 06/30/2007	1.069	113,705	121,550
Year ending 06/05		451,556	471,730
Year ending 06/06		305,707	322,621
Year ending 06/07		424,918	452,681

UMPD

Annual Historical Trend 2.0% | Annual Projected Trend 3.0%

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
07/01/2004 to 12/31/2004	1.131	133,305	150,768
01/01/2005 to 06/30/2005	1.120	44,630	49,986
07/01/2005 to 12/31/2005	1.108	78,793	87,303
01/01/2006 to 06/30/2006	1.098	143,270	157,311
07/01/2006 to 12/31/2006	1.087	88,435	96,129
01/01/2007 to 06/30/2007	1.076	105,953	114,006
Year ending 06/05		177,935	200,754
Year ending 06/06		222,063	244,614
Year ending 06/07		194,388	210,135

Medical Payments

Annual Historical Trend 1.0% | Annual Projected Trend 1.0%

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
07/01/2004 to 12/31/2004	1.052	171,618	180,542
01/01/2005 to 06/30/2005	1.047	160,492	168,035
07/01/2005 to 12/31/2005	1.041	126,654	131,847
01/01/2006 to 06/30/2006	1.035	118,348	122,491
07/01/2006 to 12/31/2006	1.030	171,394	176,536
01/01/2007 to 06/30/2007	1.025	224,629	230,244
Year ending 06/05		332,110	348,577
Year ending 06/06		245,002	254,338
Year ending 06/07		396,023	406,780

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Liberty Mutual Group
Private Passenger Automobile
Arkansas
Physical Damage Loss Experience
Accident Period: 07/01/04 to 06/30/07
Data Evaluated as of: 9/30/07

Paid Loss
Losses Developed to Ultimate

Comprehensive Excluding Catastrophes

Experience Period	Paid Loss	Loss Development Factor	LAE Load	CAT Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	347,492	1.000	1.189	1.075	444,274
01/01/2005 to 06/30/2005	252,578	1.000	1.189	1.075	322,922
07/01/2005 to 12/31/2005	394,390	1.000	1.189	1.075	504,237
01/01/2006 to 06/30/2006	355,482	1.000	1.189	1.075	454,492
07/01/2006 to 12/31/2006	311,010	1.006	1.189	1.075	400,019
01/01/2007 to 06/30/2007	281,641	1.015	1.189	1.075	365,476
1 Year Total	592,651				765,495
2 Year Total	1,342,524				1,724,224
3 Year Total	1,942,594				2,491,420

Collision

Experience Period	Paid Loss	Loss Development Factor	LAE Load	Developed Loss & LAE
07/01/2004 to 12/31/2004	998,426	1.000	1.189	1,187,464
01/01/2005 to 06/30/2005	658,599	1.000	1.189	783,296
07/01/2005 to 12/31/2005	744,216	1.000	1.189	885,123
01/01/2006 to 06/30/2006	649,779	0.999	1.189	772,032
07/01/2006 to 12/31/2006	767,744	0.992	1.189	905,801
01/01/2007 to 06/30/2007	832,700	0.977	1.189	967,581
1 Year Total	1,600,444			1,873,382
2 Year Total	2,994,439			3,530,537
3 Year Total	4,651,465			5,501,297

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Liberty Mutual Group
Private Passenger Automobile
Arkansas
Physical Damage Loss Experience
Accident Period: 07/01/04 to 06/30/07
Data Evaluated as of: 9/30/07

Effective Date: 10/27/2008
Trend Losses to: 10/27/2009

Comprehensive

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
	Annual Historical Trend 0.0%		Annual Projected Trend 0.0%
07/01/2004 to 12/31/2004	1.000	444,274	444,274
01/01/2005 to 06/30/2005	1.000	322,922	322,922
07/01/2005 to 12/31/2005	1.000	504,237	504,237
01/01/2006 to 06/30/2006	1.000	454,492	454,492
07/01/2006 to 12/31/2006	1.000	400,019	400,019
01/01/2007 to 06/30/2007	1.000	365,476	365,476
1 Year Total		765,495	765,495
2 Year Total		1,724,224	1,724,224
3 Year Total		2,491,420	2,491,420

Collision

Experience Period	Trend Factor	Developed Loss & LAE	Developed, Trended Loss & LAE
	Annual Historical Trend 3.0%		Annual Projected Trend 3.0%
07/01/2004 to 12/31/2004	1.162	1,187,464	1,379,833
01/01/2005 to 06/30/2005	1.145	783,296	896,874
07/01/2005 to 12/31/2005	1.128	885,123	998,418
01/01/2006 to 06/30/2006	1.112	772,032	858,500
07/01/2006 to 12/31/2006	1.095	905,801	991,852
01/01/2007 to 06/30/2007	1.078	967,581	1,043,052
1 Year Total		1,873,382	2,034,904
2 Year Total		3,530,537	3,891,822
3 Year Total		5,501,297	6,168,529

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Countrywide Tort (Includes AK, AL, AZ, AR, CA, CT, GA, ID, IL, IN, IA, LA, ME, MS, MO, MT, NE, NV, NH, NM, NC, OH, OK, RI, SD, TN, VT, VA, WV, WI, WY) Private Passenger Auto Loss Development
Bodily Injury/UMBI/UIMBI - Total Limits Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Half Yr/ Age	Maturity 9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	51,628,848	60,233,682	66,184,500	70,649,582	73,582,558	75,875,272	77,560,611	79,414,470	80,664,891	80,550,343	80,253,999	80,472,293	80,568,902	80,403,002	80,345,478
JUL00 - DEC00	57,739,787	67,064,682	74,520,937	78,723,848	82,036,822	85,012,703	86,553,127	87,707,301	87,870,528	88,035,891	88,277,719	88,649,755	88,382,959	88,626,061	
JAN01 - JUN01	54,198,134	64,208,733	68,266,485	71,799,291	76,162,561	78,023,316	79,318,763	80,114,857	80,449,232	80,722,776	80,922,740	81,298,783	81,462,503		
JUL01 - DEC01	54,649,028	61,100,993	67,216,021	72,287,324	75,967,270	78,232,019	80,126,935	80,978,571	81,539,629	82,161,742	82,312,134	82,368,146			
JAN02 - JUN02	48,152,147	52,308,943	59,282,727	64,504,459	67,353,284	70,784,620	72,136,369	72,974,895	73,091,685	73,452,606	73,603,167				
JUL02 - DEC02	50,196,419	59,008,006	66,913,309	73,227,071	76,424,556	78,587,707	79,914,136	80,472,059	81,066,224	81,625,426					
JAN03 - JUN03	50,041,420	58,120,888	63,779,176	69,533,430	72,458,448	74,936,706	77,171,892	78,378,721	78,690,952						
JUL03 - DEC03	57,107,725	68,354,498	76,312,911	81,923,246	86,860,283	89,912,449	91,604,178	92,209,522							
JAN04 - JUN04	60,862,682	70,467,947	77,651,911	81,934,542	85,678,429	88,675,617	90,197,916								
JUL04 - DEC04	73,270,082	86,892,090	94,395,498	100,907,554	106,232,654	109,467,129									
JAN05 - JUN05	70,685,818	84,037,180	93,860,232	103,626,565	107,497,614										
JUL05 - DEC05	76,125,556	91,534,902	101,912,241	110,322,207											
JAN06 - JUN06	71,338,063	84,517,152	92,939,734												
JUL06 - DEC06	84,071,938	100,572,474													
JAN07 - JUN07	75,449,483														

Age to Age Factors

	9-15	15-21	21-27	27-33	33-39	39-45	45-51	51-57	57-63	63-69	69-75	75-81	81-87	87-93	93-ult
JAN00 - JUN00	1.167	1.099	1.067	1.042	1.031	1.022	1.024	1.016	0.999	0.996	1.003	1.001	0.998	0.999	
JUL00 - DEC00	1.161	1.111	1.056	1.042	1.036	1.018	1.013	1.002	1.002	1.003	1.004	0.997	1.003		
JAN01 - JUN01	1.185	1.063	1.052	1.061	1.024	1.017	1.010	1.004	1.003	1.002	1.005	1.002			
JUL01 - DEC01	1.118	1.100	1.075	1.051	1.030	1.024	1.011	1.007	1.008	1.002	1.001				
JAN02 - JUN02	1.086	1.133	1.088	1.044	1.051	1.019	1.012	1.002	1.005	1.002					
JUL02 - DEC02	1.176	1.134	1.094	1.044	1.028	1.017	1.007	1.007	1.007						
JAN03 - JUN03	1.161	1.097	1.090	1.042	1.034	1.030	1.016	1.004							
JUL03 - DEC03	1.197	1.116	1.074	1.060	1.035	1.019	1.007								
JAN04 - JUN04	1.158	1.102	1.055	1.046	1.035	1.017									
JUL04 - DEC04	1.186	1.086	1.069	1.053	1.030										
JAN05 - JUN05	1.189	1.117	1.104	1.037											
JUL05 - DEC05	1.202	1.113	1.083												
JAN06 - JUN06	1.185	1.100													
JUL06 - DEC06	1.196														
selected	1.193	1.108	1.079	1.046	1.034	1.020	1.010	1.004	1.004	1.002	1.003	1.001	1.000	1.000	1.000
to ult	1.613	1.352	1.220	1.131	1.081	1.046	1.026	1.016	1.011	1.007	1.005	1.002	1.000	1.000	1.000

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
Bodily Injury X UM/UIM Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Half Yr/ Age	Maturity														
	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	259,900	269,745	267,563	325,034	328,505	332,482	457,740	474,257	487,161	493,840	496,127	487,262	487,262	487,526	487,526
JUL00 - DEC00	518,201	583,231	604,320	630,060	637,728	658,933	710,152	723,939	718,896	720,527	704,716	709,384	709,775	691,450	
JAN01 - JUN01	436,311	485,892	499,002	546,299	573,832	559,325	576,285	580,493	591,368	575,479	575,880	578,356	578,356		
JUL01 - DEC01	351,039	411,155	443,690	559,132	560,465	576,618	601,268	586,213	586,213	586,213	586,213	586,213			
JAN02 - JUN02	413,513	441,712	475,030	569,595	579,850	593,392	593,016	598,099	573,565	572,642	583,605				
JUL02 - DEC02	343,176	359,700	429,742	459,079	437,674	448,340	446,605	445,447	444,547	444,547					
JAN03 - JUN03	302,576	383,813	417,453	448,144	475,034	481,013	513,642	560,668	558,260						
JUL03 - DEC03	467,068	560,655	618,048	626,463	630,660	668,257	620,640	642,079							
JAN04 - JUN04	319,031	384,151	421,223	458,655	460,365	467,203	461,851								
JUL04 - DEC04	407,739	436,675	445,894	463,071	455,444	436,090									
JAN05 - JUN05	369,376	368,658	329,400	323,305	349,395										
JUL05 - DEC05	465,883	509,511	449,052	423,313											
JAN06 - JUN06	204,816	200,973	278,086												
JUL06 - DEC06	366,376	307,630													
JAN07 - JUN07	378,577														

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
UMBI/UIM Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Yr/	Maturity														
Age	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	56,237	110,205	128,829	136,329	140,374	120,441	121,507	114,199	115,964	115,964	115,964	115,964	115,964	115,964	115,964
JUL00 - DEC00	79,535	109,675	118,478	143,177	150,909	176,159	176,989	178,174	181,228	185,208	185,933	177,433	177,433	177,433	
JAN01 - JUN01	13,029	13,029	18,029	14,578	11,266	10,266	10,266	10,266	10,266	10,266	10,266	10,266	10,266		
JUL01 - DEC01	33,830	63,804	59,424	75,287	72,606	72,606	72,606	72,568	72,821	72,821	72,321	72,321			
JAN02 - JUN02	62,990	87,890	77,890	77,890	113,368	145,881	140,671	143,499	142,690	143,228	143,228				
JUL02 - DEC02	106,869	168,071	192,868	195,479	197,979	202,979	202,979	242,979	242,979	267,979					
JAN03 - JUN03	70,677	106,456	137,392	137,392	167,392	167,800	118,674	122,805	253,800						
JUL03 - DEC03	149,284	198,898	219,857	223,605	225,063	242,461	242,461	242,461							
JAN04 - JUN04	36,431	40,020	36,683	36,202	36,202	36,140	36,140								
JUL04 - DEC04	96,924	92,439	142,509	159,909	159,909	173,231									
JAN05 - JUN05	111,690	175,365	209,560	188,059	193,059										
JUL05 - DEC05	108,241	143,046	124,672	124,672											
JAN06 - JUN06	147,034	100,835	100,786												
JUL06 - DEC06	171,421	198,756													
JAN07 - JUN07	60,867														

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Liberty Mutual Group
Countrywide Excl. CO, MA, MI, NJ, NY Private Passenger Auto Loss Development
Property Damage/UMPD - Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Half Yr/ Age	Maturity 9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	81,733,658	82,422,757	82,361,367	82,605,058	82,814,941	82,791,095	82,622,014	82,615,071	82,670,228	82,708,486	82,746,937	82,807,157	82,624,267	82,637,120	82,629,325
JUL00 - DEC00	84,971,740	86,910,504	87,585,536	87,733,436	87,681,475	87,756,663	87,753,064	87,839,955	87,888,251	87,743,112	87,751,730	87,754,432	87,760,211	87,747,174	
JAN01 - JUN01	86,860,050	88,041,800	88,861,160	89,236,696	90,020,284	90,621,343	91,124,777	91,400,601	91,611,229	91,744,152	91,817,509	91,842,440	91,869,378		
JUL01 - DEC01	90,211,272	92,528,537	93,585,101	94,716,658	95,963,554	96,918,744	97,463,435	97,855,482	98,108,772	98,225,145	98,277,288	98,311,327			
JAN02 - JUN02	85,701,198	87,713,630	89,771,393	91,415,949	92,853,825	94,026,764	94,916,549	95,530,776	95,923,811	96,042,413	96,166,317				
JUL02 - DEC02	90,161,034	92,984,889	95,063,966	96,634,803	97,817,764	98,907,651	99,774,069	100,258,257	100,464,693	100,577,997					
JAN03 - JUN03	87,267,921	90,610,029	92,182,968	93,327,320	94,586,842	95,670,203	96,616,391	96,990,874	97,157,436						
JUL03 - DEC03	96,250,148	100,752,512	102,448,039	103,855,865	105,029,389	106,102,925	106,658,105	107,079,848							
JAN04 - JUN04	95,575,603	100,087,181	101,959,521	103,047,853	104,189,453	104,845,942	105,249,225								
JUL04 - DEC04	120,088,467	127,545,875	130,145,161	131,762,426	132,881,274	133,690,653									
JAN05 - JUN05	124,029,818	131,609,649	133,805,243	134,666,480	135,398,183										
JUL05 - DEC05	131,846,344	141,007,896	143,464,806	144,488,386											
JAN06 - JUN06	126,481,061	135,116,755	137,319,975												
JUL06 - DEC06	138,729,873	149,012,476													
JAN07 - JUN07	136,914,538														

Age to Age Factors

	9-15	15-21	21-27	27-33	33-39	39-45	45-51	51-57	57-63	63-69	69-75	75-81	81-87	87-93	93-ult
JAN00 - JUN00	1.008	0.999	1.003	1.003	1.000	0.998	1.000	1.001	1.000	1.000	1.001	0.998	1.000	1.000	
JUL00 - DEC00	1.023	1.008	1.002	0.999	1.001	1.000	1.001	1.001	0.998	1.000	1.000	1.000	1.000		
JAN01 - JUN01	1.014	1.009	1.004	1.009	1.007	1.006	1.003	1.002	1.001	1.001	1.000	1.000			
JUL01 - DEC01	1.026	1.011	1.012	1.013	1.010	1.006	1.004	1.003	1.001	1.001	1.000				
JAN02 - JUN02	1.023	1.023	1.018	1.016	1.013	1.009	1.006	1.004	1.001	1.001					
JUL02 - DEC02	1.031	1.022	1.017	1.012	1.011	1.009	1.005	1.002	1.001						
JAN03 - JUN03	1.038	1.017	1.012	1.013	1.011	1.010	1.004	1.002							
JUL03 - DEC03	1.047	1.017	1.014	1.011	1.010	1.005	1.004								
JAN04 - JUN04	1.047	1.019	1.011	1.011	1.006	1.004									
JUL04 - DEC04	1.062	1.020	1.012	1.008	1.006										
JAN05 - JUN05	1.061	1.017	1.006	1.005											
JUL05 - DEC05	1.069	1.017	1.007												
JAN06 - JUN06	1.068	1.016													
JUL06 - DEC06	1.074														
selected	1.068	1.017	1.011	1.011	1.010	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
to ult	1.139	1.066	1.048	1.037	1.026	1.016	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
Property Damage X UM/UIM Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Half Yr/ Age	Maturity														
	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	397,935	379,784	372,122	366,745	375,595	373,076	368,041	369,428	368,415	368,416	368,415	365,528	365,528	365,528	365,528
JUL00 - DEC00	539,503	521,695	510,665	508,678	509,104	511,423	512,079	510,317	512,842	513,822	524,132	527,483	532,583	532,635	
JAN01 - JUN01	555,652	566,076	560,487	564,494	565,106	565,127	565,648	565,648	565,648	562,449	562,449	562,449	562,449		
JUL01 - DEC01	467,034	470,128	478,394	478,421	481,834	495,059	497,819	499,258	499,258	499,258	499,258	499,258			
JAN02 - JUN02	573,417	561,327	568,270	582,158	600,930	601,425	609,145	613,322	623,187	627,309	627,309				
JUL02 - DEC02	566,611	575,461	594,979	603,603	607,720	614,730	615,902	618,969	621,572	621,597					
JAN03 - JUN03	504,674	505,695	508,613	513,906	527,948	536,713	542,097	544,851	548,578						
JUL03 - DEC03	550,121	531,506	535,385	540,855	543,704	549,934	572,215	575,951							
JAN04 - JUN04	541,800	538,619	535,026	541,081	543,658	546,738	545,915								
JUL04 - DEC04	704,574	709,444	711,247	715,014	722,429	727,836									
JAN05 - JUN05	515,748	519,953	513,037	507,729	509,263										
JUL05 - DEC05	596,810	634,089	630,239	640,344											
JAN06 - JUN06	450,108	467,483	496,956												
JUL06 - DEC06	465,928	496,115													
JAN07 - JUN07	527,331														

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
UMPD - Total Limits Incurred Losses Plus Paid Allocated Loss Adjustment Expense

Acc Yr/	Maturity														
Age	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	28,895	28,589	23,589	23,589	23,589	23,663	23,663	23,663	23,663	23,663	23,663	23,663	23,663	23,663	23,663
JUL00 - DEC00	59,938	55,246	55,101	46,919	46,918	46,993	46,992	46,992	46,992	46,992	46,992	46,992	46,992	46,992	
JAN01 - JUN01	29,401	26,354	32,454	31,454	31,738	31,695	30,895	30,895	30,895	30,895	30,895	30,895	30,895		
JUL01 - DEC01	58,621	58,386	58,345	55,736	56,852	57,106	57,106	56,127	56,127	56,127	55,448	55,448			
JAN02 - JUN02	73,416	91,373	90,597	90,569	90,610	89,183	89,346	88,879	88,879	88,879	88,629				
JUL02 - DEC02	52,177	63,258	63,481	63,187	63,187	63,187	63,186	63,186	63,186	64,648					
JAN03 - JUN03	36,002	36,376	36,376	36,398	36,398	35,415	35,415	35,415	34,655						
JUL03 - DEC03	65,742	64,974	60,931	59,404	59,404	59,404	59,404	59,404							
JAN04 - JUN04	57,396	57,395	57,209	57,209	57,209	57,209	57,209								
JUL04 - DEC04	111,228	115,355	115,381	111,393	113,230	113,290									
JAN05 - JUN05	39,493	37,621	37,619	37,559	37,559										
JUL05 - DEC05	68,732	65,485	65,607	65,606											
JAN06 - JUN06	118,398	117,843	118,041												
JUL06 - DEC06	68,768	71,632													
JAN07 - JUN07	80,321														

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Liberty Mutual Group
Countrywide Tort (Includes AK, AL, AZ, AR, CA, CT, GA, ID, IL, IN, IA, LA, ME, MS, MO, MT, NE, NV, NH, NM, NC, OH, OK, RI, SD, TN, VT, VA, WV, WI, WY) Private Passenger Auto Loss Development
Medical Payments - Incurred Losses

Acc Half Yr/ Age	Maturity 9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	8,025,820	6,769,275	6,532,361	6,434,238	6,446,438	6,381,333	6,291,217	6,277,413	6,267,843	6,270,047	6,262,067	6,262,727	6,260,744	6,259,744	6,259,743
JUL00 - DEC00	7,669,177	7,218,547	7,160,908	7,106,078	7,030,822	6,992,661	6,943,425	6,924,791	6,913,515	6,915,855	6,908,405	6,904,952	6,905,966	6,911,116	
JAN01 - JUN01	8,113,083	7,435,080	7,236,510	7,126,490	6,999,379	6,991,135	6,949,201	6,959,560	6,955,485	6,947,246	6,930,974	6,934,814	6,935,960		
JUL01 - DEC01	8,368,817	7,728,603	7,516,540	7,284,615	7,189,046	7,109,898	7,081,097	7,082,263	7,087,039	7,090,521	7,084,814	7,082,694			
JAN02 - JUN02	8,842,213	7,484,138	7,345,925	7,220,903	7,133,337	7,089,993	7,078,763	7,048,001	7,041,950	7,013,570	7,016,945				
JUL02 - DEC02	8,357,014	7,660,114	7,488,914	7,461,509	7,377,946	7,365,578	7,406,225	7,382,924	7,382,776	7,369,115					
JAN03 - JUN03	7,659,784	7,240,201	7,167,549	7,100,404	7,069,155	7,058,271	7,027,488	7,050,562	7,047,966						
JUL03 - DEC03	7,927,787	7,628,833	7,608,979	7,572,547	7,564,121	7,557,479	7,569,307	7,530,132							
JAN04 - JUN04	8,216,296	7,965,261	8,072,009	8,044,429	8,052,663	8,036,687	8,028,201								
JUL04 - DEC04	10,669,741	10,737,772	10,794,188	10,729,239	10,691,190	10,632,046									
JAN05 - JUN05	11,024,142	10,944,982	10,859,606	10,814,989	10,676,740										
JUL05 - DEC05	12,463,735	11,905,148	11,926,906	11,790,492											
JAN06 - JUN06	11,169,432	10,863,645	10,806,957												
JUL06 - DEC06	13,263,573	12,016,554													
JAN07 - JUN07	13,034,267														

Age to Age Factors

	9-15	15-21	21-27	27-33	33-39	39-45	45-51	51-57	57-63	63-69	69-75	75-81	81-87	87-93	93-ult
JAN00 - JUN00	0.843	0.965	0.985	1.002	0.990	0.986	0.998	0.998	1.000	0.999	1.000	1.000	1.000	1.000	
JUL00 - DEC00	0.941	0.992	0.992	0.989	0.995	0.993	0.997	0.998	1.000	0.999	1.000	1.000	1.001		
JAN01 - JUN01	0.916	0.973	0.985	0.982	0.999	0.994	1.001	0.999	0.999	0.998	1.001	1.000			
JUL01 - DEC01	0.924	0.973	0.969	0.987	0.989	0.996	1.000	1.001	1.000	0.999	1.000				
JAN02 - JUN02	0.846	0.982	0.983	0.988	0.994	0.998	0.996	0.999	0.996	1.000					
JUL02 - DEC02	0.917	0.978	0.996	0.989	0.998	1.006	0.997	1.000	0.998						
JAN03 - JUN03	0.945	0.990	0.991	0.996	0.998	0.996	1.003	1.000							
JUL03 - DEC03	0.962	0.997	0.995	0.999	0.999	1.002	0.995								
JAN04 - JUN04	0.969	1.013	0.997	1.001	0.998	0.999									
JUL04 - DEC04	1.006	1.005	0.994	0.996	0.994										
JAN05 - JUN05	0.993	0.992	0.996	0.987											
JUL05 - DEC05	0.955	1.002	0.989												
JAN06 - JUN06	0.973	0.995													
JUL06 - DEC06	0.906														
selected	0.973	1.000	0.994	0.995	0.997	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
to ult	0.956	0.983	0.983	0.989	0.994	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
Medical Payments - Incurred Losses

Acc Half Yr/ Age	Maturity														
	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	120,152	124,479	102,192	94,053	92,733	89,399	80,212	80,212	81,224	81,224	81,224	81,224	81,224	81,224	81,224
JUL00 - DEC00	184,507	174,690	185,152	183,866	181,225	179,344	175,967	171,105	171,105	171,105	171,105	171,105	169,965	167,465	
JAN01 - JUN01	182,567	124,012	115,029	113,863	113,839	112,066	112,065	112,065	112,065	112,022	112,022	112,022	112,022		
JUL01 - DEC01	152,514	160,346	169,390	156,201	149,804	141,033	141,033	141,033	141,033	141,033	141,033	141,033			
JAN02 - JUN02	136,646	129,943	123,882	117,481	117,841	112,841	116,678	116,678	116,678	116,678	116,678				
JUL02 - DEC02	160,862	146,815	149,348	132,599	130,233	127,836	125,060	126,560	126,560	126,560					
JAN03 - JUN03	128,917	134,120	126,333	125,240	120,240	120,192	120,192	120,192	120,192						
JUL03 - DEC03	125,526	115,088	114,795	111,781	101,672	106,672	106,672	106,672							
JAN04 - JUN04	182,037	155,873	138,296	133,673	128,673	129,319	127,410								
JUL04 - DEC04	166,763	152,021	154,136	153,623	150,674	148,630									
JAN05 - JUN05	180,091	147,952	146,974	139,413	139,413										
JUL05 - DEC05	164,053	143,911	114,933	110,576											
JAN06 - JUN06	133,535	112,857	103,955												
JUL06 - DEC06	168,545	150,550													
JAN07 - JUN07	202,883														

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
Comprehensive Excluding Catastrophes - Paid Loss, Including R/R

Maturity

Acc Half Yr/ Age	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	302,669	307,819	307,459	303,739	303,739	303,739	303,739	305,715	305,715	305,715	305,715	305,715	305,715	305,715	305,715
JUL00 - DEC00	424,550	429,205	424,785	422,480	422,959	422,959	422,959	422,959	422,959	422,959	422,959	422,959	422,959	422,959	
JAN01 - JUN01	441,091	447,009	446,671	447,872	447,362	447,362	447,994	447,994	447,994	447,994	447,994	447,994	447,994		
JUL01 - DEC01	318,647	315,689	339,346	338,876	338,474	338,474	338,474	338,474	338,474	338,474	338,474	338,474			
JAN02 - JUN02	405,656	412,135	412,110	412,110	411,690	411,690	407,734	406,415	406,415	408,173	408,173				
JUL02 - DEC02	320,248	322,420	322,030	322,386	322,386	322,386	322,386	322,386	322,386	322,386					
JAN03 - JUN03	368,094	370,561	370,561	370,519	370,519	369,919	369,919	369,919	369,919						
JUL03 - DEC03	303,952	306,547	305,888	304,733	304,060	304,060	304,060	304,060							
JAN04 - JUN04	243,240	244,780	247,250	247,250	247,250	247,250	247,250								
JUL04 - DEC04	354,615	355,485	358,793	358,804	347,492	347,492									
JAN05 - JUN05	241,064	246,271	252,387	252,387	252,578										
JUL05 - DEC05	393,781	393,435	394,327	394,390											
JAN06 - JUN06	352,579	355,305	355,482												
JUL06 - DEC06	304,973	311,010													
JAN07 - JUN07	281,641														

Age to Age Factors

	9-15	15-21	21-27	27-33	33-39	39-45	45-51	51-57	57-63	63-69	69-75	75-81	81-87	87-93	93-ult
JAN00 - JUN00	1.017	0.999	0.988	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
JUL00 - DEC00	1.011	0.990	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
JAN01 - JUN01	1.013	0.999	1.003	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
JUL01 - DEC01	0.991	1.075	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
JAN02 - JUN02	1.016	1.000	1.000	0.999	1.000	0.990	0.997	1.000	1.004	1.000					
JUL02 - DEC02	1.007	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000						
JAN03 - JUN03	1.007	1.000	1.000	1.000	0.998	1.000	1.000	1.000							
JUL03 - DEC03	1.009	0.998	0.996	0.998	1.000	1.000	1.000								
JAN04 - JUN04	1.006	1.010	1.000	1.000	1.000	1.000									
JUL04 - DEC04	1.002	1.009	1.000	0.968	1.000										
JAN05 - JUN05	1.022	1.025	1.000	1.001											
JUL05 - DEC05	0.999	1.002	1.000												
JAN06 - JUN06	1.008	1.001													
JUL06 - DEC06	1.020														
selected	1.009	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
to ult	1.015	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Liberty Mutual Group
Arkansas Private Passenger Auto Loss Development
Collision - Paid Losses

Maturity

Acc Half Yr/ Age	9	15	21	27	33	39	45	51	57	63	69	75	81	87	93
JAN00 - JUN00	611,226	600,104	594,794	589,219	589,219	589,219	589,219	589,219	589,219	589,219	589,219	589,219	589,219	589,219	589,219
JUL00 - DEC00	920,688	890,322	870,224	864,163	863,298	863,231	863,731	863,731	863,731	863,731	863,731	863,731	863,731	863,731	
JAN01 - JUN01	771,386	738,452	738,377	737,775	722,474	722,724	722,541	722,466	722,182	721,726	721,982	721,832	721,570		
JUL01 - DEC01	712,970	698,443	680,949	680,665	673,104	673,373	673,373	673,373	673,373	673,373	673,373	673,373			
JAN02 - JUN02	814,639	774,634	771,969	771,627	771,732	769,575	769,575	770,075	770,075	770,042	770,042				
JUL02 - DEC02	681,711	638,493	635,638	635,638	635,638	635,638	628,640	628,640	628,640	628,640					
JAN03 - JUN03	655,307	663,309	662,972	662,751	662,751	662,751	662,751	662,751	662,751						
JUL03 - DEC03	700,727	688,387	683,516	683,516	683,516	683,516	683,516	683,516							
JAN04 - JUN04	704,852	692,104	686,214	685,845	685,353	685,334	685,027								
JUL04 - DEC04	1,027,784	1,013,907	1,001,138	1,000,176	998,730	998,426									
JAN05 - JUN05	678,828	666,830	658,599	658,599	658,599										
JUL05 - DEC05	754,389	744,932	743,275	744,216											
JAN06 - JUN06	672,646	648,817	649,779												
JUL06 - DEC06	763,393	767,744													
JAN07 - JUN07	832,700														

Age to Age Factors

	9-15	15-21	21-27	27-33	33-39	39-45	45-51	51-57	57-63	63-69	69-75	75-81	81-87	87-93	93-ult
JAN00 - JUN00	0.982	0.991	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
JUL00 - DEC00	0.967	0.977	0.993	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
JAN01 - JUN01	0.957	1.000	0.999	0.979	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000			
JUL01 - DEC01	0.980	0.975	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
JAN02 - JUN02	0.951	0.997	1.000	1.000	0.997	1.000	1.001	1.000	1.000	1.000					
JUL02 - DEC02	0.937	0.996	1.000	1.000	1.000	0.989	1.000	1.000	1.000						
JAN03 - JUN03	1.012	0.999	1.000	1.000	1.000	1.000	1.000	1.000							
JUL03 - DEC03	0.982	0.993	1.000	1.000	1.000	1.000	1.000								
JAN04 - JUN04	0.982	0.991	0.999	0.999	1.000	1.000									
JUL04 - DEC04	0.986	0.987	0.999	0.999	1.000										
JAN05 - JUN05	0.982	0.988	1.000	1.000											
JUL05 - DEC05	0.987	0.998	1.001												
JAN06 - JUN06	0.965	1.001													
JUL06 - DEC06	1.006														
selected	0.985	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
to ult	0.977	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Liberty Mutual Group
Arkansas
Calculation of Loss Trend Factors

Historical Trend Factors

Last Day of Experience: 6/30/2007
Trend to: 6/30/2007

Experience Period	Trend From	Trend Period	BI Loss Trend Factor	PD Loss Trend Factor	MP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
07/01/2004 to 12/31/2004	10/1/04	2.745	0.973	1.056	1.028	1.000	1.085
01/01/2005 to 06/30/2005	4/1/05	2.247	0.978	1.046	1.023	1.000	1.069
07/01/2005 to 12/31/2005	10/1/05	1.745	0.983	1.035	1.018	1.000	1.053
01/01/2006 to 06/30/2006	4/1/06	1.247	0.988	1.025	1.012	1.000	1.038
07/01/2006 to 12/31/2006	10/1/06	0.745	0.993	1.015	1.007	1.000	1.022
01/01/2007 to 06/30/2007	4/1/07	0.247	0.998	1.005	1.002	1.000	1.007

Selected Annual Historical Pure Premium Trend :	BI	PD	MP	COMP	COLL
	-1.0%	2.0%	1.0%	0.0%	3.0%

Loss Projection Factors

Renewal Effective Date: 10/27/2008
Trend To: 10/27/2009

Experience Period	Last Day of the Experience Period	Trend Period	BI Loss Trend Factor	PD Loss Trend Factor	MP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
All	6/30/2007	2.329	1.071	1.071	1.023	1.000	1.071

Selected Annual Projected Pure Premium Trend :	BI	PD	MP	COMP	COLL
	3.0%	3.0%	1.0%	0.0%	3.0%

Combined Loss Trend Factors

Experience Period	BI Loss Trend Factor	PD Loss Trend Factor	MP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
07/01/2004 to 12/31/2004	1.042	1.131	1.052	1.000	1.162
01/01/2005 to 06/30/2005	1.047	1.120	1.047	1.000	1.145
07/01/2005 to 12/31/2005	1.053	1.108	1.041	1.000	1.128
01/01/2006 to 06/30/2006	1.058	1.098	1.035	1.000	1.112
07/01/2006 to 12/31/2006	1.064	1.087	1.030	1.000	1.095
01/01/2007 to 06/30/2007	1.069	1.076	1.025	1.000	1.078

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Liberty Mutual Group
Arkansas
Calculation of Premium Trend Factors

Last Day of Experience: 6/30/2007
Trend to: 6/30/2007

Experience Period	Midpoint of the Experience Period	Trend Period	Liability Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
07/01/2004 to 12/31/2004	10/1/04	2.745	0.907	1.042	1.056
01/01/2005 to 06/30/2005	4/1/05	2.247	0.923	1.034	1.046
07/01/2005 to 12/31/2005	10/1/05	1.745	0.940	1.026	1.035
01/01/2006 to 06/30/2006	4/1/06	1.247	0.957	1.019	1.025
07/01/2006 to 12/31/2006	10/1/06	0.745	0.974	1.011	1.015
01/01/2007 to 06/30/2007	4/1/07	0.247	0.991	1.004	1.005

Selected Annual Historical Premium Trend :	Liability	Comp	Collision
	-3.5%	1.5%	2.0%

Premium Projection Factors

Renewal Effective Date: 10/27/2008
Trend To: 10/27/2009

Experience Period	Last Day of the Experience Period	Trend Period	Liability Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
All	6/30/2007	2.329	0.909	1.000	1.023

Selected Annual Projected Premium Trend :	Liability	Comp	Collision
	-4.0%	0.0%	1.0%

Combined Premium Trend Factors

Experience Period	Liability Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
07/01/2004 to 12/31/2004	0.824	1.042	1.080
01/01/2005 to 06/30/2005	0.839	1.034	1.070
07/01/2005 to 12/31/2005	0.854	1.026	1.059
01/01/2006 to 06/30/2006	0.870	1.019	1.049
07/01/2006 to 12/31/2006	0.885	1.011	1.038
01/01/2007 to 06/30/2007	0.901	1.004	1.028

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Arkansas
INDUSTRY
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	2	8,135	1.43	1.05	85.68	2,515	3.45	86.79	2,925	5.76	168.37	808	9.53	77.05
2003	3	8,060	1.45	1.06	85.67	2,534	3.41	86.41	2,961	5.67	167.95	872	9.89	86.28
2003	4	7,985	1.44	1.08	86.13	2,560	3.36	86.04	2,954	5.61	165.59	887	9.67	85.76
2004	1	8,083	1.46	1.11	89.40	2,562	3.38	86.53	2,937	5.53	162.52	886	9.51	84.23
2004	2	8,166	1.46	1.12	91.11	2,581	3.37	87.07	2,977	5.51	164.12	909	9.49	86.22
2004	3	8,052	1.42	1.13	90.95	2,573	3.35	86.32	3,011	5.43	163.65	856	8.73	74.70
2004	4	8,311	1.42	1.15	95.48	2,564	3.35	85.78	3,062	5.39	165.00	869	8.64	75.09
2005	1	8,386	1.41	1.15	96.64	2,584	3.35	86.70	3,105	5.42	168.39	893	8.74	78.04
2005	2	8,493	1.40	1.13	96.27	2,584	3.37	87.18	3,125	5.44	169.86	824	8.32	68.54
2005	3	8,686	1.38	1.12	97.49	2,599	3.37	87.60	3,116	5.42	168.82	828	8.19	67.82
2005	4	8,801	1.34	1.08	94.78	2,634	3.33	87.82	3,154	5.34	168.35	869	8.20	71.27
2006	1	9,078	1.31	1.03	93.35	2,648	3.28	86.89	3,128	5.24	163.84	976	8.15	79.55
2006	2	9,272	1.27	1.01	93.82	2,680	3.22	86.17	3,149	5.15	162.30	1,161	8.49	98.62
2006	3	9,135	1.25	0.99	90.74	2,724	3.19	86.83	3,153	5.15	162.52	1,216	8.06	98.04
2006	4	9,203	1.27	0.99	90.97	2,719	3.21	87.20	3,136	5.19	162.68	1,246	7.64	95.21
2007	1	8,927	1.25	0.99	88.70	2,728	3.21	87.55	3,192	5.22	166.62	1,215	7.09	86.20
2007	2	8,684	1.24	0.99	86.10	2,740	3.22	88.30	3,175	5.25	166.58	1,065	6.09	64.84

FITTED TREND

1-Yr (5 pts)	-5.98	-2.08	-1.60	-7.48	1.86	0.44	2.31	1.18	1.92	3.12	-6.67	-27.23	-32.08
2-Yr (9 pts)	1.79	-6.05	-7.12	-5.45	3.19	-2.87	0.23	0.89	-2.15	-1.28	23.14	-11.52	8.95
3-Yr (13 pts)	3.96	-5.78	-5.79	-2.05	2.53	-2.05	0.43	1.86	-2.05	-0.23	13.91	-9.22	3.41
4-Yr (17 pts)	3.71	-4.46	-2.75	0.86	2.15	-1.75	0.36	2.28	-2.46	-0.24	9.71	-8.42	0.47

Arkansas
LIBERTY MUTUAL
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	3	5,459	3.26	1.80	98.02	2,453	4.18	102.61	2,897	5.56	161.17	1,039	9.15	95.06
2003	4	6,084	2.96	1.56	95.10	2,562	3.88	99.50	2,956	5.61	165.87	930	9.12	84.75
2004	1	6,859	2.85	1.43	97.80	2,520	3.93	99.13	3,290	5.42	178.47	898	8.79	78.95
2004	2	6,931	2.74	1.56	108.41	2,647	3.88	102.62	3,259	5.81	189.23	869	7.78	67.57
2004	3	5,094	2.72	1.52	77.25	2,697	3.72	100.34	3,293	5.98	197.08	844	7.25	61.21
2004	4	4,910	2.81	1.61	79.09	2,686	3.79	101.90	3,468	5.88	203.95	1,029	6.53	67.22
2005	1	5,135	2.68	1.77	90.93	2,691	3.82	102.84	3,481	6.17	214.69	1,048	6.52	68.36
2005	2	5,120	2.53	1.65	84.31	2,579	3.77	97.33	3,484	5.59	194.64	1,005	6.60	66.40
2005	3	5,552	2.42	1.78	98.81	2,487	3.92	97.41	3,685	5.36	197.56	1,015	6.68	67.83
2005	4	5,460	2.30	1.82	99.54	2,425	3.95	95.71	3,496	5.14	179.83	1,013	7.21	73.06
2006	1	5,064	2.10	1.61	81.44	2,485	3.66	90.99	3,214	5.13	165.00	1,000	7.30	73.04
2006	2	5,373	2.15	1.51	81.29	2,498	3.80	95.04	3,198	5.35	171.05	1,165	8.09	94.25
2006	3	5,556	1.97	1.26	69.98	2,606	3.41	88.78	3,308	5.30	175.30	1,314	8.10	106.46
2006	4	5,195	1.73	1.19	62.03	2,556	3.23	82.48	3,223	5.54	178.39	1,195	7.76	92.73
2007	1	4,782	1.82	1.16	55.34	2,430	3.50	85.03	3,331	5.52	183.74	1,206	7.71	92.93
2007	2	4,765	1.85	1.22	58.01	2,422	3.47	83.95	3,406	5.89	200.71	1,073	6.69	71.78
2007	3	4,833	2.05	1.35	65.06	2,550	3.69	94.10	3,287	6.03	198.16	926	6.17	57.11

FITTED TREND

1-Yr (5 pts)	-13.59	6.23	6.28	-8.16	-3.81	9.69	5.50	1.71	13.68	15.63	-27.59	-24.26	-45.15
2-Yr (9 pts)	-7.14	-11.40	-19.34	-25.10	0.51	-5.73	-5.25	-2.99	7.28	4.07	1.40	-3.17	-1.82
3-Yr (13 pts)	-1.57	-14.21	-11.70	-13.08	-2.53	-3.54	-5.98	-1.78	-0.88	-2.65	5.65	1.77	7.52
4-Yr (17 pts)	-5.37	-13.40	-7.25	-12.24	-1.03	-3.66	-4.65	1.62	-0.37	1.25	5.54	-4.53	0.77

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Division 9 - Southwest
INDUSTRY
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	2	8,839	1.73	1.24	109.30	2,646	4.21	111.50	3,067	5.78	177.38	1,114	11.02	122.80
2003	3	8,945	1.73	1.24	110.80	2,656	4.15	110.28	3,100	5.67	175.72	1,126	11.01	123.97
2003	4	8,951	1.74	1.24	111.10	2,657	4.10	108.95	3,111	5.56	172.99	1,126	10.67	120.11
2004	1	8,833	1.75	1.25	110.65	2,647	4.11	108.79	3,107	5.54	172.20	1,120	10.52	117.80
2004	2	8,840	1.74	1.26	111.00	2,634	4.08	107.46	3,105	5.48	170.07	954	9.52	90.81
2004	3	8,878	1.72	1.25	111.38	2,624	4.03	105.80	3,130	5.38	168.34	979	9.51	93.19
2004	4	9,021	1.70	1.25	112.85	2,616	4.00	104.58	3,151	5.33	167.87	983	9.44	92.82
2005	1	9,217	1.69	1.23	113.79	2,615	3.96	103.66	3,182	5.28	167.97	994	9.44	93.85
2005	2	9,338	1.68	1.22	114.08	2,619	3.98	104.36	3,195	5.28	168.74	989	9.39	92.87
2005	3	9,350	1.66	1.20	112.46	2,627	3.99	104.93	3,188	5.28	168.39	1,067	8.94	95.40
2005	4	9,370	1.64	1.17	109.97	2,654	3.97	105.25	3,222	5.28	170.27	1,467	9.18	134.76
2006	1	9,459	1.63	1.16	109.72	2,688	3.95	106.28	3,262	5.30	172.93	1,517	8.91	135.12
2006	2	9,482	1.59	1.15	108.75	2,725	3.90	106.40	3,288	5.29	174.04	1,552	8.48	131.69
2006	3	9,511	1.57	1.14	108.82	2,755	3.87	106.51	3,308	5.29	175.07	1,495	8.00	119.65
2006	4	9,633	1.55	1.14	109.88	2,774	3.87	107.47	3,310	5.29	175.17	1,072	7.24	77.62
2007	1	9,707	1.52	1.13	109.26	2,783	3.88	107.97	3,300	5.37	177.14	1,087	7.07	76.86
2007	2	9,845	1.50	1.10	108.44	2,799	3.90	109.19	3,318	5.43	180.07	1,091	6.82	74.43

FITTED TREND

1-Yr (5 pts)	3.90	-5.75	-3.82	-0.07	2.57	0.07	2.65	0.63	2.60	3.25	-33.60	-20.08	-46.93
2-Yr (9 pts)	2.60	-5.60	-4.46	-1.98	3.75	-1.59	2.09	2.17	1.06	3.26	-1.28	-15.72	-16.80
3-Yr (13 pts)	3.33	-4.74	-4.49	-1.30	2.57	-1.56	0.97	2.35	-0.17	2.18	9.56	-10.90	-2.38
4-Yr (17 pts)	2.79	-3.73	-3.19	-0.49	1.46	-1.93	-0.49	2.13	-1.57	0.53	4.89	-10.58	-6.20

Division 9 - Southwest
LIBERTY MUTUAL
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	3	6,594	3.42	1.64	107.99	2,416	4.90	118.50	3,208	6.18	198.30	1,140	9.08	103.49
2003	4	6,503	3.44	1.69	109.94	2,449	4.82	118.13	3,254	6.05	196.86	1,144	8.84	101.15
2004	1	6,566	3.50	1.80	118.04	2,413	4.80	115.91	3,276	5.95	195.04	1,115	8.65	96.47
2004	2	6,679	3.48	1.84	123.06	2,430	4.73	114.87	3,254	5.80	188.75	1,045	7.83	81.78
2004	3	6,717	3.29	1.80	121.18	2,425	4.56	110.67	3,329	5.66	188.41	1,065	7.75	82.50
2004	4	6,815	3.08	1.83	124.43	2,394	4.54	108.62	3,296	5.61	184.97	1,022	7.46	76.28
2005	1	6,880	2.92	1.78	122.55	2,421	4.52	109.47	3,295	5.55	182.84	1,022	7.46	76.27
2005	2	7,344	2.80	1.78	130.86	2,411	4.56	109.91	3,310	5.58	184.85	961	7.38	70.96
2005	3	7,215	2.77	1.80	129.88	2,432	4.62	112.34	3,256	5.46	177.73	1,282	7.37	94.56
2005	4	7,224	2.68	1.75	126.61	2,459	4.58	112.71	3,326	5.45	181.41	1,821	7.83	142.52
2006	1	7,201	2.57	1.71	123.18	2,481	4.56	113.07	3,387	5.45	184.74	1,834	7.55	138.55
2006	2	6,922	2.47	1.65	114.39	2,534	4.49	113.84	3,428	5.39	184.77	1,909	7.19	137.27
2006	3	7,191	2.41	1.61	115.44	2,585	4.42	114.22	3,490	5.47	190.87	1,660	6.63	110.07
2006	4	7,671	2.42	1.60	122.36	2,620	4.43	115.98	3,501	5.51	192.97	1,043	5.97	62.29
2007	1	8,108	2.38	1.56	126.77	2,643	4.44	117.35	3,478	5.65	196.52	1,105	5.94	65.64
2007	2	8,048	2.40	1.53	123.17	2,643	4.44	117.36	3,506	5.71	200.22	1,070	5.85	62.57
2007	3	7,733	2.33	1.50	115.68	2,638	4.44	117.17	3,468	5.78	200.63	1,085	5.90	63.97

FITTED TREND

1-Yr (5 pts)	8.03	-3.15	-7.04	0.43	1.98	0.56	2.55	-0.44	6.09	5.62	-28.10	-9.75	-35.11
2-Yr (9 pts)	6.47	-7.63	-8.68	-2.77	4.78	-2.10	2.59	3.28	3.14	6.52	-22.80	-14.99	-34.37
3-Yr (13 pts)	5.45	-10.28	-6.68	-1.60	3.93	-1.18	2.70	2.47	0.54	3.01	3.26	-9.82	-6.88
4-Yr (17 pts)	5.15	-11.04	-3.70	1.26	2.64	-2.24	0.34	2.22	-1.77	0.41	4.54	-9.87	-5.78

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INDUSTRY
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	2	10,409	1.54	1.00	103.83	2,460	3.84	94.50	2,725	6.43	175.14	969	8.19	79.35
2003	3	10,499	1.54	1.00	104.65	2,476	3.81	94.39	2,750	6.32	173.80	986	8.17	80.61
2003	4	10,560	1.53	1.00	105.38	2,483	3.78	93.97	2,758	6.23	171.87	998	8.02	80.06
2004	1	10,624	1.52	1.00	106.55	2,484	3.79	94.05	2,764	6.19	171.07	991	7.92	78.50
2004	2	10,692	1.51	1.00	106.95	2,484	3.77	93.55	2,766	6.12	169.20	939	7.60	71.38
2004	3	10,794	1.50	1.00	107.55	2,485	3.73	92.80	2,782	6.04	167.95	952	7.45	70.91
2004	4	10,946	1.49	0.99	108.05	2,493	3.70	92.34	2,801	5.97	167.17	957	7.38	70.64
2005	1	11,055	1.47	0.97	107.74	2,507	3.68	92.17	2,835	5.91	167.45	964	7.33	70.66
2005	2	11,117	1.46	0.97	107.31	2,523	3.68	92.84	2,866	5.90	169.16	964	7.21	69.48
2005	3	11,186	1.44	0.95	106.78	2,540	3.68	93.52	2,877	5.89	169.53	983	7.05	69.27
2005	4	11,228	1.41	0.94	105.11	2,563	3.65	93.43	2,904	5.87	170.33	1,111	7.12	79.11
2006	1	11,337	1.40	0.92	104.86	2,591	3.62	93.69	2,927	5.80	169.71	1,145	7.03	80.55
2006	2	11,418	1.37	0.91	104.19	2,617	3.57	93.38	2,955	5.73	169.34	1,191	6.99	83.31
2006	3	11,514	1.35	0.90	103.90	2,639	3.52	92.90	2,977	5.68	169.04	1,195	6.76	80.79
2006	4	11,692	1.34	0.90	105.17	2,656	3.53	93.68	2,990	5.66	169.33	1,091	6.43	70.20
2007	1	11,849	1.32	0.89	105.44	2,674	3.52	94.08	2,993	5.70	170.53	1,093	6.27	68.52
2007	2	12,018	1.31	0.88	105.77	2,687	3.53	94.85	2,986	5.73	171.17	1,071	6.05	64.75

FITTED TREND

1-Yr (5 pts)	5.38	-4.35	-3.39	1.81	2.67	-0.88	1.77	1.07	0.15	1.22	-11.39	-13.62	-23.47
2-Yr (9 pts)	3.95	-5.49	-4.46	-0.69	3.37	-2.60	0.67	2.41	-2.04	0.33	5.11	-8.29	-3.60
3-Yr (13 pts)	3.63	-5.02	-4.47	-1.01	2.99	-2.38	0.54	2.93	-2.35	0.50	7.35	-6.57	0.30
4-Yr (17 pts)	3.47	-4.33	-3.53	-0.18	2.34	-2.30	-0.01	2.67	-2.96	-0.37	4.83	-6.65	-2.14

Countrywide excluding MA, NJ, NY
LIBERTY MUTUAL
Fast Track Trend Data

ACTUAL DATA

Prior 4 Qtrs. Ending		*Bodily Injury*				*Property Damage*			*Collision*			*Comprehensive*		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2003	3	8,913	2.63	1.17	104.65	2,306	4.12	95.07	2,896	6.16	178.47	933	7.08	66.07
2003	4	8,918	2.62	1.21	107.53	2,323	4.10	95.25	2,904	6.05	175.75	932	6.94	64.68
2004	1	8,994	2.62	1.23	110.55	2,346	4.08	95.85	2,932	5.94	174.14	926	6.81	63.00
2004	2	8,966	2.61	1.26	112.84	2,357	4.06	95.60	2,912	5.82	169.51	902	6.52	58.84
2004	3	9,081	2.53	1.23	111.97	2,357	3.98	93.82	2,939	5.71	167.65	910	6.40	58.26
2004	4	9,078	2.42	1.22	110.43	2,359	3.93	92.77	2,982	5.66	168.72	916	6.29	57.55
2005	1	9,003	2.32	1.20	107.71	2,354	3.92	92.22	2,998	5.63	168.71	914	6.28	57.38
2005	2	9,198	2.23	1.17	107.50	2,369	3.90	92.33	3,031	5.61	170.00	894	6.22	55.64
2005	3	9,265	2.15	1.16	107.45	2,382	3.90	92.87	3,028	5.56	168.46	923	6.15	56.77
2005	4	9,384	2.05	1.13	106.31	2,402	3.88	93.10	3,045	5.52	168.18	1,028	6.24	64.14
2006	1	9,550	1.96	1.11	106.17	2,434	3.83	93.20	3,083	5.42	167.11	1,056	6.11	64.54
2006	2	9,379	1.87	1.10	103.03	2,451	3.78	92.77	3,104	5.37	166.75	1,092	6.06	66.19
2006	3	9,501	1.81	1.08	102.17	2,476	3.75	92.82	3,139	5.34	167.72	1,096	5.94	65.09
2006	4	9,869	1.79	1.07	105.69	2,501	3.73	93.35	3,182	5.30	168.57	1,017	5.72	58.13
2007	1	10,064	1.77	1.06	106.95	2,531	3.73	94.53	3,184	5.39	171.61	1,013	5.64	57.13
2007	2	10,196	1.75	1.04	106.26	2,558	3.75	95.90	3,194	5.41	172.87	1,003	5.60	56.13
2007	3	10,332	1.71	1.03	106.71	2,556	3.73	95.33	3,192	5.41	172.81	985	5.56	54.77

FITTED TREND

1-Yr (5 pts)	8.34	-5.03	-4.22	3.76	3.50	-0.23	3.26	1.50	1.93	3.46	-8.73	-5.90	-14.11
2-Yr (9 pts)	5.76	-10.32	-5.38	0.07	3.87	-2.25	1.53	3.00	-1.29	1.67	0.20	-6.12	-5.93
3-Yr (13 pts)	4.64	-12.61	-5.87	-1.51	3.22	-2.29	0.86	2.94	-2.15	0.73	4.78	-4.73	-0.17
4-Yr (17 pts)	3.68	-11.98	-4.56	-1.04	2.62	-2.69	-0.14	2.81	-3.26	-0.54	3.78	-5.42	-1.85

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Liberty Mutual Group
Personal Automobile
Arkansas
Comprehensive Catastrophe Load Calculation

Accident Year Ending	Total Paid Comp Loss	XCat Paid Comp Loss	Total/XCat Ratio
JUL92 - JUN93	167,813	167,173	1.004
JUL93 - JUN94	339,188	339,188	1.000
JUL94 - JUN95	240,401	236,642	1.016
JUL95 - JUN96	322,655	296,117	1.090
JUL96 - JUN97	373,214	307,736	1.213
JUL97 - JUN98	468,231	465,709	1.005
JUL98 - JUN99	712,000	518,600	1.373
JUL99 - JUN00	571,735	564,086	1.014
JUL00 - JUN01	887,918	870,953	1.019
JUL01 - JUN02	746,647	746,647	1.000
JUL02 - JUN03	701,146	692,305	1.013
JUL03 - JUN04	562,229	551,310	1.020
JUL04 - JUN05	605,633	600,070	1.009
JUL05 - JUN06	882,259	749,873	1.177
JUL06 - JUN07	604,835	592,651	1.021
Selected Cat Provision			1.075

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Liberty Mutual Group
Arkansas
Permissible Loss Ratio Calculation
Projected Arkansas Expenses
(As a Percentage of Earned Premium)

Liability	Total	Variable	Fixed
Acquisition	20.1%	4.8%	15.2%
General	4.4%	1.1%	3.4%
Tax	3.0%	3.0%	0.0%
Profit	3.7%	3.7%	0.0%
Contingency	0.0%	0.0%	0.0%
Involuntary Load	0.0%	0.0%	0.0%
Total Expense Ratio	31.2%	12.6%	18.6%
Total Trended Expense Ratio	31.9%	12.6%	19.3%
Target Loss & Fixed Exp Ratio			87.4%

Physical Damage	Total	Variable	Fixed
Acquisition	20.5%	5.2%	15.4%
General	4.4%	1.1%	3.3%
Tax	3.5%	3.5%	0.0%
Profit	8.2%	8.2%	0.0%
Contingency	0.0%	0.0%	0.0%
Involuntary Load	0.0%	0.0%	0.0%
Total Expense Ratio	36.7%	18.0%	18.7%
Total Trended Expense Ratio	37.4%	18.0%	19.4%
Target Loss & Fixed Exp Ratio			82.0%

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Liberty Mutual Group
Personal Automobile
Rate Change History and On-Level Factors
Arkansas

Rate History

Eff. Date	BIPD	MedPay	UM	Comp.	Collision
7/1/2003	0.0%	0.0%	0.0%	0.0%	0.0%
12/22/2003	11.3%	9.7%	0.0%	5.0%	0.0%
5/16/2005	3.6%	2.3%	0.0%	1.8%	-4.0%
5/22/2006	13.0%	11.8%	0.0%	-10.0%	-1.5%

On-Level Factors

6 Mos. Beginning	BIPD	MedPay	UM	Comp.	Collision
7/1/2004	1.198	1.167	1.000	0.926	0.946
1/1/2005	1.170	1.143	1.000	0.916	0.946
7/1/2005	1.155	1.134	1.000	0.910	0.960
1/1/2006	1.134	1.120	1.000	0.903	0.980
7/1/2006	1.080	1.072	1.000	0.934	0.990
1/1/2007	1.017	1.016	1.000	0.984	0.998

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Liberty Mutual Group

Private Passenger Automobile

Countrywide Profit Provision

A mutual insurance company, unlike a stock company, has no recourse to stock market capitalization to generate needed surplus funds. Any increase in surplus for a mutual company must come from (1) underwriting profit, (2) investment income, (3) realized capital gains, or (4) unrealized capital gains. In the following analysis, Liberty Mutual selects provisions for underwriting profit which will ensure that anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the business of property/casualty insurance. Furthermore, these provisions ensure that projected changes in policyholder surplus are sufficiently similar (in direction and magnitude) to changes in premium accounts so that confidence in the Companies' financial integrity can be maintained.

Exhibit 1 shows a history of calendar year rates of return for investment income expressed as a percentage of mean invested assets. The primary source is interest, dividends, and real estate income shown in column (3). The average return over the past 12 years, covering roughly two underwriting cycles, is 5.2%. However, the average return over the past 6 years is 4.6%. Due to the decline in interest rates, we expect a return of only 3.8% from net investment income on a prospective basis. It is reasonable to anticipate before tax rates of 3.8% from interest, dividends, and real estate income during the time rates are effective. Historically, realized capital gains have contributed very little to earnings. For the prospective period, we select 1.0% from this source. In total, our anticipated pre-tax return is 4.8%. We believe this a reasonable return given the current interest rate environment. After federal income taxes, the total anticipated rate of return is 3.4% of invested assets.

Exhibit 2 presents the investment income derived from unearned premium reserves. The model uses historical information, modified for the current tax rate. This income is separated into two categories. First, there are premium finance charges [Line 10] collected by allowing policyholders to pay their premiums in installments over the 12-month policy term. Line 3 is the corresponding portion of the unearned premium reserve representing the premium which is being financed by the company. Second, there is the remaining reserve, after prepaid expense and taxes, [Line 7] which develops income based on the anticipated rate of return.

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Exhibit 3 applies the rate of return to mean loss and loss adjustment expense reserves. These exhibits relate investment income to premium earned. Exhibit 4 provides pertinent expense data. Exhibit 5 deals with the calculation of federal income taxes applicable to unearned premium and loss reserves.

We have determined that, related to surplus, 15.0% is an appropriate and fair rate of return for property-casualty insurers in comparison with other industries, given the variability in the overall return. The profit provisions of 3.7% for liability and 8.2% for physical damage are derived using an iterative method to yield the appropriate rate of return.

Income from all of the above sources is combined with our selected underwriting profit provisions in the following 2 to 1 premium-to-surplus model:

Let Premium = $100; Surplus = $50

		Liability	Physical Damage
1)	Investment Income on Unearned Premium Reserves $100 x (Exhibit 2, Item 12)	$0.36	$0.36
2)	Investment Income on Loss Reserves $100 x (Exhibit 3, Item 5)	$3.13	$0.02
3)	Investment Income on Surplus $50 x (Exhibit 1, Column 7)	$1.70	$1.70
4)	Underwriting Income After Tax $100 x 0.65 x Profit Provision	$2.39	$5.31
5)	Total Expected Return [1]+[2]+[3]+[4]	$7.58	$7.39
6)	Average Total Expected Return (Based on earned 59.2% / 40.8% premium distribution)	$7.5	
7)	Expected Return on Surplus	15.0%	

The end product is an anticipated return of 7.5% on earned premium, after tax. Related to surplus, these underwriting profit provisions develop an anticipated 15.0% rate of return.

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Liberty Mutual Group
Countrywide Profit Provision
Effective Rate of Return on Investable Assets

(1) Calendar Year	(2) Mean Invested Assets*	(3) Net Investment Income@	(4) Net Inv. Inc. % of (2)	(5) Net Realized Capital Gains#	(6) Net Realized Cap. Gains % of (2)	(7) Total Return Before Tax
1986	8,118,335,491	638,231,286	7.9	306,142,812	3.8	
1987	9,808,729,009	733,126,525	7.5	117,222,704	1.2	
1988	11,272,895,755	868,278,838	7.7	34,851,447	0.3	
1989	12,415,308,080	965,013,926	7.8	45,991,686	0.4	
1990	13,727,246,565	1,040,182,466	7.6	43,141,539	0.3	
1991	14,085,608,244	1,084,863,706	7.7	16,195,685	0.1	
1992	14,872,603,927	1,078,372,300	7.3	356,556,819	2.4	
1993	15,380,644,905	1,019,000,685	6.6	192,575,284	1.3	
1994	15,728,080,374	1,000,703,107	6.4	42,091,361	0.3	
1995	16,644,320,729	1,004,243,423	6.0	58,061,803	0.3	
1996	17,754,458,149	1,024,976,627	5.8	80,172,253	0.5	
1997	19,092,390,214	1,049,458,975	5.5	112,763,515	0.6	
1998	20,008,196,638	1,114,613,916	5.6	199,016,656	1.0	
1999	21,692,869,206	1,259,013,722	5.8	559,579,315	2.6	
2000	23,097,086,037	1,249,282,280	5.4	336,548,991	1.5	
2001	22,316,155,306	1,180,115,309	5.3	295,996,921	1.3	
2002	22,111,700,188	1,149,160,133	5.2	236,186,278	1.1	
2003	24,593,328,553	1,213,180,583	4.9	186,183,583	0.8	
2004	28,393,600,873	1,278,067,945	4.5	411,926,118	1.5	
2005	31,647,513,191	1,277,698,305	4.0	273,728,472	0.9	
2006	35,560,878,142	1,370,600,938	3.9	106,166,957	0.3	
Latest 12 Years	282,912,497,226	14,170,412,156	5.2	2,856,330,862	1.0	
Latest 6 Years	164,623,176,253	7,468,823,213	4.6	1,510,188,329	1.0	
Anticipated Returns (Before Tax)			3.8		1.0	4.8
2006 Federal Tax Rate (Exhibit 1, Page 2)			0.2971		0.3500	
Anticipated Returns (After Tax)			2.7		0.7	3.4

* Mean of current and prior year Annual Statements: Page 2, Line 10 less Page 22, Column (2), Lines 25, 39 and 53
@ Annual Statement: Page 4, Line 9 less Page 12, Column (2), Lines 1.3, 2.11, 2.21, and 8
\# Annual Statement: Page 4, Line 10

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Liberty Mutual Group
Countrywide Profit Provision
Effective Federal Tax Rate

	Earned Totals*	Distribution	Rate
BONDS	$1,214,994,487	0.886	0.3500
BONDS (Tax Exempt)			
Acquired Before 8/7/86	$5,102,207	0.004	0.0000
Acquired After 8/7/86	194,238,202	0.142	0.0525
STOCKS			
Acquired Before 8/7/86			
Non-Affiliated	$2,391,317	0.002	0.1050
Foreign	34,176	0.000	0.3500
Total	2,425,493		
Acquired After 8/7/86			
Non-Affiliated	$59,881,131	0.044	0.1418
Foreign	7,671,120	0.006	0.3500
Total	67,552,251		
All Other Investment Income **	($113,711,702)	-0.083	0.3500
Net Investment Income Gain/(Loss)	$1,370,600,938	1.000	0.2971 ***

* 2006 Annual Statement: Page 12, Part 1, Column (2)
(These earnings exclude bonds of affiliates and miscellaneous interest income from business lines cash flow plans.)

** Reduced by investment expenses and depreciation on real estate

*** Weighted average rate using "Distribution" column

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Liberty Mutual Group
Countrywide Profit Provision
Private Passenger Automobile
Investment Income from Unearned Premium Reserves

1)	Earned Premium	$100.00
2)	Mean Unearned Premium Reserve 0.5 x [1]	$50.00
3)	Mean Premium Subject to Installment Payment Finance Plan 0.726 x [2]	$36.30
4)	Funds Available for Prepaid Expense, Tax, and Investment [2] - [3]	$13.70
5)	Prepaid Expense 0.27 x (2)	$13.50
6)	Federal Tax - 1986 Reform Act 0.001 x [2]	$0.05
7)	Funds Available for Investment [4]-[5]-[6]	$0.15
8)	Rate of Return, After Tax	3.4%
9)	Income on Invested Reserve [7] x [8]	$0.01
10)	Income from Installment Payment Premium Finance Plan 0.01 x [3]	$0.36
11)	Total Investment Income [9]+[10]	$0.36
12)	Investment Income as a Factor of Earned Premium [11]/[1]	0.004

Notes: Items [2], [3], and [10]: See Exhibit 2, Page 2, Items [9], [10] and [6].
Item [5]: Acquisition, 21.4%; 50% of General, 3.2%; & Taxes, 2.4%
Item [6]: See Exhibit 5, Section A, Item 5.
Item [8]: See Exhibit 1, Page 1, Column 7

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Liberty Mutual Group
Countrywide Profit Provision
Private Passenger Automobile
Investment Income from Installment
Payment Premium Finance Plan ($000)

YEAR	[1] Premium Finance Charges	[2] Premium Charged-off	[3]=[1]-[2] Net Finance Plan Income
2000	$35,463	$8,599	$26,864
2001	$36,039	$9,854	$26,185
2002	$42,628	$13,428	$29,200
2003	$49,268	$12,652	$36,616
2004	$48,445	$16,747	$31,698
2005	$42,895	$19,260	$23,634
2006	$40,612	$19,181	$21,431

YEAR	[4]=[3]*0.65 After-Tax Finance Plan Income	[5] Mean Premium Financed	[6]=[4]/[5] Ratio of Finance Plan Income to Mean Premium Financed
2000	$17,462	$776,966	0.022
2001	$17,020	$860,090	0.020
2002	$18,980	$954,828	0.020
2003	$23,801	$1,072,776	0.022
2004	$20,604	$1,248,165	0.017
2005	$15,362	$1,375,868	0.011
2006	$13,930	$1,410,003	0.010
Selected			0.010

YEAR	[7] Earned Premium	[8] Mean Unearned Premium Reserve	[9]=[8]/[7] Mean UEPR/ Earned Premium Ratio	[10]=[5]/[8] Ratio
2000	$2,224,129	$1,099,483	0.494	0.707
2001	$2,416,913	$1,198,351	0.496	0.718
2002	$2,656,194	$1,321,264	0.497	0.723
2003	$2,938,400	$1,464,683	0.498	0.732
2004	$3,398,438	$1,737,292	0.511	0.718
2005	$3,798,115	$1,922,555	0.506	0.716
2006	$3,791,875	$1,913,181	0.505	0.737
Selected			0.500	0.726

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Liberty Mutual Group
Countrywide Profit Provison
Private Passenger Automobile
Investment Income Due to Loss Reserves

		Liability	Physical Damage
1)	Ratio of Reserves to Incurred Losses	1.298	0.011
2)	Ratio of Federal Tax Payable to Incurred Losses	-0.093	0.000
3)	Permissible Loss and LAE Ratio	0.662	0.611
4)	Net Effective Rate of Return After Tax	0.034	0.034
5)	Investment Income as a Factor of Premium	0.031	0.000

Notes [1] Exhibit 3, Page 2, Column 9
[2] Exhibit 5, Section B, Item 10
[3] Exhibit 4, Item 6
[4] Exhibit 1, Page 1, Column 7
[5] = ([1]-[2]) x [3] x [4]

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Liberty Mutual Group
Countrywide Profit Provision
Private Passenger Automobile
Investment Income Due to Loss Reserves

Liability
(000s)

Year	[1] Year End Loss Reserve	[2] Prior Year Loss Reserve	[3] Mean Loss Reserve	[4] Year End LAE Reserve	[5] Prior Year LAE Reserve	[6] Mean LAE Reserve	[7] Incurred Losses	[8] Incurred LAE	[9] Ratio of Reserves to Incurred
1992	1,527,032	1,373,596	1,450,314	148,351	127,089	137,720	876,673	125,917	1.584
1993	1,659,996	1,527,032	1,593,514	157,919	148,351	153,135	1,016,262	109,623	1.551
1994	1,675,948	1,659,996	1,667,972	180,965	157,919	169,442	748,305	95,646	2.177
1995	1,747,245	1,675,948	1,711,597	201,026	180,965	190,996	844,247	146,836	1.920
1996	1,626,358	1,747,245	1,686,802	224,807	201,026	212,917	683,547	152,078	2.273
1997	1,853,380	1,626,358	1,739,869	251,846	224,807	238,326	903,692	176,938	1.831
1998	1,918,547	1,853,380	1,885,963	268,653	251,846	260,250	1,001,484	218,961	1.759
1999	1,908,495	1,918,547	1,913,521	252,206	268,653	260,429	971,065	254,210	1.774
2000	1,889,717	1,908,495	1,899,106	255,075	252,206	253,640	1,182,755	241,332	1.512
2001	1,890,772	1,889,717	1,890,245	264,361	255,075	259,718	1,225,761	275,265	1.432
2002	1,640,452	1,890,772	1,765,612	277,197	264,361	270,779	1,119,417	376,139	1.362
2003	1,668,650	1,640,452	1,654,551	348,205	277,197	312,701	1,169,156	463,091	1.205
2004	1,791,000	1,668,650	1,729,825	394,959	348,205	371,582	1,306,368	418,961	1.218
2005	1,928,222	1,791,000	1,859,611	432,828	394,959	413,893	1,406,324	382,337	1.271
2006	1,906,071	1,928,222	1,917,147	492,572	432,828	462,700	1,317,887	374,794	1.406
Selected									1.298

Physical Damage
(000s)

Year	[1] Year End Loss Reserve	[2] Prior Year Loss Reserve	[3] Mean Loss Reserve	[4] Year End LAE Reserve	[5] Prior Year LAE Reserve	[6] Mean LAE Reserve	[7] Incurred Losses	[8] Incurred LAE	[9] Ratio of Reserves to Incurred
1992				2,552	n/a	2,552	325,768	46,278	0.007
1993				2,827	2,552	2,690	368,177	52,624	0.006
1994				2,555	2,827	2,691	363,810	56,533	0.006
1995				18,570	2,555	10,563	382,057	75,788	0.023
1996				18,674	18,570	18,622	425,352	69,926	0.038
1997				20,877	18,674	19,776	438,172	85,533	0.038
1998				20,111	20,877	20,494	534,764	108,525	0.032
1999				26,386	20,111	23,249	639,854	124,048	0.030
2000	(22,121)		(22,121)	26,875	26,386	26,631	693,822	131,312	0.005
2001	(19,721)	(22,121)	(20,921)	28,542	26,875	27,709	738,538	138,809	0.008
2002	(36,750)	(19,721)	(28,235)	28,378	28,542	28,460	630,305	155,716	0.000
2003	(36,750)	(36,750)	(36,750)	27,565	28,378	27,971	665,599	192,053	-0.010
2004	(28,793)	(36,750)	(32,771)	45,759	27,565	36,662	696,249	209,649	0.004
2005	(30,603)	(28,793)	(29,698)	60,222	45,759	52,991	791,451	219,675	0.023
2006	(20,252)	(30,603)	(25,428)	40,876	60,222	50,549	800,107	201,604	0.025
Selected									0.011

Not Applicable in Determining Prospective Investment Income because Liberty Mutual no longer holds Physical Damage Loss Reserves.

\# {[3] + [6]} / {[7] + [8]}

Liability: The selected ratio is calculated by removing the effect of changes in calendar year reserves.
Physical Damage: The selected ratio is based upon recent changes in Physical Damage loss reserves.

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Liberty Mutual Group
Countrywide Profit Provision
Private Passenger Automobile
Expense Ratios

	Liability	Physical Damage
1) Acquisition	21.1%	21.9%
2) General	6.5%	6.4%
3) Taxes	2.5%	2.4%
4) Profit	3.7%	8.2%
5) Total	33.8%	38.9%
6) Permissible Loss and LAE Ratio	66.2%	61.1%

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Liberty Mutual Group
Countrywide Profit Provision
Private Passenger Automobile
Calculation of Federal Income Tax
Payable Due to Tax Reform Act of 1986

A. Tax on Unearned Premium Reserves ($000)

		All Private Passenger Auto Coverages
1)	Unearned Premium Reserve 12/31/05	$1,904,963
2)	Unearned Premium Reserve 12/31/06	$1,921,400
3)	Mean Unearned Premium Reserve = Average [1] & [2]	$1,913,181
4)	Federal Tax Payable on Change in Unearned Premium Reserve [[2]-[1]] x 20% x 0.35	$1,151
5)	Ratio of Tax Payable to Mean Unearned Premium Reserve = [4] / [3]	0.001

B. Loss & LAE Reserve Discounting ($000,000)

		Liability	Physical Damage
1)	Reserve at 12/31/05	$3,207.91 **	$41.76 **
2)	Reserve at 12/31/06	$3,027.12 **	$29.56 **
3)	Discounted Reserve at 12/31/05	$2,967.93 #	$42.09 #
4)	Discounted Reserve at 12/31/06	$3,256.83 #	$30.02 #
5)	Change in Reserve = [2]-[1]	($180.79)	($12.20)
6)	Change in Discounted Reserve = [4]-[3]	$288.91	($12.07)
7)	Additional Taxable Income = [5]-[6]	($469.69)	($0.13)
8)	Federal Tax Payable = [7] x 0.35	($164.39)	($0.05)
9)	2006 Incurred Loss & LAE (Insurance Expense Exhibit)	$1,773.47 @	$1,086.43 @
10)	Ratio of Federal Tax Payable to Incurred Loss & LAE [[8] / [9]]	-0.093	0.000

** Insurance Expense Exhibit, Part III (Direct), Columns 13+15+17
# Discount ratios are provided internally by the Financial Department
@ Insurance Expense Exhibit, Part III (Direct), Columns 7, 9 and 11 divided by 1,000.

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ARKANSAS

Automobile Rating Manual

Territorial Base Rates

***LMFIC = Liberty Mutual Fire Insurance Company**

****LIC = Liberty Insurance Corporation**

*****TFLIC = The First Liberty Insurance Corporation**

Company	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***
Territory	$75,000 Liability	$75,000 Liability	$5,000 PIP Medical Payments	$5,000 PIP Medical Payments	$50 Deductible Comprehensive	$50 Deductible Comprehensive	$200 Deductible Collision	$200 Deductible Collision
001	748	673	78	70	330	297	896	806
003	622	560	70	63	267	240	827	744
006	715	644	76	68	381	342	844	759
008	745	671	103	93	368	332	936	843
010	627	564	76	68	544	490	862	776
012	762	686	104	94	459	413	910	819
013	695	626	92	83	723	651	956	861
014	618	556	76	68	525	473	862	776
015	526	473	69	62	417	375	833	750
016	536	482	78	70	686	617	844	759
096	665	599	89	80	656	591	944	850
097	730	657	96	86	496	446	907	816
098	606	545	72	65	329	296	788	709
099	627	564	76	68	544	490	862	776

Uninsured & Underinsured Motorists

***LMFIC = Liberty Mutual Insurance Company**

****LIC = Liberty Insurance Corporation**

*****TFLIC = The First Liberty Insurance Corporation**

Uninsured Motorists Limits	
Company	**LMFIC* / LIC****
Limit	**Rate**
25/50	14
25/50/25	28
25/50/50	36
50/100	22
50/100/25	35
50/100/50	43
50/100/100	58
100/300	26
100/300/25	40
100/300/50	48
100/300/300	96
250/500	31
250/500/25	44
250/500/500	134
300/300/500	120

Uninsured Motorists Limits	
Company	**TFLIC*****
Limit	**Rate**
25/50	13
25/50/25	25
25/50/50	32
50/100	20
50/100/25	32
50/100/50	39
50/100/100	52
100/300	23
100/300/25	36
100/300/50	43
100/300/300	86
250/500	28
250/500/25	40
250/500/500	121
300/300/500	108

Underinsured Motorists Limits	
Company	**LMFIC* / LIC****
Limit	**Rate**
25/50	23
50/100	34
100/300	60
250/500	115
300/300	95

Underinsured Motorists Limits	
Company	**TFLIC*****
Limit	**Rate**
25/50	21
50/100	31
100/300	54
250/500	104
300/300	86

ARKANSAS

Automobile Rating Manual

Model Year & Symbol Factors

Comprehensive															
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-90**	**1989/PR**
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	1.00
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	1.00
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	1.00
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	1.00
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	1.00

Collision															
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-90**	**1989/PR**
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	1.00
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	1.00
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	1.00
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	1.00
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	1.00

ARKANSAS

Automobile Rating Manual

Territorial Base Rates

*LMFIC = Liberty Mutual Fire Insurance Company

**LIC = Liberty Insurance Corporation

***TFLIC = The First Liberty Insurance Corporation

Company	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***	LMFIC* / LIC**	TFLIC***
Territory	$75,000 Liability	$75,000 Liability	$5,000 PIP Medical Payments	$5,000 PIP Medical Payments	$50 Deductible Comprehensive	$50 Deductible Comprehensive	$200 Deductible Collision	$200 Deductible Collision
001	~~690~~ 748	~~621~~ 673	~~69~~ 78	~~62~~ 70	~~295~~ 330	~~265~~ 297	~~773~~ 896	~~696~~ 806
003	~~567~~ 622	~~510~~ 560	~~64~~ 70	~~58~~ 63	~~239~~ 267	~~215~~ 240	~~715~~ 827	~~644~~ 744
006	~~678~~ 715	~~610~~ 644	~~70~~ 76	~~63~~ 68	~~341~~ 381	~~307~~ 342	~~728~~ 844	~~655~~ 759
008	~~688~~ 745	~~619~~ 671	~~94~~ 103	~~85~~ 93	~~330~~ 368	~~297~~ 332	~~841~~ 936	~~757~~ 843
010	~~571~~ 627	~~514~~ 564	~~70~~ 76	~~63~~ 68	~~497~~ 544	~~448~~ 490	~~774~~ 862	~~697~~ 776
012	~~722~~ 762	~~650~~ 686	~~95~~ 104	~~86~~ 94	~~411~~ 459	~~370~~ 413	~~818~~ 910	~~736~~ 819
013	~~659~~ 695	~~593~~ 626	~~82~~ 92	~~74~~ 83	~~661~~ 723	~~595~~ 651	~~859~~ 956	~~773~~ 861
014	~~563~~ 618	~~507~~ 556	~~67~~ 76	~~60~~ 68	~~480~~ 525	~~432~~ 473	~~764~~ 862	~~687~~ 776
015	~~489~~ 526	~~440~~ 473	~~63~~ 69	~~57~~ 62	~~376~~ 417	~~338~~ 375	~~749~~ 833	~~674~~ 750
016	~~501~~ 536	~~451~~ 482	~~71~~ 78	~~64~~ 70	~~627~~ 686	~~565~~ 617	~~758~~ 844	~~682~~ 759
096	~~631~~ 665	~~568~~ 599	~~78~~ 89	~~70~~ 80	~~600~~ 656	~~540~~ 591	~~847~~ 944	~~763~~ 850
097	~~678~~ 730	~~610~~ 657	~~84~~ 96	~~76~~ 86	~~453~~ 496	~~408~~ 446	~~782~~ 907	~~704~~ 816
098	~~575~~ 606	~~518~~ 545	~~66~~ 72	~~59~~ 65	~~301~~ 329	~~271~~ 296	~~680~~ 788	~~612~~ 709
099	~~571~~ 627	~~514~~ 564	~~70~~ 76	~~63~~ 68	~~497~~ 544	~~448~~ 490	~~774~~ 862	~~697~~ 776

Uninsured & Underinsured Motorists

***LMFIC = Liberty Mutual Insurance Company**

****LIC = Liberty Insurance Corporation**

*****TFLIC = The First Liberty Insurance Corporation**

Uninsured Motorists Limits	
Company	**LMFIC* / LIC****
Limit	**Rate**
25/50	~~12~~ 14
25/50/25	~~23~~ 28
25/50/50	~~30~~ 36
50/100	~~18~~ 22
50/100/25	~~29~~ 35
50/100/50	~~36~~ 43
50/100/100	~~48~~ 58
100/300	~~22~~ 26
100/300/25	~~33~~ 40
100/300/50	~~40~~ 48
100/300/300	~~80~~ 96
250/500	~~26~~ 31
250/500/25	~~37~~ 44
250/500/500	~~112~~ 134
300/300/500	~~100~~ 120

Uninsured Motorists Limits	
Company	**TFLIC*****
Limit	**Rate**
25/50	~~11~~ 13
25/50/25	~~21~~ 25
25/50/50	~~27~~ 32
50/100	~~16~~ 20
50/100/25	~~26~~ 32
50/100/50	~~32~~ 39
50/100/100	~~43~~ 52
100/300	~~20~~ 23
100/300/25	~~30~~ 36
100/300/50	~~36~~ 43
100/300/300	~~72~~ 86
250/500	~~23~~ 28
250/500/25	~~33~~ 40
250/500/500	~~101~~ 121
300/300/500	~~90~~ 108

Underinsured Motorists Limits	
Company	**LMFIC* / LIC****
Limit	**Rate**
25/50	~~19~~ 23
50/100	~~28~~ 34
100/300	~~50~~ 60
250/500	~~96~~ 115
300/300	~~79~~ 95

Underinsured Motorists Limits	
Company	**TFLIC*****
Limit	**Rate**
25/50	~~17~~ 21
50/100	~~25~~ 31
100/300	~~45~~ 54
250/500	~~86~~ 104
300/300	~~71~~ 86

Model Year & Symbol Factors

Comprehensive

Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	1989/prior
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	1.74	n/a
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	1.92	n/a
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	2.18	n/a
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	2.56	n/a
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	2.95	n/a

Comprehensive

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-90	1989/PR
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	1.00
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	1.00
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	1.00
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	1.00
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	1.00

Collision

Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	1989/prior
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	0.93	n/a
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	0.98	n/a
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	1.06	n/a
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	1.18	n/a
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	1.30	n/a

Collision

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-90	1989/PR
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	1.00
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	1.00
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	1.00
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	1.00
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	1.00