

SERFF Tracking Number: LBPM-125738053 State: Arkansas  
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$25  
Company Tracking Number: AR AO CYCLEGUARD  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Auto  
Project Name/Number: CycleGuard/AR AO CycleGuard

## 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-125738053 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$25  
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AR AO CYCLEGUARD State Status: Fees verified and received  
Filing Type: Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi  
Author: Jennifer Colby Disposition Date: 07/28/2008  
Date Submitted: 07/18/2008 Disposition Status: Filed  
Effective Date Requested (New): 10/20/2008 Effective Date (New): 10/20/2008  
Effective Date Requested (Renewal): 11/24/2008 Effective Date (Renewal): 11/24/2008

State Filing Description:

## General Information

Project Name: CycleGuard Status of Filing in Domicile: Not Filed  
Project Number: AR AO CycleGuard Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 07/28/2008  
State Status Changed: 07/28/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

In accordance with the applicable statutory and regulatory provisions, Liberty Mutual Fire Insurance Company (LMFIC), the Liberty Insurance Corporation (LIC) and The First Liberty Insurance Corporation (TFLIC) request permission to revise their Personal Automobile Policy Program for all new business policies produced and effective on or after October 20, 2008 and for renewals effective on and after November 24, 2008.

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 Product Name: Auto  
 Project Name/Number: CycleGuard/AR AO CycleGuard

## Company and Contact

### Filing Contact Information

Jennifer Colby, Industry Filing Analyst jennifer.colby@libertymutual.com  
 175 Berkeley Street (800) 225-8346 [Phone]  
 Boston, MA 02116

### 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  
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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  
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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  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per rule filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Insurance Corporation	\$25.00	07/18/2008	21486972
Liberty Mutual Fire Insurance Company	\$0.00	07/18/2008	
The First Liberty Insurance Corporation	\$0.00	07/18/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/28/2008	07/28/2008

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
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Project Name/Number: CycleGuard/AR AO CycleGuard

## Disposition

Disposition Date: 07/28/2008  
Effective Date (New): 10/20/2008  
Effective Date (Renewal): 11/24/2008  
Status: Filed  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: *LBPM-125738053* State: *Arkansas*  
 First Filing Company: *Liberty Insurance Corporation, ...* State Tracking Number: *EFT \$25*  
 Company Tracking Number: *AR AO CYCLEGUARD*  
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*  
 Product Name: *Auto*  
 Project Name/Number: *CycleGuard/AR AO CycleGuard*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes
<b>Rate</b>	Rating Manual	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>LBPM-125738053</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Liberty Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AR AO CYCLEGUARD</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Auto</i>		
<i>Project Name/Number:</i>	<i>CycleGuard/AR AO CycleGuard</i>		

## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rating Manual	R1	Replacement	EFT \$100 R1 Page.pdf
Filed	Rating Manual	R13	New	AR R-13 CG.pdf
Filed	Rating Manual	Section D page 4	Replacement	AR-PC-07-026107 Sed D Page 4.pdf
Filed	Rating Manual	Section I page 1 (LIC)	Replacement	Sec I pg 1 LIC.pdf
Filed	Rating Manual	Section I page 1	Replacement	sec I page 01.pdf
Filed	Rating Manual	PD pages 1,2,4,5,6,7	Replacement	AR-PC-07-026107 PD pages.pdf

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## 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

CycleGuard Counter Date = 10/20/2008

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**Automobile Rating Manual**

<b>Coverage</b>	<b>Factor</b>
BI	0.03
Med Pay	0.03
UM	0.03
Collision	0.03
Comp	0.03

**CycleGuard Factor = (1 + Coverage Factor)<sup>Policy Effective Date – CycleGuard Counter Date rounded down to a whole year</sup>**

**\*CycleGuard Counter Date is located on Page R1 Base Rates**

**LIBERTY MUTUAL INSURANCE GROUP**  
**AUTOMOBILE RATING MANUAL**  
**MISCELLANEOUS SURCHARGES AND DISCOUNTS**

**38. Market Segment Program**

The following rules apply to policies originally effective on or after April 21, 2008 and renewals effective on or after May 26, 2008.

Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor (as shown in the Automobile Rating Pages, Section R)

Policies will be evaluated periodically with Liberty Mutual to determine whether they will maintain their current factor.

The factor will be applied to Liability, Medical Payments, Collision and Damage to your Auto premiums, as well as to any premium calculated under the Safe Driver Insurance Plan.

**39. CycleGuard**

Base Rate Premiums for Bodily Injury Liability, Medical Payments, Uninsured Motorist Coverage, Collision, and Comprehensive will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

**40. Reserved for Future Use**

**LIBERTY INSURANCE CORPORATION**  
**AUTOMOBILE RATING MANUAL**  
**MISCELLANEOUS VEHICLES RULES**

For vehicles insured in this Miscellaneous Vehicles Rules Section the Rules, Rates and premium charges of the Liberty Mutual Insurance Group will apply without deviation. All base rates and premiums in this section are subject to adjustment as defined in Rule 39 of this manual.

Rule 87. Motorcycle, Mopeds, Motor Scooters, Motorbikes, Go-Carts and Other Similar Motor Vehicles Not Used for Business Purposes does not apply to this exception.

**LIBERTY MUTUAL INSURANCE GROUP**  
**AUTOMOBILE RATING MANUAL**  
**MISCELLANEOUS VEHICLES RULES**

The vehicles insured under this section will have coverage limited by endorsement. All base rates and premiums in this section are subject to adjustment as defined in Rule 39 of this manual.

**86. Motor Homes**

A Motor Home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area must consist of facilities for cooking and sleeping. A pickup truck with a camper body attached is not a Motor Home. (See the Camper Bodies Rule.)

**A. Premium Determination**

**1. Liability, Uninsured Motorists, Underinsured Motorists and Personal Injury Protection Rates.**

**a. Motor Homes Used in Commuting or Business.**

Classify and rate as a Private Passenger Automobile. (See the Automobile Premium Determination Pages (Section PD)).

**b. Vehicles not used in Commuting and not used in Business.**

Refer to the Automobile Rating Pages (Section R) and Hazards Covered and Limits rule (PIP Medical

Payments) for the appropriate territory to determine the base premium for the limit selected.

Also on these pages are the available limits and charges for Increased PIP Medical Payments, Work Loss, Accidental Death, Uninsured and Underinsured Motorists Coverages. Add these charges together and multiply the sum by a rating factor of .46.

**2. Physical Damage Stated Amount Basis**

**a. Covered Property Coverage**

Covered Property Coverage may be afforded by adding the dollar value of the Covered Property to the Stated Amount value of the Motor Home and then determining a Symbol for the higher value. The deductible shall be the same as that chosen for the Damage To Your Auto Coverage.

**b. Damage To Your Auto and Collision Coverages.**

Determine the symbol using the tables in the Symbol Determination found in Manual Section

**E.**

Damage To Your Auto and Collision Coverages are available on a Stated Amount basis. To determine the rate for these coverages, multiply the premium calculated in the Automobile Premium Determination

Pages (Section PD) (based on deductible chosen, symbol and model year) by rating factor .50.

**c. Towing and Labor Cost Coverage is available for Motor Homes.**

To determine the rate, refer to Comprehensive and Collision Options page of the Automobile Rating Pages (Section R). To determine the premium, refer to the Automobile Premium Determination Pages (Section PD).

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## Automobile Rating Manual

Step #	LIABILITY	Calculations
1	Liability Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Increased Liability Limit Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	Accident Prevention Course Discount Factor	
7	Anti Lock Brake Discount Factor	x
8	Inexperienced Operator Surcharge Factor	x
9	Financial Responsibility Surcharge Factor	x
10	Step 6x 7x 8 x 9 (Round to the Hundreth)	
11	Step 5 x 10 (Round to the Dollar)	
12	Class Factor	
13	Multi Car Discount Factor	-
14	LIC Preferred Discount Factor	x
15	Market Segment Factor	x
16	LIC Tier Rating Factor	x
17	Good Student Discount Factor	x
18	College Educated Discount Factor	x
19	Driver Training Discount Factor	x
20	Step 12- 13 x 14 x 15 x 16 x 17x18x19 (Round to the Hundreth)	
21	SC9 Credit Factor	x
22	Step 20 x 21 (Round to the Hundreth)	
23	Step 11 x 22 (Round to the Dollar)	
24	Platinum Discount Factor	x
25	Step 23 x 24 (Round to the Dollar)	
26	Group Savings Plus Discount Factor	x
27	Liability Total Step 25 x 26 (Round to the Dollar)	

Step #	Personal Injury Protection Medical Payments	Calculations
1	PIP Medical Payments Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Anti Lock Brake Discount Factor	x
5	Inexperienced Operator Surcharge Factor	x
6	Accident Prevention Course Discount Factor	x
7	Passive Restraint Discount Factor	x
8	Financial Responsibility Surcharge Factor	x
9	Step 4 x 5 x 6 x 7x 8 (Round to the Hundreth)	
10	Step 3 x 9 (Round to the Dollar)	
11	Class Factor	
12	Multi Car Discount Factor	-
13	LIC Preferred Discount Factor	x
14	Market Segment Factor	x
15	LIC Tier Rating Factor	x
16	Good Student Discount Factor	x
17	College Educated Discount Factor	x
18	Driver Training Discount Factor	x
19	Step 11-12 x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundreth)	
20	SC9 Credit Factor	x
21	Step 19 x 20 (Round to the Hundreth)	
22	Step 10 x 21 (Round to the Dollar)	
23	Platinum Discount Factor	x
24	Step 22 x 23 (Round to the Dollar)	x
25	Group Savings Plus Discount Factor	x
26	Step 24 x 25 (Round to the Dollar)	
27	Work Loss Benefits Rate	
28	Accidental Death Benefits Rate	+
29	Step 27 x 28 (Round to the Dollar)	
30	Anti Lock Brake Discount Factor	
31	Passive Restraint Discount Factor	x
32	Step 30 x 31 (Round to the Hundreth)	
33	Step 29 x 32 (Round to the Dollar)	
34	LIC Deviation Factor	x
35	Step 33 x 34 (Round to the Dollar)	
36	Platinum Discount Factor	x
37	Step 35 x 36 (Round to the Hundreth)	
38	Group Savings Plus Discount Factor	x
39	Step 37 x 38 (Round to the Dollar)	
40	Increased PIP Medical Payments Rate	
41	Market Segment Factor	x
42	LIC Tier Rating Factor	x
43	Step 40 x 41 x 42(Round to the Dollar)	
44	Platinum Discount Factor	x
45	Step 43 x 44 (Round to the Dollar)	
46	Group Savings Plus Discount Factor	x
47	Step 45 x 46 (Round to the Dollar)	
48	PIP Med Payments Total Step 26 + 39 + 47(Round to the Dollar)	

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## Automobile Rating Manual

Step #	UNINSURED MOTORIST	Calculations
1	Uninsured Motorists Limits Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	LIC Deviation Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	Platinum Discount Factor	x
7	Step 5 x 6 (Round to the Dollar)	
8	Group Savings Plus Discount Factor	x
9	Uninsured Motorist Total Step 7 x 8 (Round to the Dollar)	

Step #	UNDERINSURED MOTORIST	Calculations
1	Underinsured Motorists Limits Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	LIC Deviation Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	Platinum Discount Factor	x
7	Step 5 x 6 (Round to the Dollar)	
8	Group Savings Plus Discount Factor	x
9	Underinsured Motorist Total Step 7 x 8 (Round to the Dollar)	

Step #	COMPREHENSIVE	Calculations
1	Comprehensive Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Model Year & Symbol Factor - Comprehensive Factor	x
5	Comprehensive Deductible Factor	x
6	Step 3 x 4 x 5 (Round to the Dollar)	
7	Inexperienced Operator Surcharge Factor	x
8	Anti Theft Device Discount Factor	x
9	Accident Prevention Course Discount Factor	x
10	Step 7 x 8 x 9 (Round to the Hundreth)	
11	Step 6 x 10 (Round to the Dollar)	
12	Class Factor	
13	Multi Car Discount Factor	-
14	LIC Preferred Discount Factor	x
15	Market Segment Factor	x
16	LIC Tier Rating Factor	x
17	Good Student Discount Factor	x
18	College Educated Discount Factor	x
19	Driver Training Discount Factor	x
20	Step 12 - 13 x 14 x 15 x 16 x 17 x 18 x 19 (Round to the Hundreth)	
21	SC9 Credit Factor	x
22	Step 20 x 21 (Round to the Hundreth)	
23	Step 11 x 22 (Round to the Dollar)	
24	Platinum Discount Factor	x
25	Step 23 x 24 (Round to the Dollar)	
26	Group Savings Plus Discount Factor	x
27	Comprehensive Total Step 25 x 26 (Round to the Dollar)	

Step #	COLLISION	Calculations
1	Collision Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Model Year & Symbol Factor - Collision Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	Collision Deductible Factor	x
7	Step 5 x 6 (Round to the Dollar)	
8	Collision Pick Up and Van Discount Factor	x
9	Step 7 x 8 (Round to the Dollar)	
10	Inexperienced Operator Surcharge Factor	x
11	Accident Prevention Course Discount Factor	
12	Step 10 x 11 (Round to the Hundreth)	
13	Step 9 x 12 (Round to the Dollar)	
14	Class Factor	
15	Multi Car Discount Factor	-
16	LIC Preferred Discount Factor	x
17	Market Segment Factor	x
18	LIC Tier Rating Factor	x
19	Good Student Discount Factor	x
20	College Educated Discount Factor	x
21	Driver Training Discount Factor	x
22	Step 14 - 5 x 16 x 17 x 18 x 19 x 20 x 21 (Round to the Hundreth)	
23	SC9 Credit Factor	x
24	Step 22 x 23 (Round to the Hundreth)	
25	Step 13 x 24 (Round to the Dollar)	
26	Platinum Discount Factor	x
27	Step 25 x 26 (Round to the Dollar)	
28	Group Savings Plus Discount Factor	x
29	Collision Total Step 27 x 28 (Round to the Dollar)	

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## Automobile Rating Manual

Step #	LIABILITY SDIP	Calculations
1	Liability Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2(Round to the Dollar)	=
4	Increased Liability Limit Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	Market Segment Factor	x
7	LIC Tier Rating Factor	x
8	Step 5 x 6 x 7 (Round to the Dollar)	=
9	Accident Points Factor	
10	Violations Points Factor	+
11	Step 9 + 10 (No Rounding)	=
12	Step 8 x 11 (Round to the Dollar)	=
13	Platinum Discount Factor	x
14	Step 12 x 13 (Round to the Dollar)	=
15	Group Savings Plus Discount Factor	x
16	<b>Liability SDIP Total</b> Step 14 x 15 (Round to the Dollar)	=

Step #	Collision SDIP	Calculations
1	Collision Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2(Round to the Dollar)	=
4	Collision Deductible Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	Market Segment Factor	x
7	LIC Tier Rating Factor	x
8	Step 5 x 6 x 7 (Round to the Dollar)	=
9	Pick Up and Van Discount Factor	x
10	Step 8 x 9 (Round to the Dollar)	=
11	Accident Points Factor	
12	Violation Points Factor	+
13	Step 11 + 12 (No Rounding)	=
14	Step 10 x 13 (Round to the Dollar)	=
15	Platinum Discount Factor	x
16	Step 14 x 15 (Round to the Dollar)	=
17	Group Savings Plus Discount Factor	x
18	<b>Collision SDIP Total</b> Step 16 x 17 (Round to the Dollar)	=

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## Automobile Rating Manual

Step #	TRAILER COMPREHENSIVE	Trailer Amount <20,000
1	Trailer Comprehensive Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Miscellaneous Trailers Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	LIC Deviation Factor	x
7	Step 5 x 6 (Round to the Dollar)	
8	Platinum Discount Factor	x
9	Step 7 x 8 (Round to the Dollar)	
10	Group Savings Plus Discount Factor	x
11	Trailer Comprehensive Total Step 9 x 10 (Round to the Dollar)	
<b>OR</b>		
Step #	TRAILER COMPREHENSIVE	Trailer Amount > 20,000
1	Trailer Comprehensive Rate (uses 20,000 rate)	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Trailer Physical Damage Excess Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	Trailer Amount Value	
7	Minus 20,000	-20,000
8	Step 6 - 7 (No Rounding)	
9	Divide by 1,000	/1000
10	Step 8 / 9 (Round up to the Dollar)	
11	Step 5 x 10 (Round to the Dollar)	
12	Trailer Comprehensive Rate (uses 20,000 rate)	+
13	Step 11 + 12 (No Rounding)	
14	Miscellaneous Trailers Factor	x
15	Step 13 x 14 (Round to the Dollar)	
16	LIC Deviation Factor	x
17	Step 15 x 16 (Round to the Dollar)	
18	Platinum Discount Factor	x
19	Step 17 x 18 (Round to the Dollar)	
20	Group Savings Plus Discount Factor	x
21	Trailer Comprehensive Total Step 19 x 20 (Round to the Dollar)	
<b>OR</b>		
Step #	TRAILER COLLISION	Trailer Amount <20,000
1	Trailer Collision Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Miscellaneous Trailers Factor	x
5	Step 3 x 4 (Round to the Dollar)	
6	LIC Deviation Factor	x
7	Step 5 x 6 (Round to the Dollar)	
8	Platinum Discount Factor	x
9	Step 7 x 8 (Round to the Dollar)	
10	Group Savings Plus Discount Factor	x
11	Trailer Collision Total Step 9 x 10 (Round to the Dollar)	
<b>OR</b>		
Step #	TRAILER COLLISION	Trailer Amount > 20,000
1	Trailer Collision Rate (uses 20,000 rate)	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	
4	Trailer Physical Damage Excess Factor	x
5	Step 3 x 4 (Round to the Hundredth)	
6	Trailer Amount	
7	Minus 20,000	-20,000
8	Step 6 - 7 (No Rounding)	
9	Divide by 1,000	/1000
10	Step 8 / 9 (Round up to the Dollar)	
11	Step 5 x 10 (Round to the Dollar)	
12	Trailer Collision Rate (uses 20,000 rate)	+
13	Step 11 + 12 (No Rounding)	
14	Miscellaneous Trailers Factor	x
15	Step 13 x 14 (Round to the Dollar)	
16	LIC Deviation Factor	x
17	Step 15 x 16 (Round to the Dollar)	
18	Platinum Discount Factor	x
19	Step 17 x 18 (Round to the Dollar)	
20	Group Savings Plus Discount Factor	x
21	Trailer Collision Total Step 19 x 20 (Round to the Dollar)	

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## Automobile Rating Manual

Step #	ANTIQUÉ LIABILITY	Calculations
1	Liability Base Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate	Step 1 x 2 (Round to the Dollar)
4	Liability Increased Limit Factor	x
5		Step 3 x 4 (Round to the Dollar)
6	Antique Discount Factor	x
7		Step 5 x 6 (Round to the Dollar)
8	Financial Responsibility Surcharge Factor	x
9		Step 7 x 8 (Round to the Dollar)
10	Class Factor	
11	LIC Deviation Factor	x
12		Step 10 x 11 (Round to the Hundreth)
13		Step 9 x 12 (Round to the Dollar)
14	Platinum Discount Factor	x
15		Step 13 x 14 (Round to the Dollar)
16	Group Savings Plus Discount Factor	x
17	<b>Antique Liability Total</b>	<b>Step 15 x 16 (Round to the Dollar)</b>

Step #	ANTIQUÉ PIP MEDICAL PAYMENTS	Calculations
1	Basic PIP Medical Payments Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate	Step 1 x 2 (Round to the Dollar)
4	Financial Responsibility Surcharge Factor	x
5		Step 3 x 4 (Round to the Dollar)
6	Class Factor	
7	LIC Deviation Factor	x
8		Step 6 x 7 (Round to the Hundreth)
9		Step 5 x 8 (Round to the Dollar)
10	Platinum Discount Factor	x
11		Step 9 x 10 (Round to the Dollar)
12	Group Savings Plus Discount Factor	x
13		Step 11 x 12 (Round to the Dollar)
14	Work Loss Benefits Rate	
15	Accidental Death Benefits Rate	+
16		Step 14 + 15 (Round to the Dollar)
17	LIC Deviation Factor	x
18		Step 16 x 17 (Round to the Dollar)
19	Platinum Discount Factor	x
20		Step 18 x 19 (Round to the Dollar)
21	Group Savings Plus Discount Factor	x
22		Step 20 x 21 (Round to the Dollar)
23	Increased PIP Medical Payments Rate	
24	LIC Deviation Factor	x
25		Step 23 x 24 (Round to the Dollar)
26	Platinum Discount Factor	x
27		Step 25 x 26 (Round to the Dollar)
28	Group Savings Plus Discount Factor	x
29		Step 27 x 28 (Round to the Dollar)
30	<b>Antique PIP Med Pay Total</b>	<b>Step 13 + 22 + 29</b>

# ARKANSAS Automobile Rating Manual Premium Determination

Step #	ANTIQUE UNINSURED	Calculations
1	Uninsured Motorists Limits Rate	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	=
4	Antique Discount Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	LIC Deviation Factor	x
7	Step 5 x 6 (Round to the Dollar)	=
8	Platinum Discount Factor	x
9	Step 7 x 8 (Round to the Dollar)	=
10	Group Savings Plus Discount Factor	x
11	<b>Antique Uninsured Total</b> Step 9 x 10 (Round to the Dollar)	=

Step #	ANTIQUE COMPREHENSIVE	Calculations
1	Antique Stated Amount	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	=
4	Divide by 100	/100
5	Step 3 ÷ 4 (No Rounding)	=
6	Antique Comprehensive Deductible Factor	x
7	Step 5 x 6 (Round to the Dollar)	=
8	LIC Deviation Factor	x
9	Step 7 x 8 (Round to the Dollar)	=
10	Platinum Discount Factor	x
11	Step 9 x 10 (Round to the Dollar)	=
12	Group Savings Plus Discount Factor	x
13	<b>Antique Comprehensive Total</b> Step 11 x 12 (Round to the Dollar)	=

Step #	ANTIQUE COLLISION	Calculations
1	Antique Stated Amount	
2	CycleGuard Factor	x
3	CycleGuard Adjusted Base Rate Step 1 x 2 (Round to the Dollar)	=
4	Divide by 100	/100
5	Step 3 ÷ 4 (No Rounding)	=
6	Antique Collision Deductible Factor	x
7	Step 5 x 6 (Round to the Dollar)	=
8	LIC Deviation Factor	x
9	Step 7 x 8 (Round to the Dollar)	=
10	Platinum Discount Factor	x
11	Step 9 x 10 (Round to the Dollar)	=
12	Group Savings Plus Discount Factor	x
13	<b>Antique Collision Total</b> Step 11 x 12 (Round to the Dollar)	=

SERFF Tracking Number: LBPM-125738053 State: Arkansas  
 First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$25  
 Company Tracking Number: AR AO CYCLEGUARD  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Auto  
 Project Name/Number: CycleGuard/AR AO CycleGuard

## Supporting Document Schedules

<b>Satisfied -Name:</b>	A-1 Private Passenger Auto Abstract	<b>Review Status:</b> Filed	07/28/2008
<b>Comments:</b>			
<b>Attachment:</b>			
	AR A1 form.pdf		
<b>Bypassed -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b> Filed	07/28/2008
<b>Bypass Reason:</b>	n/a - rule filing only		
<b>Comments:</b>			
<b>Bypassed -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b> Filed	07/28/2008
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b> Filed	07/28/2008
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b> Filed	07/28/2008
<b>Comments:</b>			
<b>Attachments:</b>			
	Transmittal.pdf		
	cover letter AR CycleGuard 08.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  No   
 If yes, list the areas: \_\_\_\_\_

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

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

4. Do you insure drivers with an international or foreign driver's license? Yes  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\* 20%

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

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?  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?  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)

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>
	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

<b>3. Group Name</b>	<b>Group NAIC #</b>
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	

<b>5. Company Tracking Number</b>	<b>AR AO CycleGuard</b>
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**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
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Jennifer Colby		

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

<b>9. Type of Insurance (TOI)</b>	Personal Auto
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	Private Passenger Auto
<b>11. State Specific Product code(s) (if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title</b> (Marketing title)	Liberty Guard Personal Auto Policy Program
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 10/20/2008                      Renewal: 11/24/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

<b>16. Reference Organization</b> (if applicable)	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	July 17, 2008
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

### Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	AR AO CycleGuard
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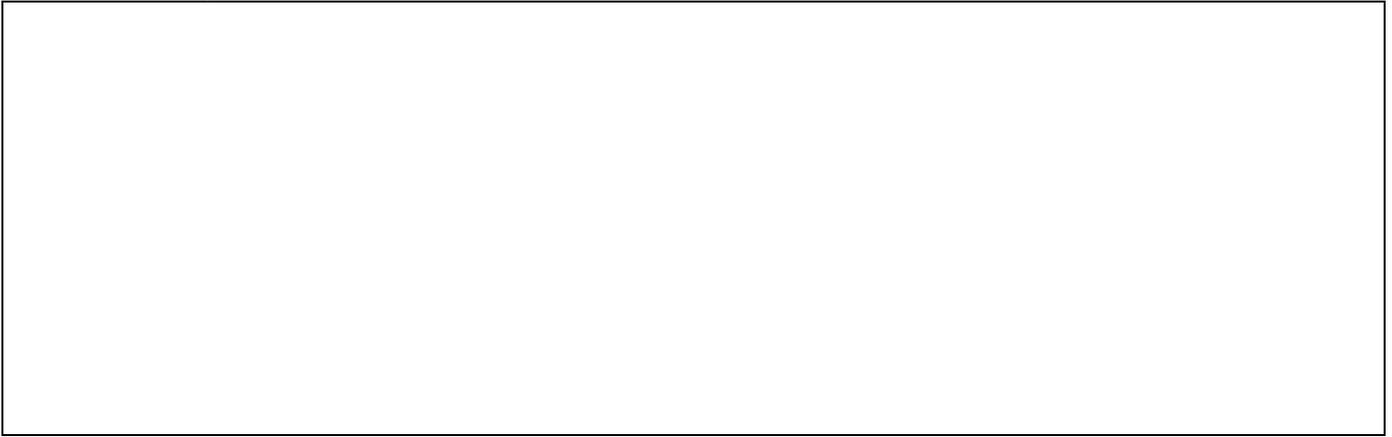
<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

In accordance with the applicable statutory and regulatory provisions, Liberty Mutual Fire Insurance Company (LMFIC), the Liberty Insurance Corporation (LIC) and The First Liberty Insurance Corporation (TFLIC) request permission to revise their Personal Automobile Policy Program for all new business policies produced and effective on or after October 20, 2008 and for renewals effective on and after November 24, 2008.

<b>22. Filing Fees</b> (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:** 25.00

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



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



175 Berkeley Street  
Maldrop O3-J  
Boston, MA 02117  
Telephone: (800) 225-8346  
Facsimile: (617) 574-5821

Submitted via SERFF

July 17, 2008

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

**RE: Automobile Rule Filing-Cycle Guard  
LibertyGuard Personal Auto Policy Program  
Liberty Mutual Fire Insurance Company, NAIC 111-23035  
Liberty Insurance Corporation, NAIC 111-42404  
The First Liberty Insurance Corporation, NAIC 111 33588**

Dear Commissioner:

In accordance with the applicable statutory and regulatory provisions, Liberty Mutual Fire Insurance Company (LMFIC), the Liberty Insurance Corporation (LIC) and The First Liberty Insurance Corporation (TFLIC) request permission to revise their Personal Automobile Policy Program for all new business policies produced and effective on or after **October 20, 2008** and for renewals effective on and after **November 24, 2008**.

**Summary of Changes:**

Introduce a coverage factor, Rule 39- CycleGuard as follows:

**39. CycleGuard**

Base Rate Premiums for Bodily Injury Liability, Medical Payments, Uninsured Motorist Coverage, Collision, and Comprehensive will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

CycleGuard Rate Page Summary:

Coverage	Factor
BI	0.03
Med Pay	0.03
UM	0.03
Collision	0.03
Comp	0.03

CycleGuard Factor = (1+Coverage Factor) Policy Effective Date-CycleGuard Counter Date Round Down to a whole year

CycleGuard Counter Date is defined on page R1 Base Rates

Base Rate Premiums for Bodily Injury Liability, Medical Payments, Uninsured Motorist Coverage, Collision, and Comprehensive will be adjusted by the Coverage Factor found on page R13.

### **Rating Manual Revisions**

#### **Section, Page #, and Rule**

#### **Explanation of Change**

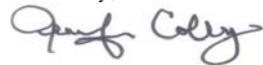
Section D, Page 4	Rule 39 Base Rate Premiums for Bodily Injury Liability, Medical Payments, Uninsured Motorist Coverage, Collision, and Comprehensive will be adjusted by the CycleGuard Factor.
Section R, Page 1	Introduce CycleGuard Counter Date-no change to Base Rates
Section R, Page 13	Page shows the calculation of CycleGuard Factor by Coverage
Section PD, Page 1, 2, 4, 5, 6, 7	Premium Determination Page to include CycleGuard Factor.
Section I Page 1	All base rates and premiums in this section are subject to adjustment as defined in Rule 39 of this manual.
Section I Page 1 LIC	All base rates and premiums in this section are subject to adjustment as defined in Rule 39 of this manual.

### **Rate Effect**

There is no current rate effect associated with this filing.

Included are any applicable revised manual pages.

Sincerely,



Jennifer Colby  
Industry Filings Analyst  
Liberty Mutual Industry & Regulatory Relations