

SERFF Tracking Number: LBPM-126910159 State: Arkansas
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$50
Company Tracking Number: AR AO SR AND ACF 01 11
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations
Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

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-126910159 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$50
Sub-TOI: 19.0000 Personal Auto Combinations Co Tr Num: AR AO SR AND ACF State Status: Fees verified and received
01 11
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Author: Victoria Yee Disposition Date: 01/20/2011
Date Submitted: 11/22/2010 Disposition Status: Filed
Effective Date Requested (New): 01/17/2011 Effective Date (New): 02/21/2011
Effective Date Requested (Renewal): 02/21/2011 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Rate Revision and Age SubClass Factors
Project Number: AR AO SR and ACF 01 11

Status of Filing in Domicile: Authorized
Domicile Status Comments: LMFIC is domiciled in WI where filing is authorized
LIC & TFLIC are domiciled in WI where filing is authorized

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/20/2011

State Status Changed: 11/29/2010

Deemer Date:

Created By: Victoria Yee

Submitted By: Victoria Yee

Corresponding Filing Tracking Number:

Filing Description:

In accordance with File & Use provision, Liberty Mutual would like to make the following revisions in their automobile rating manual:

1. Revise Comprehensive Rates
2. Revise Collision Rates
3. Revise Pick up and Van Discount

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4. Shift Model Year Symbol base from Symbol 8, 2009 to Symbol 8, 2010
5. Introduce the Age SubClass Factor

These changes will have a rate impact of +0.6%.

Company and Contact

Filing Contact Information

Victoria Yee, Industry Filing Analyst
 175 Berkeley Street
 Mailstop 04G/H
 Boston, MA 02116
 Victoria.Yee@LibertyMutual.com
 800-225-8346 [Phone] 47161 [Ext]
 617-654-3452 [FAX]

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: Illinois |
| 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: | AR Rate/Rule Filing Fee |
| Per Company: | No |

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|----------|----------------|---------------|
| Liberty Insurance Corporation | \$0.00 | 11/22/2010 | |
| Liberty Mutual Fire Insurance Company | \$100.00 | 11/22/2010 | 42180760 |
| The First Liberty Insurance Corporation | \$0.00 | 11/22/2010 | |

SERFF Tracking Number: *LBPM-126910159* State: *Arkansas*
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 Product Name: *Auto*
 Project Name/Number: *Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11*

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Alexa Grissom | 01/20/2011 | 01/20/2011 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------------|---------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Alexa Grissom | 01/06/2011 | 01/06/2011 | Victoria Yee | 01/07/2011 | 01/07/2011 |
| Pending Industry Response | Alexa Grissom | 12/14/2010 | 12/14/2010 | Victoria Yee | 12/16/2010 | 12/21/2010 |
| Pending Industry Response | Alexa Grissom | 11/29/2010 | 11/29/2010 | Victoria Yee | 12/08/2010 | 12/09/2010 |

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 Product Name: Auto
 Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Disposition

Disposition Date: 01/20/2011
 Effective Date (New): 02/21/2011
 Effective Date (Renewal):
 Status: Filed
 Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|-----------------------------------|---------------------------|--|---|---|--|--|
| Liberty Insurance Corporation | 3.800% | 0.200% | \$698 | 165 | \$376,931 | 5.000% | 0.000% |
| Liberty Mutual Fire Insurance Company | 3.800% | 0.600% | \$49,665 | 4,576 | \$7,810,589 | 9.700% | 0.000% |
| The First Liberty Insurance Corporation | 3.800% | 1.600% | \$4,145 | 185 | \$253,652 | 5.000% | 0.000% |

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 3.800%
 Overall Percentage Rate Impact For This Filing 0.600%
 Effect of Rate Filing-Written Premium Change For This Program \$54,508

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Effect of Rate Filing - Number of Policyholders Affected 4,926

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 TOI: *19.0 Personal Auto* Sub-TOI: *19.0000 Personal Auto Combinations*
 Product Name: *Auto*
 Project Name/Number: *Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11*

| | | | |
|-----------------------|-------------|-------|-----|
| Rate (revised) | Rule Manual | Filed | Yes |
| Rate | Rule Manual | Filed | Yes |
| Rate (revised) | Rule Manual | Filed | Yes |
| Rate | Rule Manual | Filed | Yes |
| Rate (revised) | Rule Manual | Filed | Yes |
| Rate | Rule Manual | Filed | Yes |
| Rate (revised) | Rule Manual | Filed | Yes |
| Rate | Rule Manual | Filed | Yes |

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Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/07/2011
Submitted Date 01/07/2011

Dear Alexa Grissom,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Please find APCS forms in Excel format attached. Our apologies for this oversight.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please do not hesitate to contact me if you should have any additional questions or concerns. Thank you.

Sincerely,
Victoria Yee

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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0000 Personal Auto Combinations*
Product Name: *Auto*
Project Name/Number: *Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11*

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/14/2010

Submitted Date 12/14/2010

Respond By Date

Dear Victoria Yee,

This will acknowledge receipt of the captioned filing. Please submit updated Rf-1 forms and APCS as well if the effective date will be revised.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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 Product Name: Auto
 Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 12/16/2010
 Submitted Date 12/21/2010

Dear Alexa Grissom,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Enclosed please find updated RF-1 and APCS forms. In addition, we are submitting a post submission update which updates the Rate/Rule Schedule Tab.

Please be advised we are requesting a revised effective date of February 21, 2011 for new business and March 28, 2011 for renewal business. Enclosed please find revised rule/rate pages which have been updated with the new requested effective date.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|-------------------------|------------------|-------------|-------------------------|
| Rule Manual | Index i | Replacement | |
| Previous Version | | | |
| Rule Manual | Index i | Replacement | |
| Rule Manual | Index ii | Replacement | |
| Previous Version | | | |
| Rule Manual | Index ii | Replacement | |

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>LBPM-126910159</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>First Filing Company:</i> | <i>Liberty Insurance Corporation, ...</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
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| <i>TOI:</i> | <i>19.0 Personal Auto</i> | <i>Sub-TOI:</i> | <i>19.0000 Personal Auto Combinations</i> |
| <i>Product Name:</i> | <i>Auto</i> | | |
| <i>Project Name/Number:</i> | <i>Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11</i> | | |
| <i>Rule Manual</i> | <i>Section B Page 4</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>Section B Page 4</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>Section B Page 5</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>Section B Page 5</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>Section B Page 6</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>Section B Page 6</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>R-1</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-1</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>R-1</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>R-6</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-6</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>R-9</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-9</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>R-16</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-16</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>R-17</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-17</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>R-18</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-18</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>R-19</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-19</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>R-20</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>R-20</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>R-21</i> | <i>New</i> | |
| <i>Previous Version</i> | | | |

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>LBPM-126910159</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>First Filing Company:</i> | <i>Liberty Insurance Corporation, ...</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
| <i>Company Tracking Number:</i> | <i>AR AO SR AND ACF 01 11</i> | | |
| <i>TOI:</i> | <i>19.0 Personal Auto</i> | <i>Sub-TOI:</i> | <i>19.0000 Personal Auto Combinations</i> |
| <i>Product Name:</i> | <i>Auto</i> | | |
| <i>Project Name/Number:</i> | <i>Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11</i> | | |
| <i>Rule Manual</i> | <i>R-21</i> | <i>New</i> | |
| <i>Rule Manual</i> | <i>PD-1</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>PD-1</i> | <i>Replacement</i> | |
| <i>Rule Manual</i> | <i>PD-2</i> | <i>Replacement</i> | |
| <i>Previous Version</i> | | | |
| <i>Rule Manual</i> | <i>PD-2</i> | <i>Replacement</i> | |

Please do not hesitate to contact us if you have any additional questions or concerns.

Sincerely,
Victoria Yee

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Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/29/2010
Submitted Date 11/29/2010
Respond By Date

Dear Victoria Yee,

This will acknowledge receipt of the captioned filing. Please justify making 2 rate impact filing in such close proximity. The Rf-1 indicates Liberty took an increase in October.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

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Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/08/2010
Submitted Date 12/09/2010

Dear Alexa Grissom,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Our recent rate change back in October affected base rates uniformly across the state. Our current changes support some changes to the overall rating plan. The three proposed changes are:

1. Movement to ISO Model Year base of 2010, which we do annually as model years increase
2. Introduction of Age Sub-Class Factor
3. Removal of pickup/van discount on older vehicles

In light of the change we already made in October, we are asking to be allowed to make the three updates to our rate plan, but we propose making this a rate neutral change. The previously calculated impact was an increase of 0.7%. We have taken offsetting base rate decreases on comprehensive and collision rates in some of our largest territories to make the overall rate impact 0%.

Enclosed please find revised mock and up final version of Rate Page R-1 and a post submission update with revised rate figures in the rate/rule schedule tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|-------------------------|------------------|-------------|-------------------------|
| Rule Manual | R-1 | Replacement | |
| Previous Version | | | |

SERFF Tracking Number: *LBPM-126910159* *State:* *Arkansas*
First Filing Company: *Liberty Insurance Corporation, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *AR AO SR AND ACF 01 11*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0000 Personal Auto Combinations*
Product Name: *Auto*
Project Name/Number: *Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11*
Rule Manual ***R-1*** ***Replacement***

Please do not hesitate to contact me if you have any additional questions or concerns.

Sincerely,
Victoria Yee

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 Product Name: Auto
 Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Post Submission Update Request Submitted On 12/21/2010

Status: Submitted
Created By: Victoria Yee

General Information:

| Field Name | Requested Change | Prior Value |
|--------------------------------------|------------------|-------------|
| Reference Organization | | |
| Reference Number | | |
| Reference Title | | |
| Corresponding Filing Tracking Number | | |

Rate Information:

| Field Name | Requested Change | Prior Value |
|------------------|------------------|-------------|
| Rate Change Type | Neutral | Increase |

Company Rate Information:

Company Name:Liberty Insurance Corporation

| Field Name | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Rate Impact | -0.500% | 0.200% |
| Written Premium Change for this Program | \$-1942 | \$698 |
| Minimum %Change (where required) | -3.100% | 0.000% |

Company Name:Liberty Mutual Fire Insurance Company

| Field Name | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Rate Impact | 0.000% | 0.600% |
| Written Premium Change for this Program | \$-3223 | \$49665 |
| Minimum %Change (where required) | -4.400% | 0.000% |

Company Name:The First Liberty Insurance Corporation

| Field Name | Requested Change | Prior Value |
|------------|------------------|-------------|
|------------|------------------|-------------|

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 Product Name: Auto
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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.100%
Effective Date of Last Rate Revision: 10/26/2009
Filing Method of Last Filing: File & Use

Company Rate Information

| Company Name: | Company Rate Change: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|----------------------|-----------------------------|------------------------|--|--|-----------------------------------|------------------------------------|------------------------------------|
| Liberty Insurance Corporation | N/A | 3.800% | 0.200% | \$698 | 165 | \$376,931 | 5.000% | 0.000% |
| Liberty Mutual Fire Insurance Company | N/A | 3.800% | 0.600% | \$49,665 | 4,576 | \$7,810,589 | 9.700% | 0.000% |
| The First Liberty Insurance Corporation | N/A | 3.800% | 1.600% | \$4,145 | 185 | \$253,652 | 5.000% | 0.000% |

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| <i>Product Name:</i> | <i>Auto</i> | | |
| <i>Project Name/Number:</i> | <i>Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11</i> | | |

Overall Rate Information for Multiple Company Filings

| | |
|---|----------|
| Overall % Rate Indicated: | 3.800% |
| Overall Percentage Rate Impact For This Filing: | 0.600% |
| Effect of Rate Filing - Written Premium Change For This Program: | \$54,508 |
| Effect of Rate Filing - Number of Policyholders Affected: | 4926 |

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Rate/Rule Schedule

| Schedule Item Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|-----------------------|---------------|-------------------|-------------|---|
| Filed 01/20/2011 | Rule Manual | Index i | Replacement | Index i MU Feb 11.pdf Index i Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | Index ii | Replacement | Index ii MU.pdf Index ii Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | Section B Page 4 | Replacement | Section B Page 4 MU Feb 11.pdf Section B Page 4 Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | Section B Page 5 | Replacement | Section B Page 5 MU Feb 11.pdf Section B Page 5 Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | Section B Page 6 | Replacement | Section B Page 6 MU Feb 11.pdf Section B Page 6 Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | R-1 | Replacement | R-1 MU Feb 11.pdf R-1 Clean Feb 11.pdf |
| Filed 01/20/2011 | Rule Manual | R-6 | Replacement | R-6 MU Feb 11.pdf R-6 Clean Feb 11.pdf |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

| Title of Rule | Rule Number | Section | Page Number |
|---|--------------------|----------------|--------------------|
| Age Subclass Factor | 20F | B | 04 |
| All-Terrain Vehicles | 89 | I | 04 |
| Anti-Lock Braking System Discount | 28 | D | 02 |
| Antique Private Passenger Automobiles | 45 | E | 04 |
| Anti-Theft Devices Discount | 34 | D | 03 |
| Application of Manual | 1 | A | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | - | A | 01 LIC |
| Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage | 77 | H | 01 |
| Better Car Replacement | 80 | H | 02 |
| Camper Bodies | 65 | G | 01 |
| Cancellation | 6 | A | 02 |
| Certified Risks Financial Responsibility | 29 | D | 02 |
| Changes | 5 | A | 02 |
| Classification Rule | 20 | B | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 20 | B | 01 LIC |
| College Educated Discount | 35 | D | 03 |
| Customizing Equipment | 78 | H | 02 |
| Definitions | 20B | B | 01 |
| Driver Training Credit | 20H I | B | 06 |
| Dune Buggies | 90 | I | 05 |
| Eligibility | 2 | A | 01 |
| Extended Non-Owned Coverage | 57 | F | 02 |
| Extended Transportation Expenses Coverage | 76 | H | 01 |
| Golf Carts | 91 | I | 06 |
| Good Student Credit | 20G H | B | 05 |
| Group Savings Plus Discount | 25 | D | 01 |
| Hazards Covered And Limits | 41 | E | 01 |
| A. Liability Insurance | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01 LIC |
| B. Physical Damage Coverages | 41 | E | 02 |
| Inexperienced Operators | 26 | D | 01 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

| Title of Rule | Rule Number | Section | Page Number |
|---|--------------------|----------------|--------------------|
| Age Subclass Factor | 20F | B | 04 |
| All-Terrain Vehicles | 89 | I | 04 |
| Anti-Lock Braking System Discount | 28 | D | 02 |
| Antique Private Passenger Automobiles | 45 | E | 04 |
| Anti-Theft Devices Discount | 34 | D | 03 |
| Application of Manual | 1 | A | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | - | A | 01 LIC |
| Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage | 77 | H | 01 |
| Better Car Replacement | 80 | H | 02 |
| Camper Bodies | 65 | G | 01 |
| Cancellation | 6 | A | 02 |
| Certified Risks Financial Responsibility | 29 | D | 02 |
| Changes | 5 | A | 02 |
| Classification Rule | 20 | B | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 20 | B | 01 LIC |
| College Educated Discout | 35 | D | 03 |
| Customizing Equipment | 78 | H | 02 |
| Definitions | 20B | B | 01 |
| Driver Training Credit | 20I | B | 06 |
| Dune Buggies | 90 | I | 05 |
| Eligibility | 2 | A | 01 |
| Extended Non-Owned Coverage | 57 | F | 02 |
| Extended Transportation Expenses Coverage | 76 | H | 01 |
| Golf Carts | 91 | I | 06 |
| Good Student Credit | 20H | B | 05 |
| Group Savings Plus Discount | 25 | D | 01 |
| Hazards Covered And Limits | 41 | E | 01 |
| A. Liability Insurance | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01 LIC |
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**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

| Title of Rule | Rule Number | Section | Page Number |
|---|--------------------|----------------|--------------------|
| Miscellaneous Vehicles | | | |
| LIBERTY INSURANCE CORPORATION EXCEPTION | - | I | 01LIC |
| Model Year Rating | 42 | E | 03 |
| Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go Carts and Any Other Similar Vehicles Not Used For Business Purposes | 87 | I | 02 |
| Motor Homes | 86 | I | 01 |
| Multi-Car Credit | 20F G | B | 04 |
| Named Non-Owner Policy | 56 | F | 01 |
| Passive Restraint Discount | 30 | D | 03 |
| Policy Term | 3 | A | 02 |
| Premium Determination Rule | 55 | E | 04 |
| Premium Determination Pages | - | PD | 01 |
| Private Passenger and Truck Types | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01LIC |
| Pro Rata Table (Instructions for Use) | 8 | A | 03 |
| Pro Rata Table | 8 | A | 04 |
| Rating Pages | - | R | 01 |
| Rates and Rating Information | 4 | A | 02 |
| Safe Driver Insurance Plan | 21 | C | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 21 | C | 05 LIC |
| Snowmobiles | 89 | I | 04 |
| Suspension | 7 | A | 02 |
| Symbol Determination | 43 | E | 03 |
| Territory Pages | - | T | 01 |
| Trailers | 65 | G | 01 |
| Term Factor | 40 | D | 05 |
| Unique and Unusual Private Passenger Vehicles | 46 | E | 04 |
| Whole Dollar Premium Rule | 9 | A | 05 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

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| Rates and Rating Information | 4 | A | 02 |
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| Suspension | 7 | A | 02 |
| Symbol Determination | 43 | E | 03 |
| Term Factor | 40 | D | 05 |
| Territory Pages | - | T | 01 |
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| Unique and Unusual Private Passenger Vehicles | 46 | E | 04 |
| Whole Dollar Premium Rule | 9 | A | 05 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

- D. If there is a "youthful operator" of the automobile who is unmarried, neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to section E of this rule):
1. if such operator is female under 25 years of age, classify and rate as 11, 12, 13, 15, 30 or 60.
 2. if such operator is a male under 21 years of age, classify and rate as 82 or 86.
 3. if such operator is a male 21 or more but under 25 years of age, classify and rate as 92 or 96.

- E. The following rules apply when assigning classifications:
1. Vehicles should be assigned the class applicable to the operator with the highest percentage of use. The following hierarchy should be used:
 - a. Principal Youthful Classification
 - b. Occasional Youthful Classification
 - c. Adult/Mature/Senior Classification
 2. No operator should be classed on more than 1 vehicle.
 3. In cases where the policy contains an occasional youthful operator and 2 or more vehicles, the youthful operator class should apply to the highest rated vehicle that this operator uses that has not been classed.
 4. In cases where an operator has the highest percentage of use on more than 1 vehicle, the operator should be classed on the highest rated vehicle that has not been classed.
 5. In cases where an excess vehicle situation exists, the excess vehicle should be assigned the applicable Adult, Mature or Senior classification based on the operator who has the greatest percentage of use and the following:
 - a. Preferred Classification Eligibility
 - b. Usage
 - c. Annual Distance
 - d. Commute One Way (if applicable)

F. Age Subclass Factor

The class factor for each vehicle shall be modified by the age subclass factor shown in the Automobile Rating Pages (Section R). The applicable factor shall be based on the class, age, marital status, and gender of the assigned operator of the vehicle being rated. The subclass factors will be phased in over time. The subclass factor applying to each insured upon renewal will be the lower of the filed subclass factor or the insured's expiring subclass factor + 0.05.

F. G. Multi-Car Credit

If two or more private passenger or utility type automobiles are owned or leased by named insureds residing in the same household and the vehicles are insured by any company within the Liberty Mutual Group, the rates otherwise applicable shall be reduced by the factor found in the Automobile Rating Pages (Section R).

This discount does not apply to unmarried male or female principal operators below the age of 21.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

- D. If there is a "youthful operator" of the automobile who is unmarried, neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to section E of this rule):
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 5. In cases where an excess vehicle situation exists, the excess vehicle should be assigned the applicable Adult, Mature or Senior classification based on the operator who has the greatest percentage of use and the following:
 - a. Preferred Classification Eligibility
 - b. Usage
 - c. Annual Distance
 - d. Commute One Way (if applicable)
- F. Age Subclass Factor
- The class factor for each vehicle shall be modified by the age subclass factor shown in the Automobile Rating Pages (Section R). The applicable factor shall be based on the class, age, marital status, and gender of the assigned operator of the vehicle being rated. The subclass factors will be phased in over time. The subclass factor applying to each insured upon renewal will be the lower of the filed subclass factor or the insured's expiring subclass factor + 0.05.
- G. Multi Car Credit
- If two or more private passenger or utility type automobiles are owned or leased by named insureds residing in the same household and the vehicles are insured by any company within the Liberty Mutual Group, the rates otherwise applicable shall be reduced by the factor found in the Automobile Rating Pages (Section R). This discount does not apply to unmarried male or female principal operators below the age of 21.

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**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

G- H. Good Student Credit

1. The Good Student Credit shall not reduce the rate to less than the rate that would be used if the "Youthful Operator" did not operate the vehicle.

2. Automobiles which would otherwise be written at the Class 36, 37, 38, 39, 56, 57, 58 or 59 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R) and automobiles which would otherwise be written at the Class 81, 82, 83, 85, 86, 87, 91, 92, 93, 95, 96 and 97 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R), provided:
 - a. Each "Youthful Operator" as defined in Section B.4 of this rule, under 25 years of age, is at least 16 years of age and is a full time high school student, a full time student in a college or university, or an unmarried college or university graduate and;
 - b. The company is furnished a statement certified by a school official indicating that each student has met one of the following requirements for the immediately preceding school term:
 - (1) ranked among the upper 20% of the class scholastically, or
 - (2) in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - (5) in the case of home schooling, 2 options are given:
 - (a) a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - (b) evidence of scoring in the upper 20th percentile on an annual national standardized exam.
 - (6) the certified statement must be submitted:
 - (a) when the good student is initially requested, and;
 - (b) at renewal and thereafter at the company's discretion.
 - (7) upon attainment of an undergraduate degree (i.e. BA or BS), the discount will apply until age 25 even if the operator was not previously eligible.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

H. Good Student Credit

1. The Good Student Credit shall not reduce the rate to less than the rate that would be used if the "Youthful Operator" did not operate the vehicle.

2. Automobiles which would otherwise be written at the Class 36, 37, 38, 39, 56, 57, 58 or 59 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R) and automobiles which would otherwise be written at the Class 81, 82, 83, 85, 86, 87, 91, 92, 93, 95, 96 and 97 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R), provided:

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**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

H. I. Driver Training Credit

Automobiles which would otherwise be written at the Class 36, 37, 56, 57, 81, 82, 83, 85, 86 or 87 rate shall be subject to a driver training credit as found in the Automobile Rating Pages (Section R) where satisfactory evidence is presented that every operator of the automobile under the age of 21, including the applicant, who customarily operates the automobile has successfully completed a driver education course meeting the following standards:

1. The course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - a. A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
 - b. A minimum of 3 clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved device which simulate practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction, and
 - c. Training on a multiple car driving range may be substituted for up to 4 hours of the on street practice driving instruction on a basis of 2 hours on the range for 1 hour of on street driving.
 - d. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, or
 - e. The course was conducted by other schools, and such course and school has the approval and supervision of the State Department of Education or other responsible educational agency, or
 - f. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meet the same requirements as school having official sanction from the responsible education agency.
 - g. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., c., d., e. and f., above.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

I. Driver Training Credit

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 - e. The course was conducted by other schools, and such course and school has the approval and supervision of the State Department of Education or other responsible educational agency, or
 - f. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meet the same requirements as school having official sanction from the responsible education agency.
 - g. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., c., d., e. and f., above.

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 | 781 | 703 | 78 | 70 | 347 345 | 312 311 | 954 1015 | 859 914 |
| 003 | 649 | 584 | 70 | 63 | 280 279 | 252 251 | 881 890 | 793 801 |
| 006 | 746 | 671 | 76 | 68 | 400 398 | 360 358 | 899 909 | 809 818 |
| 008 | 778 | 700 | 103 | 93 | 386 404 | 347 364 | 997 1061 | 897 955 |
| 010 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |
| 012 | 796 | 716 | 104 | 94 | 482 505 | 434 455 | 969 1030 | 872 927 |
| 013 | 726 | 653 | 92 | 83 | 759 796 | 683 716 | 1018 1083 | 916 975 |
| 014 | 645 | 581 | 76 | 68 | 551 578 | 496 520 | 918 977 | 826 879 |
| 015 | 549 | 494 | 69 | 62 | 438 459 | 394 413 | 887 943 | 798 849 |
| 016 | 560 | 504 | 78 | 70 | 720 755 | 648 680 | 899 957 | 809 861 |
| 096 | 694 | 625 | 89 | 80 | 689 722 | 620 650 | 1005 1069 | 905 962 |
| 097 | 762 | 686 | 96 | 86 | 521 546 | 469 491 | 966 1027 | 869 924 |
| 098 | 633 | 570 | 72 | 65 | 345 361 | 311 325 | 839 893 | 755 804 |
| 099 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |

CycleGuard Counter Date = 10/20/2008

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Automobile Rating Manual

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*LMFIC = Liberty Mutual Fire Insurance Company

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| 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 | 781 | 703 | 78 | 70 | 345 | 311 | 1015 | 914 |
| 003 | 649 | 584 | 70 | 63 | 279 | 251 | 890 | 801 |
| 006 | 746 | 671 | 76 | 68 | 398 | 358 | 909 | 818 |
| 008 | 778 | 700 | 103 | 93 | 404 | 364 | 1061 | 955 |
| 010 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| 012 | 796 | 716 | 104 | 94 | 505 | 455 | 1030 | 927 |
| 013 | 726 | 653 | 92 | 83 | 796 | 716 | 1083 | 975 |
| 014 | 645 | 581 | 76 | 68 | 578 | 520 | 977 | 879 |
| 015 | 549 | 494 | 69 | 62 | 459 | 413 | 943 | 849 |
| 016 | 560 | 504 | 78 | 70 | 755 | 680 | 957 | 861 |
| 096 | 694 | 625 | 89 | 80 | 722 | 650 | 1069 | 962 |
| 097 | 762 | 686 | 96 | 86 | 546 | 491 | 1027 | 924 |
| 098 | 633 | 570 | 72 | 65 | 361 | 325 | 893 | 804 |
| 099 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| CycleGuard Counter Date = 10/20/2008 | | | | | | | | |

ARKANSAS

Automobile Rating Manual

Discounts

**LIC = Liberty Insurance Corporation

| Anti Lock Brake Discount | |
|---------------------------------|--------|
| Brake Type | Factor |
| 2 Wheel | 1.00 |
| 4 Wheel | .90 |
| None | 1.00 |

| Pick Up and Van Discount | |
|---------------------------------|----------------------|
| Use Type | Factor |
| Pickup Truck | 0.80 1.00 |

| Anti Theft Device Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Active Disabling | .90 |
| Audible Alarm | .90 |
| Passive Disabling | .90 |
| Vehicle Recovery Device | .75 |
| None | 1.00 |

| Passive Restraint Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Driver Air Bag | .80 |
| Full Front Air Bags | .70 |
| Full Front Factory Removable | .70 |
| Full Front w/Side Impact Bags | .70 |
| Motorized Seat Belts | .90 |
| None | 1.00 |

| Accident Prevention Course Discount | |
|--|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

| LIC** Preferred Discount | |
|---------------------------------|--------|
| Tier | Factor |
| 30 | .85 |
| 31 | .85 |
| 32 | .85 |
| 33 | .85 |
| 34 | .85 |
| 35 | .90 |
| 36 | .90 |
| 37 | .90 |
| 38 | .90 |
| 39 | .95 |
| 40 | .95 |
| 41 | .95 |
| 42 | .95 |
| 43 | .95 |
| 44 | .85 |
| 45 | .85 |

| Platinum Discount | |
|--------------------------|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

ARKANSAS

Automobile Rating Manual

Discounts

**LIC = Liberty Insurance Corporation

| Anti Lock Brake Discount | |
|---------------------------------|--------|
| Brake Type | Factor |
| 2 Wheel | 1.00 |
| 4 Wheel | .90 |
| None | 1.00 |

| Pick Up and Van Discount | |
|---------------------------------|--------|
| Use Type | Factor |
| Pickup Truck | 1.00 |

| Anti Theft Device Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Active Disabling | .90 |
| Audible Alarm | .90 |
| Passive Disabling | .90 |
| Vehicle Recovery Device | .75 |
| None | 1.00 |

| Passive Restraint Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Driver Air Bag | .80 |
| Full Front Air Bags | .70 |
| Full Front Factory Removable | .70 |
| Full Front w/Side Impact Bags | .70 |
| Motorized Seat Belts | .90 |
| None | 1.00 |

| Accident Prevention Course Discount | |
|--|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

| LIC** Preferred Discount | |
|---------------------------------|--------|
| Tier | Factor |
| 30 | .85 |
| 31 | .85 |
| 32 | .85 |
| 33 | .85 |
| 34 | .85 |
| 35 | .90 |
| 36 | .90 |
| 37 | .90 |
| 38 | .90 |
| 39 | .95 |
| 40 | .95 |
| 41 | .95 |
| 42 | .95 |
| 43 | .95 |
| 44 | .85 |
| 45 | .85 |

| Platinum Discount | |
|--------------------------|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

ARKANSAS
Automobile Rating Manual

Model Year & Symbol Factors

| Comprehensive | | | | | | | | | | | | | | | |
|---------------|-------|-------|------|------|------|------|------|------|------|------|------|------|------|---------|------------|
| Symbol | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-99 | 1989/prior |
| 01 | 0.34 | 0.33 | 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 | 0.42 | 0.40 | 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 | 0.52 | 0.49 | 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 | 0.64 | 0.61 | 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 | 0.73 | 0.69 | 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 | 0.80 | 0.77 | 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 | 0.89 | 0.85 | 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 | 0.96 | 0.91 | 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 | 1.03 | 0.99 | 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 | 1.10 | 1.05 | 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 | 1.17 | 1.11 | 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 | 1.22 | 1.17 | 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 | 1.28 | 1.22 | 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 | 1.34 | 1.28 | 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 | 1.40 | 1.33 | 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 | 1.46 | 1.40 | 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 | 1.53 | 1.46 | 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 | 1.58 | 1.51 | 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 | 1.64 | 1.56 | 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 | 1.69 | 1.62 | 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 | 1.75 | 1.67 | 3.06 | 2.91 | 2.75 | 2.63 | 2.48 | 2.36 | 2.26 | 2.14 | 2.02 | 1.93 | 1.84 | 1.74 | n/a |
| 23 | 1.80 | 1.72 | 3.37 | 3.20 | 3.03 | 2.90 | 2.75 | 2.59 | 2.49 | 2.36 | 2.22 | 2.12 | 2.02 | 1.92 | n/a |
| 24 | 1.86 | 1.77 | 3.83 | 3.64 | 3.45 | 3.29 | 3.10 | 2.95 | 2.83 | 2.68 | 2.53 | 2.41 | 2.30 | 2.18 | n/a |
| 25 | 1.91 | 1.83 | 4.49 | 4.27 | 4.04 | 3.86 | 3.64 | 3.46 | 3.32 | 3.14 | 2.96 | 2.83 | 2.69 | 2.56 | n/a |
| 26 | 1.96 | 1.87 | 5.17 | 4.91 | 4.65 | 4.45 | 4.19 | 3.98 | 3.83 | 3.62 | 3.41 | 3.26 | 3.10 | 2.95 | n/a |
| 27 | 2.01 | 1.92 | | | | | | | | | | | | | |
| 28 | 2.07 | 1.97 | | | | | | | | | | | | | |
| 29 | 2.11 | 2.02 | | | | | | | | | | | | | |
| 30 | 2.17 | 2.07 | | | | | | | | | | | | | |
| 31 | 2.22 | 2.12 | | | | | | | | | | | | | |
| 32 | 2.27 | 2.16 | | | | | | | | | | | | | |
| 33 | 2.31 | 2.21 | | | | | | | | | | | | | |
| 34 | 2.37 | 2.26 | | | | | | | | | | | | | |
| 35 | 2.41 | 2.30 | | | | | | | | | | | | | |
| 36 | 2.48 | 2.36 | | | | | | | | | | | | | |
| 37 | 2.55 | 2.44 | | | | | | | | | | | | | |
| 38 | 2.63 | 2.51 | | | | | | | | | | | | | |
| 39 | 2.70 | 2.57 | | | | | | | | | | | | | |
| 40 | 2.77 | 2.65 | | | | | | | | | | | | | |
| 41 | 2.84 | 2.71 | | | | | | | | | | | | | |
| 42 | 2.92 | 2.78 | | | | | | | | | | | | | |
| 43 | 2.98 | 2.85 | | | | | | | | | | | | | |
| 44 | 3.06 | 2.92 | | | | | | | | | | | | | |
| 45 | 3.12 | 2.98 | | | | | | | | | | | | | |
| 46 | 3.20 | 3.06 | | | | | | | | | | | | | |
| 47 | 3.29 | 3.14 | | | | | | | | | | | | | |
| 48 | 3.38 | 3.22 | | | | | | | | | | | | | |
| 49 | 3.47 | 3.31 | | | | | | | | | | | | | |
| 50 | 3.54 | 3.38 | | | | | | | | | | | | | |
| 51 | 3.63 | 3.47 | | | | | | | | | | | | | |
| 52 | 3.72 | 3.55 | | | | | | | | | | | | | |
| 53 | 3.80 | 3.62 | | | | | | | | | | | | | |
| 54 | 3.93 | 3.75 | | | | | | | | | | | | | |
| 55 | 4.09 | 3.91 | | | | | | | | | | | | | |
| 56 | 4.27 | 4.07 | | | | | | | | | | | | | |
| 57 | 4.44 | 4.24 | | | | | | | | | | | | | |
| 58 | 4.72 | 4.50 | | | | | | | | | | | | | |
| 59 | 5.08 | 4.85 | | | | | | | | | | | | | |
| 60 | 5.46 | 5.21 | | | | | | | | | | | | | |
| 61 | 5.84 | 5.58 | | | | | | | | | | | | | |
| 62 | 6.24 | 5.95 | | | | | | | | | | | | | |
| 63 | 6.64 | 6.34 | | | | | | | | | | | | | |
| 64 | 7.05 | 6.73 | | | | | | | | | | | | | |
| 65 | 7.45 | 7.11 | | | | | | | | | | | | | |
| 66 | 8.05 | 7.69 | | | | | | | | | | | | | |
| 67 | 8.87 | 8.46 | | | | | | | | | | | | | |
| 68 | 9.67 | 9.23 | | | | | | | | | | | | | |
| 69 | 10.47 | 10.00 | | | | | | | | | | | | | |
| 70 | 11.29 | 10.77 | | | | | | | | | | | | | |
| 71 | 12.10 | 11.55 | | | | | | | | | | | | | |
| 72 | 12.91 | 12.33 | | | | | | | | | | | | | |
| 73 | 13.73 | 13.10 | | | | | | | | | | | | | |
| 74 | 14.54 | 13.88 | | | | | | | | | | | | | |
| 75 | 15.36 | 14.66 | | | | | | | | | | | | | |

| Collision | | | | | | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|------|------|------|---------|------------|
| Symbol | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-99 | 1989/prior |
| 01 | 0.48 | 0.46 | 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 | 0.61 | 0.58 | 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 | 0.74 | 0.70 | 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 | 0.85 | 0.81 | 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 | 0.90 | 0.86 | 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 | 0.94 | 0.89 | 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 | 0.97 | 0.92 | 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 | 1.01 | 0.97 | 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 | 1.06 | 1.01 | 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 | 1.10 | 1.05 | 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 | 1.13 | 1.08 | 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 | 1.17 | 1.11 | 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 | 1.19 | 1.13 | 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 | 1.22 | 1.17 | 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 | 1.24 | 1.19 | 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 | 1.28 | 1.22 | 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 | 1.31 | 1.25 | 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 | 1.34 | 1.28 | 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 | 1.36 | 1.30 | 1.76 | 1.65 | 1.55 | 1.46 | 1.34 | 1.25 | 1.16 | 1.09 | 1.02 | 0.97 | 0.90 | 0.84 | 1.11 |
| 21 | 1.40 | 1.33 | 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 | 1.43 | 1.37 | 1.94 | 1.82 | 1.71 | 1.61 | 1.47 | 1.36 | 1.28 | 1.20 | 1.13 | 1.07 | 0.99 | 0.93 | n/a |
| 23 | 1.46 | 1.40 | 2.05 | 1.93 | 1.80 | 1.70 | 1.56 | 1.44 | 1.35 | 1.27 | 1.19 | 1.13 | 1.05 | 0.98 | n/a |
| 24 | 1.49 | 1.42 | 2.21 | 2.08 | 1.94 | 1.83 | 1.68 | 1.55 | 1.46 | 1.37 | 1.28 | 1.22 | 1.13 | 1.06 | n/a |
| 25 | 1.52 | 1.45 | 2.46 | 2.31 | 2.16 | 2.04 | 1.87 | 1.72 | 1.62 | 1.53 | 1.43 | 1.35 | 1.25 | 1.18 | n/a |
| 26 | 1.54 | 1.47 | 2.71 | 2.55 | 2.38 | 2.25 | 2.06 | 1.90 | 1.79 | 1.68 | 1.57 | 1.49 | 1.38 | 1.30 | n/a |
| 27 | 1.56 | 1.49 | | | | | | | | | | | | | |
| 28 | 1.60 | 1.52 | | | | | | | | | | | | | |
| 29 | 1.62 | 1.54 | | | | | | | | | | | | | |
| 30 | 1.65 | 1.58 | | | | | | | | | | | | | |
| 31 | 1.67 | 1.60 | | | | | | | | | | | | | |
| 32 | 1.69 | 1.62 | | | | | | | | | | | | | |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 001 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 61 | All | All | 1.011 | 1.000 | 1.011 |
| 002 | 62 | All | All | 1.022 | 1.000 | 1.022 |
| 002 | 63 | All | All | 1.033 | 1.000 | 1.033 |
| 002 | 64 | All | All | 1.044 | 1.000 | 1.044 |
| 003 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 61 | All | All | 1.006 | 1.000 | 1.006 |
| 003 | 62 | All | All | 1.013 | 1.000 | 1.013 |
| 003 | 63 | All | All | 1.019 | 1.000 | 1.019 |
| 003 | 64 | All | All | 1.025 | 1.000 | 1.025 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 004 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 005 | 40 | All | All | 1.000 | | 1.000 |
| 005 | 41 | All | All | 1.000 | | 1.000 |
| 005 | 42 | All | All | 1.000 | | 1.000 |
| 005 | 43 | All | All | 1.000 | | 1.000 |
| 005 | 44 | All | All | 1.000 | | 1.000 |
| 005 | 45 | All | All | 1.000 | | 1.000 |
| 005 | 46 | All | All | 1.000 | | 1.000 |
| 005 | 47 | All | All | 1.000 | | 1.000 |
| 005 | 48 | All | All | 1.000 | | 1.000 |
| 005 | 49 | All | All | 1.000 | | 1.000 |
| 005 | 50 | All | All | 1.000 | | 1.000 |
| 005 | 51 | All | All | 1.000 | | 1.000 |
| 005 | 52 | All | All | 1.000 | | 1.000 |
| 005 | 53 | All | All | 1.000 | | 1.000 |
| 005 | 54 | All | All | 1.000 | | 1.000 |
| 005 | 55 | All | All | 1.000 | | 1.000 |
| 005 | 56 | All | All | 1.000 | | 1.000 |
| 005 | 57 | All | All | 1.000 | | 1.000 |
| 005 | 58 | All | All | 1.000 | | 1.000 |
| 005 | 59 | All | All | 1.000 | | 1.000 |
| 005 | 60 | All | All | 1.000 | | 1.000 |
| 005 | 61 | All | All | 1.000 | | 1.000 |
| 005 | 62 | All | All | 1.000 | | 1.000 |
| 005 | 63 | All | All | 1.000 | | 1.000 |
| 005 | 64 | All | All | 1.000 | | 1.000 |
| 007 | 40 | All | All | 1.000 | | 1.000 |
| 007 | 41 | All | All | 1.000 | | 1.000 |
| 007 | 42 | All | All | 1.000 | | 1.000 |
| 007 | 43 | All | All | 1.000 | | 1.000 |
| 007 | 44 | All | All | 1.000 | | 1.000 |
| 007 | 45 | All | All | 1.000 | | 1.000 |
| 007 | 46 | All | All | 1.000 | | 1.000 |
| 007 | 47 | All | All | 1.000 | | 1.000 |
| 007 | 48 | All | All | 1.000 | | 1.000 |
| 007 | 49 | All | All | 1.000 | | 1.000 |
| 007 | 50 | All | All | 1.000 | | 1.000 |
| 007 | 51 | All | All | 1.000 | | 1.000 |
| 007 | 52 | All | All | 1.000 | | 1.000 |
| 007 | 53 | All | All | 1.000 | | 1.000 |
| 007 | 54 | All | All | 1.000 | | 1.000 |
| 007 | 55 | All | All | 1.000 | | 1.000 |
| 007 | 56 | All | All | 1.000 | | 1.000 |
| 007 | 57 | All | All | 1.000 | | 1.000 |
| 007 | 58 | All | All | 1.000 | | 1.000 |
| 007 | 59 | All | All | 1.000 | | 1.000 |
| 007 | 60 | All | All | 1.000 | | 1.000 |
| 007 | 61 | All | All | 1.000 | | 1.000 |
| 007 | 62 | All | All | 1.000 | | 1.000 |
| 007 | 63 | All | All | 1.000 | | 1.000 |
| 007 | 64 | All | All | 1.000 | | 1.000 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 008 | 40 | All | All | 1.000 | | 1.000 |
| 008 | 41 | All | All | 1.000 | | 1.000 |
| 008 | 42 | All | All | 1.000 | | 1.000 |
| 008 | 43 | All | All | 1.000 | | 1.000 |
| 008 | 44 | All | All | 1.000 | | 1.000 |
| 008 | 45 | All | All | 1.000 | | 1.000 |
| 008 | 46 | All | All | 1.000 | | 1.000 |
| 008 | 47 | All | All | 1.000 | | 1.000 |
| 008 | 48 | All | All | 1.000 | | 1.000 |
| 008 | 49 | All | All | 1.000 | | 1.000 |
| 008 | 50 | All | All | 1.000 | | 1.000 |
| 008 | 51 | All | All | 1.000 | | 1.000 |
| 008 | 52 | All | All | 1.000 | | 1.000 |
| 008 | 53 | All | All | 1.000 | | 1.000 |
| 008 | 54 | All | All | 1.000 | | 1.000 |
| 008 | 55 | All | All | 1.000 | | 1.000 |
| 008 | 56 | All | All | 1.000 | | 1.000 |
| 008 | 57 | All | All | 1.000 | | 1.000 |
| 008 | 58 | All | All | 1.000 | | 1.000 |
| 008 | 59 | All | All | 1.000 | | 1.000 |
| 008 | 60 | All | All | 1.000 | | 1.000 |
| 008 | 61 | All | All | 1.011 | | 1.011 |
| 008 | 62 | All | All | 1.022 | | 1.022 |
| 008 | 63 | All | All | 1.033 | | 1.033 |
| 008 | 64 | All | All | 1.044 | | 1.044 |
| 009 | 40 | All | All | 1.000 | | 1.000 |
| 009 | 41 | All | All | 1.000 | | 1.000 |
| 009 | 42 | All | All | 1.000 | | 1.000 |
| 009 | 43 | All | All | 1.000 | | 1.000 |
| 009 | 44 | All | All | 1.000 | | 1.000 |
| 009 | 45 | All | All | 1.000 | | 1.000 |
| 009 | 46 | All | All | 1.000 | | 1.000 |
| 009 | 47 | All | All | 1.000 | | 1.000 |
| 009 | 48 | All | All | 1.000 | | 1.000 |
| 009 | 49 | All | All | 1.000 | | 1.000 |
| 009 | 50 | All | All | 1.000 | | 1.000 |
| 009 | 51 | All | All | 1.000 | | 1.000 |
| 009 | 52 | All | All | 1.000 | | 1.000 |
| 009 | 53 | All | All | 1.000 | | 1.000 |
| 009 | 54 | All | All | 1.000 | | 1.000 |
| 009 | 55 | All | All | 1.000 | | 1.000 |
| 009 | 56 | All | All | 1.000 | | 1.000 |
| 009 | 57 | All | All | 1.000 | | 1.000 |
| 009 | 58 | All | All | 1.000 | | 1.000 |
| 009 | 59 | All | All | 1.000 | | 1.000 |
| 009 | 60 | All | All | 1.000 | | 1.000 |
| 009 | 61 | All | All | 1.005 | | 1.005 |
| 009 | 62 | All | All | 1.011 | | 1.011 |
| 009 | 63 | All | All | 1.016 | | 1.016 |
| 009 | 64 | All | All | 1.021 | | 1.021 |
| 011 | All | All | All | 1.000 | 1.000 | 1.000 |
| 012 | All | All | All | 1.000 | 1.000 | 1.000 |
| 013 | All | All | All | 1.000 | 1.000 | 1.000 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 015 | 25 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 26 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 27 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 28 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 29 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 30 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 31 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 32 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 33 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 34 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 35 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 36 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 37 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 38 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 39 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 020 | All | All | All | 1.000 | 1.000 | 1.000 |
| 022 | All | All | All | 1.000 | 1.000 | 1.000 |
| 024 | All | All | All | 1.000 | | 1.000 |
| 025 | All | All | All | 1.000 | | 1.000 |
| 026 | All | All | All | 1.000 | | 1.000 |
| 027 | All | All | All | 1.000 | | 1.000 |
| 028 | All | All | All | 1.000 | | 1.000 |
| 030 | All | All | All | 1.000 | 1.000 | 1.000 |
| 036 | All | All | All | 1.000 | 1.000 | 1.000 |
| 037 | All | All | All | 1.000 | 1.000 | 1.000 |
| 038 | All | All | All | 1.000 | 1.000 | 1.000 |
| 039 | All | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 61 | All | All | 1.031 | 1.007 | 1.031 |
| 046 | 62 | All | All | 1.062 | 1.014 | 1.062 |
| 046 | 63 | All | All | 1.092 | 1.021 | 1.092 |
| 046 | 64 | All | All | 1.123 | 1.028 | 1.123 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 047 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 61 | All | All | 1.044 | 1.018 | 1.044 |
| 047 | 62 | All | All | 1.087 | 1.037 | 1.087 |
| 047 | 63 | All | All | 1.131 | 1.055 | 1.131 |
| 047 | 64 | All | All | 1.174 | 1.074 | 1.174 |
| 048 | 40 | All | All | 1.000 | | 1.000 |
| 048 | 41 | All | All | 1.000 | | 1.000 |
| 048 | 42 | All | All | 1.000 | | 1.000 |
| 048 | 43 | All | All | 1.000 | | 1.000 |
| 048 | 44 | All | All | 1.000 | | 1.000 |
| 048 | 45 | All | All | 1.000 | | 1.000 |
| 048 | 46 | All | All | 1.000 | | 1.000 |
| 048 | 47 | All | All | 1.000 | | 1.000 |
| 048 | 48 | All | All | 1.000 | | 1.000 |
| 048 | 49 | All | All | 1.000 | | 1.000 |
| 048 | 50 | All | All | 1.000 | | 1.000 |
| 048 | 51 | All | All | 1.000 | | 1.000 |
| 048 | 52 | All | All | 1.000 | | 1.000 |
| 048 | 53 | All | All | 1.000 | | 1.000 |
| 048 | 54 | All | All | 1.000 | | 1.000 |
| 048 | 55 | All | All | 1.000 | | 1.000 |
| 048 | 56 | All | All | 1.000 | | 1.000 |
| 048 | 57 | All | All | 1.000 | | 1.000 |
| 048 | 58 | All | All | 1.000 | | 1.000 |
| 048 | 59 | All | All | 1.000 | | 1.000 |
| 048 | 60 | All | All | 1.000 | | 1.000 |
| 048 | 61 | All | All | 1.029 | | 1.029 |
| 048 | 62 | All | All | 1.057 | | 1.057 |
| 048 | 63 | All | All | 1.086 | | 1.086 |
| 048 | 64 | All | All | 1.114 | | 1.114 |
| 049 | 40 | All | All | 1.000 | | 1.000 |
| 049 | 41 | All | All | 1.000 | | 1.000 |
| 049 | 42 | All | All | 1.000 | | 1.000 |
| 049 | 43 | All | All | 1.000 | | 1.000 |
| 049 | 44 | All | All | 1.000 | | 1.000 |
| 049 | 45 | All | All | 1.000 | | 1.000 |
| 049 | 46 | All | All | 1.000 | | 1.000 |
| 049 | 47 | All | All | 1.000 | | 1.000 |
| 049 | 48 | All | All | 1.000 | | 1.000 |
| 049 | 49 | All | All | 1.000 | | 1.000 |
| 049 | 50 | All | All | 1.000 | | 1.000 |
| 049 | 51 | All | All | 1.000 | | 1.000 |
| 049 | 52 | All | All | 1.000 | | 1.000 |
| 049 | 53 | All | All | 1.000 | | 1.000 |
| 049 | 54 | All | All | 1.000 | | 1.000 |
| 049 | 55 | All | All | 1.000 | | 1.000 |
| 049 | 56 | All | All | 1.000 | | 1.000 |
| 049 | 57 | All | All | 1.000 | | 1.000 |
| 049 | 58 | All | All | 1.000 | | 1.000 |
| 049 | 59 | All | All | 1.000 | | 1.000 |
| 049 | 60 | All | All | 1.000 | | 1.000 |
| 049 | 61 | All | All | 1.041 | | 1.041 |
| 049 | 62 | All | All | 1.083 | | 1.083 |
| 049 | 63 | All | All | 1.124 | | 1.124 |
| 049 | 64 | All | All | 1.165 | | 1.165 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 051 | All | All | All | 1.000 | 1.000 | 1.000 |
| 052 | All | All | All | 1.000 | 1.000 | 1.000 |
| 053 | All | All | All | 1.000 | 1.000 | 1.000 |
| 055 | All | All | All | 1.000 | 1.000 | 1.000 |
| 056 | All | All | All | 1.000 | 1.000 | 1.000 |
| 057 | All | All | All | 1.000 | 1.000 | 1.000 |
| 058 | All | All | All | 1.000 | 1.000 | 1.000 |
| 059 | All | All | All | 1.000 | 1.000 | 1.000 |
| 060 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 060 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 060 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 060 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 060 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 060 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 060 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 060 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 060 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 060 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 060 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 060 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 060 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 060 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 060 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 060 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 060 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 060 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 060 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 060 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 060 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 060 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 060 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 060 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 060 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 060 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 060 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 060 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 060 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 060 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 060 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 060 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 060 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 060 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 060 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 060 | 100 | All | All | 1.350 | 1.350 | 1.350 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 061 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 061 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 061 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 061 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 061 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 061 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 061 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 061 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 061 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 061 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 061 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 061 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 061 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 061 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 061 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 061 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 061 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 061 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 061 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 061 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 061 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 061 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 061 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 061 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 061 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 061 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 061 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 061 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 061 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 061 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 061 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 061 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 061 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 061 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 061 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 061 | 100 | All | All | 1.350 | 1.350 | 1.350 |
| 062 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 062 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 062 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 062 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 062 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 062 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 062 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 062 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 062 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 062 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 062 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 062 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 062 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 062 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 062 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 062 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 062 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 062 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 062 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 062 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 062 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 062 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 062 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 062 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 062 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 062 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 062 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 062 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 062 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 062 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 062 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 062 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 062 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 062 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 062 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 062 | 100 | All | All | 1.350 | 1.350 | 1.350 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 063 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 063 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 063 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 063 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 063 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 063 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 063 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 063 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 063 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 063 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 063 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 063 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 063 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 063 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 063 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 063 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 063 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 063 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 063 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 063 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 063 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 063 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 063 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 063 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 063 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 063 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 063 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 063 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 063 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 063 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 063 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 063 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 063 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 063 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 063 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 063 | 100 | All | All | 1.350 | 1.350 | 1.350 |
| 065 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 065 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 065 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 065 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 065 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 065 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 065 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 065 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 065 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 065 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 065 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 065 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 065 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 065 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 065 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 065 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 065 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 065 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 065 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 065 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 065 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 065 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 065 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 065 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 065 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 065 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 065 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 065 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 065 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 065 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 065 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 065 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 065 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 065 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 065 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 065 | 100 | All | All | 1.350 | 1.350 | 1.350 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-----|-------|
| | | | | LMFIC | LIC | TFLIC |
| 067 | 65 | All | All | 1.000 | | 1.000 |
| 067 | 66 | All | All | 1.010 | | 1.010 |
| 067 | 67 | All | All | 1.020 | | 1.020 |
| 067 | 68 | All | All | 1.030 | | 1.030 |
| 067 | 69 | All | All | 1.040 | | 1.040 |
| 067 | 70 | All | All | 1.050 | | 1.050 |
| 067 | 71 | All | All | 1.060 | | 1.060 |
| 067 | 72 | All | All | 1.070 | | 1.070 |
| 067 | 73 | All | All | 1.080 | | 1.080 |
| 067 | 74 | All | All | 1.090 | | 1.090 |
| 067 | 75 | All | All | 1.100 | | 1.100 |
| 067 | 76 | All | All | 1.110 | | 1.110 |
| 067 | 77 | All | All | 1.120 | | 1.120 |
| 067 | 78 | All | All | 1.130 | | 1.130 |
| 067 | 79 | All | All | 1.140 | | 1.140 |
| 067 | 80 | All | All | 1.150 | | 1.150 |
| 067 | 81 | All | All | 1.160 | | 1.160 |
| 067 | 82 | All | All | 1.170 | | 1.170 |
| 067 | 83 | All | All | 1.180 | | 1.180 |
| 067 | 84 | All | All | 1.190 | | 1.190 |
| 067 | 85 | All | All | 1.200 | | 1.200 |
| 067 | 86 | All | All | 1.210 | | 1.210 |
| 067 | 87 | All | All | 1.220 | | 1.220 |
| 067 | 88 | All | All | 1.230 | | 1.230 |
| 067 | 89 | All | All | 1.240 | | 1.240 |
| 067 | 90 | All | All | 1.250 | | 1.250 |
| 067 | 91 | All | All | 1.260 | | 1.260 |
| 067 | 92 | All | All | 1.270 | | 1.270 |
| 067 | 93 | All | All | 1.280 | | 1.280 |
| 067 | 94 | All | All | 1.290 | | 1.290 |
| 067 | 95 | All | All | 1.300 | | 1.300 |
| 067 | 96 | All | All | 1.310 | | 1.310 |
| 067 | 97 | All | All | 1.320 | | 1.320 |
| 067 | 98 | All | All | 1.330 | | 1.330 |
| 067 | 99 | All | All | 1.340 | | 1.340 |
| 067 | 100 | All | All | 1.350 | | 1.350 |
| 068 | 65 | All | All | 1.000 | | 1.000 |
| 068 | 66 | All | All | 1.010 | | 1.010 |
| 068 | 67 | All | All | 1.020 | | 1.020 |
| 068 | 68 | All | All | 1.030 | | 1.030 |
| 068 | 69 | All | All | 1.040 | | 1.040 |
| 068 | 70 | All | All | 1.050 | | 1.050 |
| 068 | 71 | All | All | 1.060 | | 1.060 |
| 068 | 72 | All | All | 1.070 | | 1.070 |
| 068 | 73 | All | All | 1.080 | | 1.080 |
| 068 | 74 | All | All | 1.090 | | 1.090 |
| 068 | 75 | All | All | 1.100 | | 1.100 |
| 068 | 76 | All | All | 1.110 | | 1.110 |
| 068 | 77 | All | All | 1.120 | | 1.120 |
| 068 | 78 | All | All | 1.130 | | 1.130 |
| 068 | 79 | All | All | 1.140 | | 1.140 |
| 068 | 80 | All | All | 1.150 | | 1.150 |
| 068 | 81 | All | All | 1.160 | | 1.160 |
| 068 | 82 | All | All | 1.170 | | 1.170 |
| 068 | 83 | All | All | 1.180 | | 1.180 |
| 068 | 84 | All | All | 1.190 | | 1.190 |
| 068 | 85 | All | All | 1.200 | | 1.200 |
| 068 | 86 | All | All | 1.210 | | 1.210 |
| 068 | 87 | All | All | 1.220 | | 1.220 |
| 068 | 88 | All | All | 1.230 | | 1.230 |
| 068 | 89 | All | All | 1.240 | | 1.240 |
| 068 | 90 | All | All | 1.250 | | 1.250 |
| 068 | 91 | All | All | 1.260 | | 1.260 |
| 068 | 92 | All | All | 1.270 | | 1.270 |
| 068 | 93 | All | All | 1.280 | | 1.280 |
| 068 | 94 | All | All | 1.290 | | 1.290 |
| 068 | 95 | All | All | 1.300 | | 1.300 |
| 068 | 96 | All | All | 1.310 | | 1.310 |
| 068 | 97 | All | All | 1.320 | | 1.320 |
| 068 | 98 | All | All | 1.330 | | 1.330 |
| 068 | 99 | All | All | 1.340 | | 1.340 |
| 068 | 100 | All | All | 1.350 | | 1.350 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 069 | 65 | All | All | 1.000 | | 1.000 |
| 069 | 66 | All | All | 1.010 | | 1.010 |
| 069 | 67 | All | All | 1.020 | | 1.020 |
| 069 | 68 | All | All | 1.030 | | 1.030 |
| 069 | 69 | All | All | 1.040 | | 1.040 |
| 069 | 70 | All | All | 1.050 | | 1.050 |
| 069 | 71 | All | All | 1.060 | | 1.060 |
| 069 | 72 | All | All | 1.070 | | 1.070 |
| 069 | 73 | All | All | 1.080 | | 1.080 |
| 069 | 74 | All | All | 1.090 | | 1.090 |
| 069 | 75 | All | All | 1.100 | | 1.100 |
| 069 | 76 | All | All | 1.110 | | 1.110 |
| 069 | 77 | All | All | 1.120 | | 1.120 |
| 069 | 78 | All | All | 1.130 | | 1.130 |
| 069 | 79 | All | All | 1.140 | | 1.140 |
| 069 | 80 | All | All | 1.150 | | 1.150 |
| 069 | 81 | All | All | 1.160 | | 1.160 |
| 069 | 82 | All | All | 1.170 | | 1.170 |
| 069 | 83 | All | All | 1.180 | | 1.180 |
| 069 | 84 | All | All | 1.190 | | 1.190 |
| 069 | 85 | All | All | 1.200 | | 1.200 |
| 069 | 86 | All | All | 1.210 | | 1.210 |
| 069 | 87 | All | All | 1.220 | | 1.220 |
| 069 | 88 | All | All | 1.230 | | 1.230 |
| 069 | 89 | All | All | 1.240 | | 1.240 |
| 069 | 90 | All | All | 1.250 | | 1.250 |
| 069 | 91 | All | All | 1.260 | | 1.260 |
| 069 | 92 | All | All | 1.270 | | 1.270 |
| 069 | 93 | All | All | 1.280 | | 1.280 |
| 069 | 94 | All | All | 1.290 | | 1.290 |
| 069 | 95 | All | All | 1.300 | | 1.300 |
| 069 | 96 | All | All | 1.310 | | 1.310 |
| 069 | 97 | All | All | 1.320 | | 1.320 |
| 069 | 98 | All | All | 1.330 | | 1.330 |
| 069 | 99 | All | All | 1.340 | | 1.340 |
| 069 | 100 | All | All | 1.350 | | 1.350 |
| 081 | All | All | All | 1.000 | 1.000 | 1.000 |
| 082 | All | All | All | 1.000 | 1.000 | 1.000 |
| 083 | All | All | All | 1.000 | 1.000 | 1.000 |
| 085 | All | All | All | 1.000 | 1.000 | 1.000 |
| 086 | All | All | All | 1.000 | 1.000 | 1.000 |
| 087 | All | All | All | 1.000 | 1.000 | 1.000 |
| 091 | All | All | All | 1.000 | 1.000 | 1.000 |
| 092 | All | All | All | 1.000 | 1.000 | 1.000 |
| 093 | All | All | All | 1.000 | 1.000 | 1.000 |
| 095 | All | All | All | 1.000 | 1.000 | 1.000 |
| 096 | All | All | All | 1.000 | 1.000 | 1.000 |
| 097 | All | All | All | 1.000 | 1.000 | 1.000 |
| 098 | All | All | All | 1.000 | | 1.000 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-----|-------|
| | | | | LMFIC | LIC | TFLIC |
| 099 | 65 | All | All | 1.000 | | 1.000 |
| 099 | 66 | All | All | 1.010 | | 1.010 |
| 099 | 67 | All | All | 1.020 | | 1.020 |
| 099 | 68 | All | All | 1.030 | | 1.030 |
| 099 | 69 | All | All | 1.040 | | 1.040 |
| 099 | 70 | All | All | 1.050 | | 1.050 |
| 099 | 71 | All | All | 1.060 | | 1.060 |
| 099 | 72 | All | All | 1.070 | | 1.070 |
| 099 | 73 | All | All | 1.080 | | 1.080 |
| 099 | 74 | All | All | 1.090 | | 1.090 |
| 099 | 75 | All | All | 1.100 | | 1.100 |
| 099 | 76 | All | All | 1.110 | | 1.110 |
| 099 | 77 | All | All | 1.120 | | 1.120 |
| 099 | 78 | All | All | 1.130 | | 1.130 |
| 099 | 79 | All | All | 1.140 | | 1.140 |
| 099 | 80 | All | All | 1.150 | | 1.150 |
| 099 | 81 | All | All | 1.160 | | 1.160 |
| 099 | 82 | All | All | 1.170 | | 1.170 |
| 099 | 83 | All | All | 1.180 | | 1.180 |
| 099 | 84 | All | All | 1.190 | | 1.190 |
| 099 | 85 | All | All | 1.200 | | 1.200 |
| 099 | 86 | All | All | 1.210 | | 1.210 |
| 099 | 87 | All | All | 1.220 | | 1.220 |
| 099 | 88 | All | All | 1.230 | | 1.230 |
| 099 | 89 | All | All | 1.240 | | 1.240 |
| 099 | 90 | All | All | 1.250 | | 1.250 |
| 099 | 91 | All | All | 1.260 | | 1.260 |
| 099 | 92 | All | All | 1.270 | | 1.270 |
| 099 | 93 | All | All | 1.280 | | 1.280 |
| 099 | 94 | All | All | 1.290 | | 1.290 |
| 099 | 95 | All | All | 1.300 | | 1.300 |
| 099 | 96 | All | All | 1.310 | | 1.310 |
| 099 | 97 | All | All | 1.320 | | 1.320 |
| 099 | 98 | All | All | 1.330 | | 1.330 |
| 099 | 99 | All | All | 1.340 | | 1.340 |
| 099 | 100 | All | All | 1.350 | | 1.350 |

ARKANSAS

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 6 x 7 x 8 x 9 (Round to the Hundredth) | = |
| 11 | Step 5 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x18x19 (Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Liability Total Step 27 x 28 (Round to the Dollar) | = |

| Step # | PERSONAL INJURY PROTECTION | 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 | |
| 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 7 x 8 (Round to the Hundredth) | = |
| 10 | Step 3 x 9 (Round to the Dollar) | = |
| 11 | Class Factor | |
| 11.1 | Age SubClass Factor | x |
| 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 ((11x11.1) - 12) x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundredth) | = |
| 20 | SC9 Credit Factor | x |
| 21 | Step 19 x 20 (Round to the Hundredth) | = |
| 22 | Step 10 x 21 (Round to the Dollar) | = |
| 23 | Platinum Discount Factor | x |
| 24 | Step 22 x 23 (Round to the Dollar) | = |
| 25 | Group Savings Plus Discount Factor | x |
| 26 | Step 24 x 25 (Round to the Dollar) | = |
| 27 | Term Factor | x |
| 28 | Step 26 x 27 (Round to the Dollar) | = |
| 29 | Increased PIP Medical Payments Rate | |
| 30 | Market Segment Factor | x |
| 31 | LIC Tier Rating Factor | x |
| 32 | Step 29 x 30 x 31 (Round to the Dollar) | = |
| 33 | Platinum Discount Factor | x |
| 34 | Step 32 x 33 (Round to the Dollar) | = |
| 35 | Group Savings Plus Discount Factor | x |
| 36 | Step 34 x 35 (Round to the Dollar) | = |
| 37 | Term Factor | x |
| 38 | Step 36 x 37 (Round to the Dollar) | = |
| 39 | PIP Med Payments Total Step 28 + 38 | = |

| Step # | WORK LOSS AND ACCIDENTAL DEATH BENEFITS | Calculations |
|--------|--|--------------|
| 1 | Work Loss Benefits Rate | |
| 2 | Accidental Death Benefits Rate | + |
| 3 | Step 1 + 2 (Round to the Dollar) | = |
| 4 | Anti Lock Brake Discount Factor | |
| 5 | Passive Restraint Discount Factor | x |
| 6 | Step 4 x 5 (Round to the Hundredth) | = |
| 7 | Step 3 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 Hundredth) | = |
| 12 | Group Savings Plus Discount Factor | x |
| 13 | Step 11 x 12 (Round to the Dollar) | = |
| 14 | Term Factor | x |
| 15 | Work Loss and Acc Death Benefits Total Step 13 x 14 (Round to the Dollar) | = |

ARKANSAS

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 6 x 7 x 8 x 9 (Round to the Hundredth) | = |
| 11 | Step 5 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x18x19 (Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Liability Total Step 27 x 28 (Round to the Dollar) | = |

| Step # | PERSONAL INJURY PROTECTION | 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 | |
| 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 7 x 8 (Round to the Hundredth) | = |
| 10 | Step 3 x 9 (Round to the Dollar) | = |
| 11 | Class Factor | |
| 11.1 | Age SubClass Factor | x |
| 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 ((11x11.1 - 12) x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundredth) | = |
| 20 | SC9 Credit Factor | x |
| 21 | Step 19 x 20 (Round to the Hundredth) | = |
| 22 | Step 10 x 21 (Round to the Dollar) | = |
| 23 | Platinum Discount Factor | x |
| 24 | Step 22 x 23 (Round to the Dollar) | = |
| 25 | Group Savings Plus Discount Factor | x |
| 26 | Step 24 x 25 (Round to the Dollar) | = |
| 27 | Term Factor | x |
| 28 | Step 26 x 27 (Round to the Dollar) | = |
| 29 | Increased PIP Medical Payments Rate | |
| 30 | Market Segment Factor | x |
| 31 | LIC Tier Rating Factor | x |
| 32 | Step 29 x 30 x 31 (Round to the Dollar) | = |
| 33 | Platinum Discount Factor | x |
| 34 | Step 32 x 33 (Round to the Dollar) | = |
| 35 | Group Savings Plus Discount Factor | x |
| 36 | Step 34 x 35 (Round to the Dollar) | = |
| 37 | Term Factor | x |
| 38 | Step 36 x 37 (Round to the Dollar) | = |
| 39 | PIP Med Payments Total Step 28 + 38 | = |

| Step # | WORK LOSS AND ACCIDENTAL DEATH BENEFITS | Calculations |
|--------|--|--------------|
| 1 | Work Loss Benefits Rate | |
| 2 | Accidental Death Benefits Rate | + |
| 3 | Step 1 + 2 (Round to the Dollar) | = |
| 4 | Anti Lock Brake Discount Factor | |
| 5 | Passive Restraint Discount Factor | x |
| 6 | Step 4 x 5 (Round to the Hundredth) | = |
| 7 | Step 3 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 Hundredth) | = |
| 12 | Group Savings Plus Discount Factor | x |
| 13 | Step 11 x 12 (Round to the Dollar) | = |
| 14 | Term Factor | x |
| 15 | Work Loss and Acc Death Benefits Total Step 13 x 14 (Round to the Dollar) | = |

ARKANSAS

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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Uninsured Motorist Total Step 9 x 10 (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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Underinsured Motorist Total Step 9 x 10 (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 Hundredth) | = |
| 11 | Step 6 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x 18 x 19(Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Comprehensive Total Step 27 x 28 (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 | x |
| 12 | Step 10 x 11 (Round to the Hundreth) | = |
| 13 | Step 9 x 12 (Round to the Dollar) | = |
| 14 | Class Factor | |
| 14.1 | Age SubClass Factor | x |
| 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 ((14x14.1) - 15) x 16 x 17 x 18 x 19 x 20 x 21(Round to the Hundredth) | = |
| 23 | SC9 Credit Factor | x |
| 24 | Step 22 x 23 (Round to the Hundredth) | = |
| 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 | Step 27 x 28 (Round to the Dollar) | = |
| 30 | Term Factor | x |
| 31 | Collision Total Step 29 x 30 (Round to the Dollar) | = |

ARKANSAS

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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Uninsured Motorist Total Step 9 x 10 (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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Underinsured Motorist Total Step 9 x 10 (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 Hundredth) | = |
| 11 | Step 6 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x 18 x 19(Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Comprehensive Total Step 27 x 28 (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 | x |
| 12 | Step 10 x 11 (Round to the Hundreth) | = |
| 13 | Step 9 x 12 (Round to the Dollar) | = |
| 14 | Class Factor | |
| 14.1 | Age SubClass Factor | x |
| 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 ((14x14.1) - 15) x 16 x 17 x 18 x 19 x 20 x 21(Round to the Hundredth) | = |
| 23 | SC9 Credit Factor | x |
| 24 | Step 22 x 23 (Round to the Hundredth) | = |
| 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 | Step 27 x 28 (Round to the Dollar) | = |
| 30 | Term Factor | x |
| 31 | Collision Total Step 29 x 30 (Round to the Dollar) | = |

SERFF Tracking Number: LBPM-126910159 State: Arkansas
 First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$50
 Company Tracking Number: AR AO SR AND ACF 01 11
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations
 Product Name: Auto
 Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Supporting Document Schedules

| | | Item Status: | Status Date: |
|--------------------------|--|---------------------|-------------------------|
| Satisfied - Item: | A-1 Private Passenger Auto Abstract | Filed | 01/20/2011 |

Comments:

Attachment:

2010 Form A-1 PP Abstract.pdf

| | | Item Status: | Status Date: |
|--------------------------|--|---------------------|-------------------------|
| Satisfied - Item: | APCS-Auto Premium Comparison Survey | Filed | 01/20/2011 |

Comments:

Attachments:

APCS - Auto Premium Comp Survey LIC r4.pdf
 APCS - Auto Premium Comp Survey LMFIC r4.pdf
 APCS - Auto Premium Comp Survey TFLIC r4.pdf
 APCS - Auto Premium Comp Survey LIC r4.xls
 APCS - Auto Premium Comp Survey LMFIC r4.xls
 APCS - Auto Premium Comp Survey TFLIC r4.xls

| | | Item Status: | Status Date: |
|--------------------------|------------------------------------|---------------------|-------------------------|
| Satisfied - Item: | NAIC loss cost data entry document | Filed | 01/20/2011 |

Comments:

Attachments:

NAIC Loss Cost Data LIC r1.pdf
 NAIC Loss Cost Data LMFIC r2.pdf
 NAIC Loss Cost Data TFLIC r1.pdf

| | | Item Status: | Status Date: |
|-------------------------|--------------------------------|---------------------|-------------------------|
| Bypassed - Item: | NAIC Loss Cost Filing Document | Filed | 01/20/2011 |

SERFF Tracking Number: LBPM-126910159 State: Arkansas
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$50
Company Tracking Number: AR AO SR AND ACF 01 11
TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations
Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11
for OTHER than Workers' Comp
Bypass Reason: not applicable
Comments:

| | Item Status: | Status |
|---------------------------------------|---------------------|-------------------------|
| Satisfied - Item: Cover Letter | Filed | Date: 01/20/2011 |
| Comments: | | |
| Attachment: | | |
| ACF and SR Cvr Letter.pdf | | |

| | Item Status: | Status |
|--|---------------------|-------------------------|
| Satisfied - Item: Actuarial Justification | Filed | Date: 01/20/2011 |
| Comments: | | |
| Please see attached justification for Age Subclass Factors | | |
| Attachment: | | |
| Actuarial Justification.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 | 10 | % |
| b. Good Student Discount | 15-35 | % |
| c. Multi-car Discount | 0-32 | % |
| d. Accident Free Discount* | 5-15 | % |

Please Specify Qualification for Discount:

Insureds, who meet the criteria provided below will be eligible to have their premium reduced by the factor shown in the Automobile Rating Pages (Section R) as determined by the Premium Discount Pages (Section PD)

- 1) The policyholder must be a homeowner using the home as a primary residence
- 2) No operator may have any surcharge points and
- 3) The applicant had liability insurance from another company or through the residual market that did not expire more than 15 days from the effective date of the policy

- | | | |
|---------------------------------|-------|---|
| e. Anti-Theft Discount | 10-25 | % |
| f. Other (specify) | | % |
| <u>Passive Restraint</u> | 10-30 | % |
| <u>4 wheel anti-lock brake</u> | 10 | % |
| <u>College Educated</u> | 10 | % |
| <u>Platinum</u> | 10 | % |
| <u>GSP</u> | 10-15 | % |
| <u>Driver Training Discount</u> | 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

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



Signature
VICTORIA YEE

Printed Name
INDUSTRY FILINGS SPECIALIST

Title
(617) 357-9500 x47161

Telephone Number
VICTORIA.YEE@LIBERTYMUTUAL.COM

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 42404
 Company Name: Liberty Insurance Corporation
 Contact Person: Victoria Yee
 Telephone No.: (800) 225-8346x47161
 Email Address: Victoria.Yee@libertymutual.com
 Effective Date: 2/21/2011

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**

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

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|----------|----------------|----------------|
| | | | | 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 |
| | | | | 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 | | | \$2,165 | \$3,211 | \$1,188 | \$1,188 | \$2,170 | \$3,221 | \$1,191 | \$1,191 | \$2,567 | \$3,819 | \$1,397 | \$1,397 | \$1,929 | \$2,853 | \$1,065 | \$1,065 | \$2,668 | \$3,973 | \$1,451 | \$1,451 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,079 | \$6,109 | \$2,184 | \$2,184 | \$4,642 | \$6,965 | \$2,477 | \$2,477 | \$4,784 | \$7,176 | \$2,550 | \$2,550 | \$4,612 | \$6,915 | \$2,461 | \$2,461 | \$5,130 | \$7,702 | \$2,733 | \$2,733 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,637 | \$6,908 | \$2,517 | \$2,517 | \$5,197 | \$7,759 | \$2,808 | \$2,808 | \$5,437 | \$8,120 | \$2,933 | \$2,933 | \$5,102 | \$7,612 | \$2,759 | \$2,759 | \$5,796 | \$8,666 | \$3,122 | \$3,122 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,279 | \$6,411 | \$2,288 | \$2,288 | \$4,929 | \$7,398 | \$2,626 | \$2,626 | \$5,009 | \$7,518 | \$2,668 | \$2,668 | \$4,945 | \$7,421 | \$2,635 | \$2,635 | \$5,375 | \$8,075 | \$2,858 | \$2,858 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,792 | \$7,142 | \$2,598 | \$2,598 | \$5,436 | \$8,120 | \$2,932 | \$2,932 | \$5,608 | \$8,380 | \$3,023 | \$3,023 | \$5,397 | \$8,061 | \$2,913 | \$2,913 | \$5,984 | \$8,951 | \$3,218 | \$3,218 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,155 | \$6,223 | \$2,224 | \$2,224 | \$4,753 | \$7,131 | \$2,535 | \$2,535 | \$4,863 | \$7,296 | \$2,591 | \$2,591 | \$4,742 | \$7,111 | \$2,529 | \$2,529 | \$5,206 | \$7,818 | \$2,770 | \$2,770 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,668 | \$6,954 | \$2,534 | \$2,534 | \$5,260 | \$7,853 | \$2,841 | \$2,841 | \$5,462 | \$8,158 | \$2,946 | \$2,946 | \$5,194 | \$7,751 | \$2,807 | \$2,807 | \$5,815 | \$8,694 | \$3,130 | \$3,130 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,946 | \$7,421 | \$2,634 | \$2,634 | \$5,853 | \$8,798 | \$3,108 | \$3,108 | \$5,787 | \$8,697 | \$3,073 | \$3,073 | \$5,979 | \$8,986 | \$3,173 | \$3,173 | \$6,278 | \$9,441 | \$3,328 | \$3,328 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$5,459 | \$8,152 | \$2,944 | \$2,944 | \$6,360 | \$9,520 | \$3,414 | \$3,414 | \$6,386 | \$9,559 | \$3,428 | \$3,428 | \$6,431 | \$9,626 | \$3,451 | \$3,451 | \$6,887 | \$10,317 | \$3,688 | \$3,688 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$5,102 | \$7,657 | \$2,717 | \$2,717 | \$6,071 | \$9,126 | \$3,221 | \$3,221 | \$5,972 | \$8,977 | \$3,169 | \$3,169 | \$6,221 | \$9,352 | \$3,300 | \$3,300 | \$6,485 | \$9,755 | \$3,436 | \$3,436 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$5,615 | \$8,388 | \$3,027 | \$3,027 | \$6,578 | \$9,848 | \$3,527 | \$3,527 | \$6,571 | \$9,839 | \$3,524 | \$3,524 | \$6,673 | \$9,992 | \$3,578 | \$3,578 | \$7,094 | \$10,631 | \$3,796 | \$3,796 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,915 | \$5,861 | \$2,098 | \$2,098 | \$4,527 | \$6,789 | \$2,417 | \$2,417 | \$4,591 | \$6,885 | \$2,450 | \$2,450 | \$4,547 | \$6,816 | \$2,428 | \$2,428 | \$4,951 | \$7,432 | \$2,638 | \$2,638 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,428 | \$6,592 | \$2,408 | \$2,408 | \$5,034 | \$7,511 | \$2,723 | \$2,723 | \$5,190 | \$7,747 | \$2,805 | \$2,805 | \$4,999 | \$7,456 | \$2,706 | \$2,706 | \$5,560 | \$8,308 | \$2,998 | \$2,998 |

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 23035
 Company Name: Liberty Mutual Fire Insurance Company
 Contact Person: Victoria Yee
 Telephone No.: (800) 225-8346x47161
 Email Address: Victoria.Yee@libertymutual.com
 Effective Date: 2/21/2011

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10-30 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 25-35 %
 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

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

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--|-------------------|-------------------|-------------------|-----------|---------|-------------------|-------------------|-------------|---------|-------------------|-------------------|--------------|---------|-------------------|-------------------|------------|---------|-------------------|-------------------|
| | | | | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 |
| | | | | 1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB | Minimum Liability | | | \$1,474 | \$2,297 | \$542 | \$549 | \$1,478 | \$2,304 | \$544 | \$550 | \$1,748 | \$2,734 | \$633 | \$641 | \$1,312 | \$2,040 | \$489 | \$495 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,782 | \$4,379 | \$974 | \$987 | \$3,168 | \$4,993 | \$1,102 | \$1,116 | \$3,263 | \$5,146 | \$1,133 | \$1,149 | \$3,146 | \$4,958 | \$1,095 | \$1,109 | \$3,502 | \$5,523 | \$1,212 | \$1,227 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,160 | \$4,947 | \$1,138 | \$1,153 | \$3,545 | \$5,558 | \$1,265 | \$1,281 | \$3,707 | \$5,818 | \$1,318 | \$1,336 | \$3,479 | \$5,453 | \$1,243 | \$1,259 | \$3,954 | \$6,209 | \$1,400 | \$1,417 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,918 | \$4,596 | \$1,018 | \$1,032 | \$3,363 | \$5,305 | \$1,165 | \$1,182 | \$3,418 | \$5,390 | \$1,184 | \$1,199 | \$3,374 | \$5,322 | \$1,170 | \$1,184 | \$3,668 | \$5,790 | \$1,266 | \$1,283 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,266 | \$5,115 | \$1,172 | \$1,187 | \$3,706 | \$5,817 | \$1,318 | \$1,335 | \$3,824 | \$6,004 | \$1,357 | \$1,374 | \$3,681 | \$5,775 | \$1,310 | \$1,325 | \$4,081 | \$6,414 | \$1,442 | \$1,460 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,833 | \$4,461 | \$991 | \$1,003 | \$3,244 | \$5,114 | \$1,125 | \$1,141 | \$3,317 | \$5,232 | \$1,151 | \$1,166 | \$3,234 | \$5,100 | \$1,123 | \$1,138 | \$3,553 | \$5,606 | \$1,228 | \$1,244 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,181 | \$4,980 | \$1,145 | \$1,158 | \$3,587 | \$5,626 | \$1,278 | \$1,294 | \$3,723 | \$5,846 | \$1,324 | \$1,341 | \$3,541 | \$5,553 | \$1,263 | \$1,279 | \$3,966 | \$6,230 | \$1,404 | \$1,421 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,373 | \$5,322 | \$1,169 | \$1,184 | \$3,995 | \$6,311 | \$1,373 | \$1,392 | \$3,950 | \$6,238 | \$1,360 | \$1,377 | \$4,079 | \$6,446 | \$1,403 | \$1,421 | \$4,285 | \$6,772 | \$1,470 | \$1,490 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,721 | \$5,841 | \$1,323 | \$1,339 | \$4,338 | \$6,823 | \$1,526 | \$1,545 | \$4,356 | \$6,852 | \$1,533 | \$1,552 | \$4,386 | \$6,899 | \$1,543 | \$1,562 | \$4,698 | \$7,396 | \$1,646 | \$1,667 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,481 | \$5,492 | \$1,204 | \$1,220 | \$4,143 | \$6,547 | \$1,423 | \$1,442 | \$4,076 | \$6,438 | \$1,401 | \$1,419 | \$4,245 | \$6,710 | \$1,458 | \$1,476 | \$4,426 | \$6,998 | \$1,517 | \$1,537 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,829 | \$6,011 | \$1,358 | \$1,375 | \$4,486 | \$7,059 | \$1,576 | \$1,595 | \$4,482 | \$7,052 | \$1,574 | \$1,594 | \$4,552 | \$7,163 | \$1,598 | \$1,617 | \$4,839 | \$7,622 | \$1,693 | \$1,714 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,669 | \$4,201 | \$936 | \$949 | \$3,089 | \$4,867 | \$1,074 | \$1,089 | \$3,132 | \$4,937 | \$1,090 | \$1,103 | \$3,101 | \$4,888 | \$1,080 | \$1,093 | \$3,379 | \$5,328 | \$1,170 | \$1,186 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,017 | \$4,720 | \$1,090 | \$1,104 | \$3,432 | \$5,379 | \$1,227 | \$1,242 | \$3,538 | \$5,551 | \$1,263 | \$1,278 | \$3,408 | \$5,341 | \$1,220 | \$1,234 | \$3,792 | \$5,952 | \$1,346 | \$1,363 |

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 33588
Company Name: The First Liberty Insurance Corporation
Contact Person: Victoria Yee
Telephone No.: (800) 225-8346x47161
Email Address: Victoria.Yee@libertymutual.com
Effective Date: 2/21/2011

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10-30 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 10-35 %
 ANTI-THEFT DEVICE 10 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**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to 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 | | | | | |
|--|---|--------------|---------|-------------------|-------------------|-----------|---------|-------------------|-------------------|-------------|---------|-------------------|-------------------|--------------|---------|-------------------|-------------------|------------|---------|-------------------|-------------------|---------|---------|
| | | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | | |
| Vehicle | Coverages | Gender | Age | | | | | | | | | | | | | | | | | | | | |
| 1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB | Minimum Liability | | | \$1,327 | \$2,068 | \$489 | \$489 | \$1,332 | \$2,075 | \$490 | \$490 | \$1,574 | \$2,460 | \$571 | \$571 | \$1,181 | \$1,836 | \$441 | \$441 | \$1,639 | \$2,564 | \$592 | \$592 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,502 | \$3,939 | \$877 | \$877 | \$2,851 | \$4,493 | \$992 | \$992 | \$2,939 | \$4,632 | \$1,021 | \$1,021 | \$2,829 | \$4,460 | \$985 | \$985 | \$3,154 | \$4,976 | \$1,092 | \$1,092 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,844 | \$4,452 | \$1,025 | \$1,025 | \$3,188 | \$4,999 | \$1,139 | \$1,139 | \$3,337 | \$5,236 | \$1,187 | \$1,187 | \$3,130 | \$4,907 | \$1,119 | \$1,119 | \$3,559 | \$5,590 | \$1,261 | \$1,261 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,630 | \$4,142 | \$920 | \$920 | \$3,026 | \$4,774 | \$1,050 | \$1,050 | \$3,074 | \$4,850 | \$1,066 | \$1,066 | \$3,035 | \$4,787 | \$1,053 | \$1,053 | \$3,306 | \$5,217 | \$1,141 | \$1,141 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,943 | \$4,610 | \$1,058 | \$1,058 | \$3,336 | \$5,235 | \$1,187 | \$1,187 | \$3,438 | \$5,399 | \$1,221 | \$1,221 | \$3,312 | \$5,197 | \$1,179 | \$1,179 | \$3,676 | \$5,776 | \$1,299 | \$1,299 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,552 | \$4,017 | \$893 | \$893 | \$2,918 | \$4,601 | \$1,013 | \$1,013 | \$2,985 | \$4,707 | \$1,036 | \$1,036 | \$2,911 | \$4,590 | \$1,012 | \$1,012 | \$3,201 | \$5,051 | \$1,107 | \$1,107 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,865 | \$4,485 | \$1,031 | \$1,031 | \$3,228 | \$5,062 | \$1,150 | \$1,150 | \$3,349 | \$5,256 | \$1,191 | \$1,191 | \$3,188 | \$5,000 | \$1,138 | \$1,138 | \$3,571 | \$5,610 | \$1,265 | \$1,265 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,038 | \$4,791 | \$1,055 | \$1,055 | \$3,594 | \$5,677 | \$1,237 | \$1,237 | \$3,554 | \$5,612 | \$1,224 | \$1,224 | \$3,672 | \$5,801 | \$1,263 | \$1,263 | \$3,860 | \$6,098 | \$1,324 | \$1,324 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,351 | \$5,259 | \$1,193 | \$1,193 | \$3,904 | \$6,138 | \$1,374 | \$1,374 | \$3,918 | \$6,161 | \$1,379 | \$1,379 | \$3,949 | \$6,211 | \$1,389 | \$1,389 | \$4,230 | \$6,657 | \$1,482 | \$1,482 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,136 | \$4,947 | \$1,087 | \$1,087 | \$3,727 | \$5,888 | \$1,281 | \$1,281 | \$3,667 | \$5,793 | \$1,261 | \$1,261 | \$3,820 | \$6,037 | \$1,312 | \$1,312 | \$3,988 | \$6,303 | \$1,367 | \$1,367 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,449 | \$5,415 | \$1,225 | \$1,225 | \$4,037 | \$6,349 | \$1,418 | \$1,418 | \$4,031 | \$6,342 | \$1,416 | \$1,416 | \$4,097 | \$6,447 | \$1,438 | \$1,438 | \$4,358 | \$6,862 | \$1,525 | \$1,525 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,404 | \$3,781 | \$844 | \$844 | \$2,778 | \$4,378 | \$968 | \$968 | \$2,820 | \$4,443 | \$981 | \$981 | \$2,789 | \$4,395 | \$971 | \$971 | \$3,044 | \$4,801 | \$1,055 | \$1,055 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,717 | \$4,249 | \$982 | \$982 | \$3,088 | \$4,839 | \$1,105 | \$1,105 | \$3,184 | \$4,992 | \$1,136 | \$1,136 | \$3,066 | \$4,805 | \$1,097 | \$1,097 | \$3,414 | \$5,360 | \$1,213 | \$1,213 |

NAIC LOSS COST DATA ENTRY DOCUMENT

| | |
|--|------------------------|
| 1. This filing transmittal is part of Company Tracking # | AR AO SR AND ACF 01 11 |
|--|------------------------|

| | |
|--|--|
| 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 | 2.9% | 0.2% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | -3.2% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | -0.8% | N/A | N/A | N/A | N/A | N/A |
| Liability | 5.0% | 0.2% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | -0.5% | 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 |
|-------------|--------------|--------------|-------------------|----------------------------|-----------------------|------------------|------------------------|
| 2005 | 638 | 0.80% | 5/16/2005 | 1,019 | 667 | 65.5% | 70.2% |
| 2006 | 598 | 4.60% | 5/22/2006 | 1,008 | 103 | 10.2% | 55.4% |
| 2008 | 380 | 5.29% | 10/27/2008 | 755 | 293 | 38.8% | 57.1% |
| 2009 | 249 | 2.10% | 10/26/2009 | 524 | 335 | 63.9% | 60.1% |
| 2009 | 249 | 3.00% | 10/20/2009 | 524 | 335 | 63.9% | 60.1% |
| 2010 | 165 | 3.00% | 10/20/2010 | | | | |

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. **5%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. **-3.1%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|------------------------|
| 1. | This filing transmittal is part of Company Tracking # | AR AO SR AND ACF 01 11 |
|----|---|------------------------|

| | | |
|----|---|--|
| 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 |

| (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 | 2.9% | 0.6% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | -1.5% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | -0.5% | N/A | N/A | N/A | N/A | N/A |
| Total Liability | 5.0% | 0.6% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | 0.0% | N/A | N/A | N/A | N/A | N/A |

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|------|--------------|-------------|----------------|----------------------------|-----------------------|------------------|------------------------|
| 2005 | 6,228 | 0.70% | 5/16/2005 | 8,548 | 3,916 | 45.8% | 55.0% |
| 2006 | 5,965 | 4.10% | 5/22/2006 | 8,480 | 4,778 | 56.3% | 59.3% |
| 2008 | 4,967 | 5.21% | 10/27/2008 | 7,948 | 3,838 | 48.3% | 61.8% |
| 2009 | 4,885 | 2.00% | 10/26/2009 | 7,827 | 4,617 | 59.0% | 58.1% |
| 2009 | 4,885 | 3.00% | 10/20/2009 | 7,827 | 4,617 | 59.0% | 58.1% |
| 2010 | 4,923 | 3.00% | 10/20/2010 | | | | |

| 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. 9.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. -4.4% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|------------------------|
| 1. | This filing transmittal is part of Company Tracking # | AR AO SR AND ACF 01 11 |
|----|---|------------------------|

| | | |
|----|---|--|
| 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 Insurance Company | 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 | 2.9% | 1.8% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | -0.1% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | 0.3% | N/A | N/A | N/A | N/A | N/A |
| Total Liability | 5.0% | 1.6% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | 0.9% | 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 |
| 2005 | 105 | 1.10% | 5/16/2005 | 123 | 246 | 201.0% | 61.1% |
| 2006 | 115 | 4.10% | 5/22/2006 | 127 | -40 | -31.8% | 68.5% |
| 2008 | 178 | 5.60% | 10/27/2008 | 170 | 446 | 262.7% | 62.0% |
| 2009 | 220 | 2.00% | 10/26/2009 | 214 | 92 | 43.1% | 61.4% |
| 2009 | 220 | 3.00% | 10/20/2009 | 214 | 92 | 43.1% | 61.4% |
| 2010 | 185 | 3.00% | 10/20/2010 | | | | |

| 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. **5.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. **-2.9%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A



Liberty Mutual Group
175 Berkeley Street
Mailstop 04G/H
Boston, MA 02116
Telephone: (800) 225-8346
Facsimile: (617) 654-3452

Via SERFF

November 18, 2010

Honorable Jay Bradford
Arkansas Insurance Department
Property & Casualty Division
1200 W 3rd Street
Little Rock, AR 72201-1904

RE: **Rate Revision and Age SubClass Factors**
LibertyGuard Personal Automobile Policy Program
Company Tracking No. AR AO SR and ACF 01 11
Liberty Mutual Fire Insurance Company 111-23035
Liberty Insurance Corporation, 111-42404
The First Liberty Insurance Corporation 111-33588

Dear Commissioner Bradford:

In accordance with the "File & Use" provision, Liberty Mutual Fire Insurance Company (LMFIC), Liberty Insurance Corporation (LIC) and The First Liberty Insurance Corporation (TFLIC) respectfully request permission to make the following revisions to their Automobile Program. This change will be effective for new business policies produced and effective on or after **January 17, 2011** and renewal business policies produced and effective on or after **February 21, 2011**.

Summary of Changes

Liberty Mutual Group would like to adopt the following changes in the state of Arkansas. Revisions include introduction of Age SubClass Factor, base rate changes, elimination of the Pick Up & Van discount factor, and shifting the Model Year Symbol base from Symbol 8, 2009 to Symbol 8, 2010. These changes will have a rate impact of **+0.6%**.

1. Revise comprehensive rates as follows:

| TERRITORY | LMFIC/LIC | | TFLIC |
|-----------|--------------------------|---------------------------|---------------------------|
| | CURRENT COMPREHENSIVE | PROPOSED COMPREHENSIVE | PROPOSED COMPREHENSIVE |
| 001 | 347 | 363 | 327 |
| 003 | 280 | 293 | 264 |
| 006 | 400 | 419 | 377 |
| 008 | 386 | 404 | 364 |
| 010 | 571 | 599 | 539 |

| | | | |
|-----|-----|-----|-----|
| 012 | 482 | 505 | 455 |
| 013 | 759 | 796 | 716 |
| 014 | 551 | 578 | 520 |
| 015 | 438 | 459 | 413 |
| 016 | 720 | 755 | 680 |
| 096 | 689 | 722 | 650 |
| 097 | 521 | 546 | 491 |
| 098 | 345 | 361 | 325 |
| 099 | 571 | 599 | 539 |

2. Revise collision rates as follows:

| TERRITORY | CURRENT COLLISION | LMFIC/LIC PROPOSED COLLISION | TFLIC PROPOSED COLLISION |
|-----------|-------------------|------------------------------|--------------------------|
| 001 | 954 | 1015 | 914 |
| 003 | 881 | 937 | 843 |
| 006 | 899 | 957 | 861 |
| 008 | 997 | 1061 | 955 |
| 010 | 918 | 977 | 879 |
| 012 | 969 | 1030 | 927 |
| 013 | 1018 | 1083 | 975 |
| 014 | 918 | 977 | 879 |
| 015 | 887 | 943 | 849 |
| 016 | 899 | 957 | 861 |
| 096 | 1005 | 1069 | 962 |
| 097 | 966 | 1027 | 924 |
| 098 | 839 | 893 | 804 |
| 099 | 918 | 977 | 879 |

3. Revise the Pickup and Van Discount

We are also proposing to eliminate the Pickup and Van Discount, as this discount dates back to when "pickups and vans" were utility vehicles without amenities, sometimes even without rear and side windows.

| Pick Up and Van Discount | | |
|--------------------------|----------------|-----------------|
| Use Type | Current Factor | Proposed Factor |
| Pickup Truck | 0.80 | 1.00 |

4. Shift Model Year Symbol base from Symbol 8, 2009 to Symbol 8, 2010.

5. Introduce Age Subclass Factor

Liberty Mutual is pleased to introduce our Age Sub-Class Factor (ACF) initiative for auto policyholders in Arkansas. As our population ages, remains healthy and lives longer, there are more older drivers than there have been in the past. Because of this, Liberty Mutual and others in the auto insurance industry now have larger cohorts of people to review, and can be more precise about appropriately assigning risk. While many insurance carriers have already done so, Liberty Mutual Personal Market has not, until now. We are introducing the Age Class Sub-Factor for current and existing customers. It consists of two components:

- Smoothing the gap as a person ages from 60-65. Instead of changing class at age 65 with a different factor applied, the sub-class factor smoothes the transition to that same point slightly each year from ages 60-65.
- Introducing a sub-class factor for those age 65 and older. This will add 0.01 to the tiering factor for each year. The sub-class factor will be phased in over time, with a policyholder experiencing a maximum tier increase of 0.05 in any one year.

The actuarial justification is included with this filing.

Rating Manual Revisions

| <u>Manual Page</u> | <u>Description of Revision</u> |
|---------------------------|--|
| • INDEX i and ii | Add Age Subclass and re-alphabetize subsequent rules |
| • Section B Page 04 | Add Age Subclass Factor rule |
| • Section B Pages 5 and 6 | Re-alphabetize subsequent rules |
| • Page R-1 | Revise Base Rates to offset Model Year Shi |
| • Page R-6 | Revise Pickup and Van Discount |
| • Page R-9 | Model Year Shift) |
| • Pages R-16 to R-21 | Add Age Subclass Factors |
| • Section PD-1 and PD-2 | Add Age Subclass Factors to Premium Determination Pages. |

Filing Information

Applicable filing information and revised rule and rate pages have been uploaded in SERFF. If you have any questions, please do not hesitate to contact me at (800) 225-8346x47161, fax (617) 654-3452 or by email at Victoria.Yee@LibertyMutual.com. Thank you.

Sincerely,

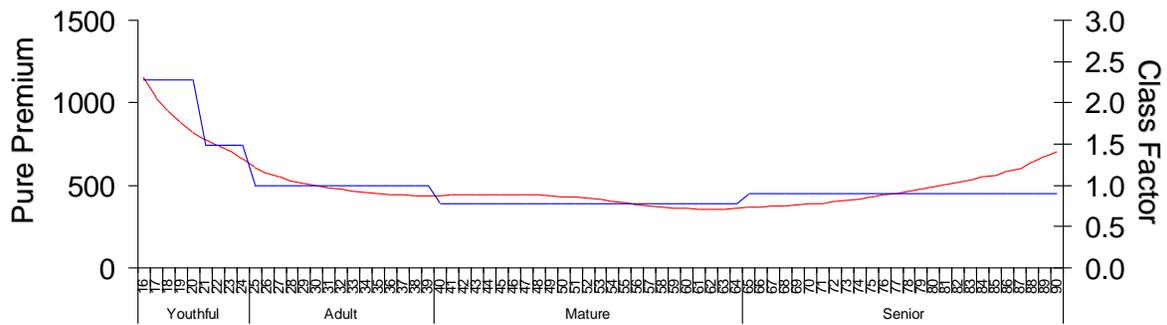


Victoria Yee
 Industry Filings Specialist
 Industry & Regulatory Relations

Exhibit 1: Age Subclass Factor

Liberty Mutual is introducing more age granularity to its countrywide classification plan through the newly proposed Age Subclass Factor.

The chart below shows the pure premium (red line) and class factor (blue line) by age of operator. This chart demonstrates how the current class plan does not accurately reflect the loss experience of its older population.



The proposed class plan is a function of age as opposed to age range and will allow for a better match of risk and rate. In particular, the proposed class plan structure will allow us to correct for higher pure premium senior drivers.

SERFF Tracking Number: LBPM-126910159 State: Arkansas
 First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$50
 Company Tracking Number: AR AO SR AND ACF 01 11
 TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations
 Product Name: Auto
 Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|----------------|---------------------|-------------------------------------|---------------------------|--|
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-21 new.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | PD-1 MU.pdf (Superceded) PD-1 Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | PD-2 MU.pdf (Superceded) PD-2 Clean.pdf (Superceded) |
| 12/16/2010 | Supporting Document | APCS-Auto Premium Comparison Survey | 01/07/2011 | APCS - Auto Premium Comp Survey LIC r4.pdf APCS - Auto Premium Comp Survey LMFIC r4.pdf APCS - Auto Premium Comp Survey TFLIC r4.pdf |
| 11/17/2010 | Supporting Document | APCS-Auto Premium Comparison Survey | 12/16/2010 | APCS - Auto Premium Comp Survey LIC.pdf (Superceded) APCS - Auto Premium Comp Survey LMFIC.pdf (Superceded) APCS - Auto Premium Comp Survey TFLIC.pdf (Superceded) |
| 11/17/2010 | Supporting Document | NAIC loss cost data entry document | 12/16/2010 | NAIC Loss Cost Data LIC.pdf (Superceded) |

SERFF Tracking Number: *LBPM-126910159* State: *Arkansas*
 First Filing Company: *Liberty Insurance Corporation, ...* State Tracking Number: *EFT \$50*
 Company Tracking Number: *AR AO SR AND ACF 01 11*
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0000 Personal Auto Combinations*
 Product Name: *Auto*
 Project Name/Number: *Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11*

NAIC Loss Cost Data
 LMFIC.pdf (Superceded)
 NAIC Loss Cost Data
 TFLIC.pdf (Superceded)

| | | | | |
|------------|---------------|--------|------------|---|
| 11/17/2010 | Rate and Rule | Manual | 12/16/2010 | Index i MU.pdf (Superceded) Index i Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Manual | 12/16/2010 | Index ii MU.pdf Index ii Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Manual | 12/16/2010 | Section B Page 4 MU.pdf (Superceded) Section B Page 4 Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Manual | 12/16/2010 | Section B Page 5 MU.pdf (Superceded) Section B Page 5 Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Manual | 12/16/2010 | Section B Page 6 MU.pdf (Superceded) Section B Page 6 Clean.pdf (Superceded) |
| 12/08/2010 | Rate and Rule | Manual | 12/16/2010 | R-1 MU r1.pdf (Superceded) R-1 Clean r1.pdf (Superceded) |
| 11/19/2010 | Rate and Rule | Manual | 12/08/2010 | R-1 MU.pdf (Superceded) R-1 Clean.pdf (Superceded) |

SERFF Tracking Number: LBPM-126910159 *State:* Arkansas
First Filing Company: Liberty Insurance Corporation, ... *State Tracking Number:* EFT \$50
Company Tracking Number: AR AO SR AND ACF 01 11
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0000 Personal Auto Combinations
Product Name: Auto
Project Name/Number: Rate Revision and Age SubClass Factors/AR AO SR and ACF 01 11

| | | | | |
|------------|---------------|-------------|------------|---|
| 11/19/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-6 MU.pdf (Superceded) R-6 Clean.pdf (Superceded) |
| 11/19/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-9 MU.pdf (Superceded) R-9 Clean.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-16 New.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-17 New.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-18 New.pdf (Superceded) |
| 11/17/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-20 New.pdf (Superceded) |
| 11/19/2010 | Rate and Rule | Rule Manual | 12/16/2010 | R-20 New.pdf (Superceded) |

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 42404
 Company Name: Liberty Insurance Corporation
 Contact Person:
 Telephone No.:
 Email Address:
 Effective Date: 1/17/2011

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
 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 insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

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 %

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|----------|----------------|----------------|
| | | | | 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 |
| | | | | 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 | | | \$2,165 | \$3,211 | \$1,188 | \$1,188 | \$2,170 | \$3,221 | \$1,191 | \$1,191 | \$2,567 | \$3,819 | \$1,397 | \$1,397 | \$1,929 | \$2,853 | \$1,065 | \$1,065 | \$2,668 | \$3,973 | \$1,451 | \$1,451 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,175 | \$6,254 | \$2,234 | \$2,234 | \$4,642 | \$6,965 | \$2,477 | \$2,477 | \$4,810 | \$7,214 | \$2,564 | \$2,564 | \$4,612 | \$6,915 | \$2,461 | \$2,461 | \$5,130 | \$7,702 | \$2,733 | \$2,733 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,733 | \$7,053 | \$2,567 | \$2,567 | \$5,197 | \$7,759 | \$2,808 | \$2,808 | \$5,463 | \$8,158 | \$2,947 | \$2,947 | \$5,102 | \$7,612 | \$2,759 | \$2,759 | \$5,796 | \$8,666 | \$3,122 | \$3,122 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,397 | \$6,590 | \$2,349 | \$2,349 | \$4,929 | \$7,398 | \$2,626 | \$2,626 | \$5,037 | \$7,561 | \$2,683 | \$2,683 | \$4,945 | \$7,421 | \$2,635 | \$2,635 | \$5,375 | \$8,075 | \$2,858 | \$2,858 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,910 | \$7,321 | \$2,659 | \$2,659 | \$5,436 | \$8,120 | \$2,932 | \$2,932 | \$5,636 | \$8,423 | \$3,038 | \$3,038 | \$5,397 | \$8,061 | \$2,913 | \$2,913 | \$5,984 | \$8,951 | \$3,218 | \$3,218 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,269 | \$6,397 | \$2,282 | \$2,282 | \$4,753 | \$7,131 | \$2,535 | \$2,535 | \$4,888 | \$7,334 | \$2,604 | \$2,604 | \$4,742 | \$7,111 | \$2,529 | \$2,529 | \$5,206 | \$7,818 | \$2,770 | \$2,770 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,782 | \$7,128 | \$2,592 | \$2,592 | \$5,260 | \$7,853 | \$2,841 | \$2,841 | \$5,487 | \$8,196 | \$2,959 | \$2,959 | \$5,194 | \$7,751 | \$2,807 | \$2,807 | \$5,815 | \$8,694 | \$3,130 | \$3,130 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$5,102 | \$7,658 | \$2,716 | \$2,716 | \$5,853 | \$8,798 | \$3,108 | \$3,108 | \$5,828 | \$8,760 | \$3,094 | \$3,094 | \$5,979 | \$8,986 | \$3,173 | \$3,173 | \$6,278 | \$9,441 | \$3,328 | \$3,328 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$5,615 | \$8,389 | \$3,026 | \$3,026 | \$6,360 | \$9,520 | \$3,414 | \$3,414 | \$6,427 | \$9,622 | \$3,449 | \$3,449 | \$6,431 | \$9,626 | \$3,451 | \$3,451 | \$6,887 | \$10,317 | \$3,688 | \$3,688 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$5,268 | \$7,908 | \$2,803 | \$2,803 | \$6,071 | \$9,126 | \$3,221 | \$3,221 | \$6,017 | \$9,044 | \$3,192 | \$3,192 | \$6,221 | \$9,352 | \$3,300 | \$3,300 | \$6,485 | \$9,755 | \$3,436 | \$3,436 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$5,781 | \$8,639 | \$3,113 | \$3,113 | \$6,578 | \$9,848 | \$3,527 | \$3,527 | \$6,616 | \$9,906 | \$3,547 | \$3,547 | \$6,673 | \$9,992 | \$3,578 | \$3,578 | \$7,094 | \$10,631 | \$3,796 | \$3,796 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,960 | \$2,900 | \$1,081 | \$1,081 | \$1,965 | \$2,910 | \$1,084 | \$1,084 | \$2,323 | \$3,451 | \$1,270 | \$1,270 | \$1,749 | \$2,581 | \$972 | \$972 | \$2,412 | \$3,587 | \$1,316 | \$1,316 |
| | Minimum Liability with Comprehensive and Collision | | | \$4,015 | \$6,010 | \$2,150 | \$2,150 | \$4,527 | \$6,789 | \$2,417 | \$2,417 | \$4,620 | \$6,928 | \$2,465 | \$2,465 | \$4,547 | \$6,816 | \$2,428 | \$2,428 | \$4,951 | \$7,432 | \$2,638 | \$2,638 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$4,528 | \$6,741 | \$2,460 | \$2,460 | \$5,034 | \$7,511 | \$2,723 | \$2,723 | \$5,219 | \$7,790 | \$2,820 | \$2,820 | \$4,999 | \$7,456 | \$2,706 | \$2,706 | \$5,560 | \$8,308 | \$2,998 | \$2,998 |

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

| | |
|-----------------|---------------------------------------|
| NAIC Number: | 23035 |
| Company Name: | Liberty Mutual Fire Insurance Company |
| Contact Person: | |
| Telephone No.: | |
| Email Address: | |
| Effective Date: | 1/17/2011 |

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 to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

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

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|---------|----------------|----------------|
| | | | | 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 |
| | | | | 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 | | | \$1,474 | \$2,297 | \$542 | \$549 | \$1,478 | \$2,304 | \$544 | \$550 | \$1,748 | \$2,734 | \$633 | \$641 | \$1,312 | \$2,040 | \$489 | \$495 | \$1,819 | \$2,845 | \$656 | \$664 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,848 | \$4,483 | \$996 | \$1,009 | \$3,168 | \$4,993 | \$1,102 | \$1,116 | \$3,280 | \$5,174 | \$1,139 | \$1,155 | \$3,146 | \$4,958 | \$1,095 | \$1,109 | \$3,502 | \$5,523 | \$1,212 | \$1,227 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,226 | \$5,051 | \$1,160 | \$1,175 | \$3,545 | \$5,558 | \$1,265 | \$1,281 | \$3,724 | \$5,846 | \$1,324 | \$1,342 | \$3,479 | \$5,453 | \$1,243 | \$1,259 | \$3,954 | \$6,209 | \$1,400 | \$1,417 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,998 | \$4,725 | \$1,046 | \$1,059 | \$3,363 | \$5,305 | \$1,165 | \$1,182 | \$3,438 | \$5,422 | \$1,191 | \$1,205 | \$3,374 | \$5,322 | \$1,170 | \$1,184 | \$3,668 | \$5,790 | \$1,266 | \$1,283 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,346 | \$5,244 | \$1,200 | \$1,214 | \$3,706 | \$5,817 | \$1,318 | \$1,335 | \$3,844 | \$6,036 | \$1,364 | \$1,380 | \$3,681 | \$5,775 | \$1,310 | \$1,325 | \$4,081 | \$6,414 | \$1,442 | \$1,460 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,911 | \$4,586 | \$1,016 | \$1,029 | \$3,244 | \$5,114 | \$1,125 | \$1,141 | \$3,334 | \$5,259 | \$1,157 | \$1,171 | \$3,234 | \$5,100 | \$1,123 | \$1,138 | \$3,553 | \$5,606 | \$1,228 | \$1,244 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,259 | \$5,105 | \$1,170 | \$1,184 | \$3,587 | \$5,626 | \$1,278 | \$1,294 | \$3,740 | \$5,873 | \$1,330 | \$1,346 | \$3,541 | \$5,553 | \$1,263 | \$1,279 | \$3,966 | \$6,230 | \$1,404 | \$1,421 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,480 | \$5,492 | \$1,204 | \$1,220 | \$3,995 | \$6,311 | \$1,373 | \$1,392 | \$3,978 | \$6,283 | \$1,370 | \$1,386 | \$4,079 | \$6,446 | \$1,403 | \$1,421 | \$4,285 | \$6,772 | \$1,470 | \$1,490 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,828 | \$6,011 | \$1,358 | \$1,375 | \$4,338 | \$6,823 | \$1,526 | \$1,545 | \$4,384 | \$6,897 | \$1,543 | \$1,561 | \$4,386 | \$6,899 | \$1,543 | \$1,562 | \$4,698 | \$7,396 | \$1,646 | \$1,667 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,594 | \$5,673 | \$1,242 | \$1,258 | \$4,143 | \$6,547 | \$1,423 | \$1,442 | \$4,106 | \$6,487 | \$1,411 | \$1,429 | \$4,245 | \$6,710 | \$1,458 | \$1,476 | \$4,426 | \$6,998 | \$1,517 | \$1,537 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,942 | \$6,192 | \$1,396 | \$1,413 | \$4,486 | \$7,059 | \$1,576 | \$1,595 | \$4,512 | \$7,101 | \$1,584 | \$1,604 | \$4,552 | \$7,163 | \$1,598 | \$1,617 | \$4,839 | \$7,622 | \$1,693 | \$1,714 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,333 | \$2,074 | \$495 | \$501 | \$1,338 | \$2,081 | \$496 | \$503 | \$1,582 | \$2,469 | \$578 | \$584 | \$1,189 | \$1,845 | \$448 | \$453 | \$1,643 | \$2,566 | \$597 | \$605 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,737 | \$4,309 | \$959 | \$971 | \$3,089 | \$4,867 | \$1,074 | \$1,089 | \$3,151 | \$4,968 | \$1,096 | \$1,110 | \$3,101 | \$4,888 | \$1,080 | \$1,093 | \$3,379 | \$5,328 | \$1,170 | \$1,186 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,085 | \$4,828 | \$1,113 | \$1,126 | \$3,432 | \$5,379 | \$1,227 | \$1,242 | \$3,557 | \$5,582 | \$1,269 | \$1,285 | \$3,408 | \$5,341 | \$1,220 | \$1,234 | \$3,792 | \$5,952 | \$1,346 | \$1,363 |

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

| | |
|-----------------|---|
| NAIC Number: | 33588 |
| Company Name: | The First Liberty Insurance Corporation |
| Contact Person: | |
| Telephone No.: | |
| Email Address: | |
| Effective Date: | 1/17/2011 |

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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1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

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

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|---------|----------------|----------------|
| | | | | 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 |
| | | | | 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 | | | \$1,327 | \$2,068 | \$489 | \$489 | \$1,332 | \$2,075 | \$490 | \$490 | \$1,574 | \$2,460 | \$571 | \$571 | \$1,181 | \$1,836 | \$441 | \$441 | \$1,639 | \$2,564 | \$592 | \$592 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,563 | \$4,035 | \$897 | \$897 | \$2,851 | \$4,493 | \$992 | \$992 | \$2,954 | \$4,656 | \$1,027 | \$1,027 | \$2,829 | \$4,460 | \$985 | \$985 | \$3,154 | \$4,976 | \$1,092 | \$1,092 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,905 | \$4,548 | \$1,045 | \$1,045 | \$3,188 | \$4,999 | \$1,139 | \$1,139 | \$3,352 | \$5,260 | \$1,193 | \$1,193 | \$3,130 | \$4,907 | \$1,119 | \$1,119 | \$3,559 | \$5,590 | \$1,261 | \$1,261 |
| 2003 Ford Explorer 'XLT' 2WD, 4 door | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,704 | \$4,260 | \$944 | \$944 | \$3,026 | \$4,774 | \$1,050 | \$1,050 | \$3,091 | \$4,877 | \$1,072 | \$1,072 | \$3,035 | \$4,787 | \$1,053 | \$1,053 | \$3,306 | \$5,217 | \$1,141 | \$1,141 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,017 | \$4,728 | \$1,082 | \$1,082 | \$3,336 | \$5,235 | \$1,187 | \$1,187 | \$3,455 | \$5,426 | \$1,227 | \$1,227 | \$3,312 | \$5,197 | \$1,179 | \$1,179 | \$3,676 | \$5,776 | \$1,299 | \$1,299 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,621 | \$4,128 | \$917 | \$917 | \$2,918 | \$4,601 | \$1,013 | \$1,013 | \$3,001 | \$4,731 | \$1,041 | \$1,041 | \$2,911 | \$4,590 | \$1,012 | \$1,012 | \$3,201 | \$5,051 | \$1,107 | \$1,107 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,934 | \$4,596 | \$1,055 | \$1,055 | \$3,228 | \$5,062 | \$1,150 | \$1,150 | \$3,365 | \$5,280 | \$1,196 | \$1,196 | \$3,188 | \$5,000 | \$1,138 | \$1,138 | \$3,571 | \$5,610 | \$1,265 | \$1,265 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,133 | \$4,943 | \$1,086 | \$1,086 | \$3,594 | \$5,677 | \$1,237 | \$1,237 | \$3,580 | \$5,654 | \$1,233 | \$1,233 | \$3,672 | \$5,801 | \$1,263 | \$1,263 | \$3,860 | \$6,098 | \$1,324 | \$1,324 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,446 | \$5,411 | \$1,224 | \$1,224 | \$3,904 | \$6,138 | \$1,374 | \$1,374 | \$3,944 | \$6,203 | \$1,388 | \$1,388 | \$3,949 | \$6,211 | \$1,389 | \$1,389 | \$4,230 | \$6,657 | \$1,482 | \$1,482 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$3,236 | \$5,107 | \$1,119 | \$1,119 | \$3,727 | \$5,888 | \$1,281 | \$1,281 | \$3,695 | \$5,838 | \$1,271 | \$1,271 | \$3,820 | \$6,037 | \$1,312 | \$1,312 | \$3,988 | \$6,303 | \$1,367 | \$1,367 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$3,549 | \$5,575 | \$1,257 | \$1,257 | \$4,037 | \$6,349 | \$1,418 | \$1,418 | \$4,059 | \$6,387 | \$1,426 | \$1,426 | \$4,097 | \$6,447 | \$1,438 | \$1,438 | \$4,358 | \$6,862 | \$1,525 | \$1,525 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$1,202 | \$1,869 | \$448 | \$448 | \$1,204 | \$1,873 | \$448 | \$448 | \$1,422 | \$2,219 | \$520 | \$520 | \$1,069 | \$1,657 | \$403 | \$403 | \$1,481 | \$2,313 | \$539 | \$539 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,467 | \$3,881 | \$866 | \$866 | \$2,778 | \$4,378 | \$968 | \$968 | \$2,837 | \$4,471 | \$987 | \$987 | \$2,789 | \$4,395 | \$971 | \$971 | \$3,044 | \$4,801 | \$1,055 | \$1,055 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,780 | \$4,349 | \$1,004 | \$1,004 | \$3,088 | \$4,839 | \$1,105 | \$1,105 | \$3,201 | \$5,020 | \$1,142 | \$1,142 | \$3,066 | \$4,805 | \$1,097 | \$1,097 | \$3,414 | \$5,360 | \$1,213 | \$1,213 |

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR AO SR and ACF 01 11**

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 Liberty Insurance Corporation | | | Company NAIC Number 42404 |
|--|--|--|--|--|-------------------------------------|

| | | | | | |
|--|--|--|--|--|--|
| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) Personal Auto | | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) 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 | 2.9% | 0.2% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | 0.1% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | 0.2% | N/A | N/A | N/A | N/A | N/A |
| Liability | 5.0% | 0.2% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | 0.2% | 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 |
|-------------|--------------|--------------|-------------------|----------------------------|-----------------------|------------------|------------------------|
| 2005 | 638 | 0.80% | 5/16/2005 | 1,019 | 667 | 65.5% | 70.2% |
| 2006 | 598 | 4.60% | 5/22/2006 | 1,008 | 103 | 10.2% | 55.4% |
| 2008 | 380 | 5.29% | 10/27/2008 | 755 | 293 | 38.8% | 57.1% |
| 2009 | 249 | 2.10% | 10/26/2009 | 524 | 335 | 63.9% | 60.1% |
| 2009 | 249 | 3.00% | 10/20/2009 | 524 | 335 | 63.9% | 60.1% |
| 2010 | 165 | 3.00% | 10/20/2010 | | | | |

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. **5%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
 10. **0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR AO SR and ACF 01 11**

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 |
| 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) |
| 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 | 2.9% | 0.6% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | 0.7% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | 0.8% | N/A | N/A | N/A | N/A | N/A |
| Total Liability | 5.0% | 0.6% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | 0.6% | 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 |
|-------------|--------------|--------------|-------------------|----------------------------|-----------------------|------------------|------------------------|
| 2005 | 6,228 | 0.70% | 5/16/2005 | 8,548 | 3,916 | 45.8% | 55.0% |
| 2006 | 5,965 | 4.10% | 5/22/2006 | 8,480 | 4,778 | 56.3% | 59.3% |
| 2008 | 5,624 | 5.21% | 10/27/2008 | 7,948 | 3,838 | 48.3% | 61.8% |
| 2009 | 5,576 | 2.00% | 10/26/2009 | 7,827 | 4,617 | 59.0% | 58.1% |
| 2009 | 5,576 | 3.00% | 10/20/2009 | 7,827 | 4,617 | 59.0% | 58.1% |
| 2010 | 4,576 | 3.00% | 10/20/2010 | | | | |

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. **9.7%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. **0.0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR AO SR and ACF 01 11**

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 The First Liberty Insurance Company | | | Company NAIC Number 33588 |
|--|--|--|--|--|-------------------------------------|

| | | | | | |
|--|--|--|--|--|--|
| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) Personal Auto | | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) 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 | 2.9% | 1.8% | N/A | N/A | N/A | N/A | N/A |
| MedPay | 17.7% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| UM/UIM | 15.0% | 0.0% | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | -1.3% | 1.7% | N/A | N/A | N/A | N/A | N/A |
| Collision | 4.1% | 1.8% | N/A | N/A | N/A | N/A | N/A |
| Total Liability | 5.0% | 1.6% | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | 3.8% | 1.6% | 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 |
|-------------|--------------|--------------|-------------------|----------------------------|-----------------------|------------------|------------------------|
| 2005 | 105 | 1.10% | 5/16/2005 | 123 | 246 | 201.0% | 61.1% |
| 2006 | 115 | 4.10% | 5/22/2006 | 127 | -40 | -31.8% | 68.5% |
| 2008 | 178 | 5.60% | 10/27/2008 | 170 | 446 | 262.7% | 62.0% |
| 2009 | 220 | 2.00% | 10/26/2009 | 214 | 92 | 43.1% | 61.4% |
| 2009 | 220 | 3.00% | 10/20/2009 | 214 | 92 | 43.1% | 61.4% |
| 2010 | 185 | 3.00% | 10/20/2010 | | | | |

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. **5.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
 10. **0.0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-----|-------|
| | | | | LMFIC | LIC | TFLIC |
| 099 | 65 | All | All | 1.000 | | 1.000 |
| 099 | 66 | All | All | 1.010 | | 1.010 |
| 099 | 67 | All | All | 1.020 | | 1.020 |
| 099 | 68 | All | All | 1.030 | | 1.030 |
| 099 | 69 | All | All | 1.040 | | 1.040 |
| 099 | 70 | All | All | 1.050 | | 1.050 |
| 099 | 71 | All | All | 1.060 | | 1.060 |
| 099 | 72 | All | All | 1.070 | | 1.070 |
| 099 | 73 | All | All | 1.080 | | 1.080 |
| 099 | 74 | All | All | 1.090 | | 1.090 |
| 099 | 75 | All | All | 1.100 | | 1.100 |
| 099 | 76 | All | All | 1.110 | | 1.110 |
| 099 | 77 | All | All | 1.120 | | 1.120 |
| 099 | 78 | All | All | 1.130 | | 1.130 |
| 099 | 79 | All | All | 1.140 | | 1.140 |
| 099 | 80 | All | All | 1.150 | | 1.150 |
| 099 | 81 | All | All | 1.160 | | 1.160 |
| 099 | 82 | All | All | 1.170 | | 1.170 |
| 099 | 83 | All | All | 1.180 | | 1.180 |
| 099 | 84 | All | All | 1.190 | | 1.190 |
| 099 | 85 | All | All | 1.200 | | 1.200 |
| 099 | 86 | All | All | 1.210 | | 1.210 |
| 099 | 87 | All | All | 1.220 | | 1.220 |
| 099 | 88 | All | All | 1.230 | | 1.230 |
| 099 | 89 | All | All | 1.240 | | 1.240 |
| 099 | 90 | All | All | 1.250 | | 1.250 |
| 099 | 91 | All | All | 1.260 | | 1.260 |
| 099 | 92 | All | All | 1.270 | | 1.270 |
| 099 | 93 | All | All | 1.280 | | 1.280 |
| 099 | 94 | All | All | 1.290 | | 1.290 |
| 099 | 95 | All | All | 1.300 | | 1.300 |
| 099 | 96 | All | All | 1.310 | | 1.310 |
| 099 | 97 | All | All | 1.320 | | 1.320 |
| 099 | 98 | All | All | 1.330 | | 1.330 |
| 099 | 99 | All | All | 1.340 | | 1.340 |
| 099 | 100 | All | All | 1.350 | | 1.350 |

ARKANSAS

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 6 x 7 x 8 x 9 (Round to the Hundredth) | = |
| 11 | Step 5 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x18x19 (Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Liability Total Step 27 x 28 (Round to the Dollar) | = |

| Step # | PERSONAL INJURY PROTECTION | 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 | |
| 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 7 x 8 (Round to the Hundredth) | = |
| 10 | Step 3 x 9 (Round to the Dollar) | = |
| 11 | Class Factor | |
| 11.1 | Age SubClass Factor | x |
| 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 ((11x11.1) - 12) x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundredth) | = |
| 20 | SC9 Credit Factor | x |
| 21 | Step 19 x 20 (Round to the Hundredth) | = |
| 22 | Step 10 x 21 (Round to the Dollar) | = |
| 23 | Platinum Discount Factor | x |
| 24 | Step 22 x 23 (Round to the Dollar) | = |
| 25 | Group Savings Plus Discount Factor | x |
| 26 | Step 24 x 25 (Round to the Dollar) | = |
| 27 | Term Factor | x |
| 28 | Step 26 x 27 (Round to the Dollar) | = |
| 29 | Increased PIP Medical Payments Rate | |
| 30 | Market Segment Factor | x |
| 31 | LIC Tier Rating Factor | x |
| 32 | Step 29 x 30 x 31 (Round to the Dollar) | = |
| 33 | Platinum Discount Factor | x |
| 34 | Step 32 x 33 (Round to the Dollar) | = |
| 35 | Group Savings Plus Discount Factor | x |
| 36 | Step 34 x 35 (Round to the Dollar) | = |
| 37 | Term Factor | x |
| 38 | Step 36 x 37 (Round to the Dollar) | = |
| 39 | PIP Med Payments Total Step 28 + 38 | = |

| Step # | WORK LOSS AND ACCIDENTAL DEATH BENEFITS | Calculations |
|--------|--|--------------|
| 1 | Work Loss Benefits Rate | |
| 2 | Accidental Death Benefits Rate | + |
| 3 | Step 1 + 2 (Round to the Dollar) | = |
| 4 | Anti Lock Brake Discount Factor | |
| 5 | Passive Restraint Discount Factor | x |
| 6 | Step 4 x 5 (Round to the Hundredth) | = |
| 7 | Step 3 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 Hundredth) | = |
| 12 | Group Savings Plus Discount Factor | x |
| 13 | Step 11 x 12 (Round to the Dollar) | = |
| 14 | Term Factor | x |
| 15 | Work Loss and Acc Death Benefits Total Step 13 x 14 (Round to the Dollar) | = |

ARKANSAS

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 6 x 7 x 8 x 9 (Round to the Hundredth) | = |
| 11 | Step 5 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x18x19 (Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Liability Total Step 27 x 28 (Round to the Dollar) | = |

| Step # | PERSONAL INJURY PROTECTION | 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 | |
| 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 7 x 8 (Round to the Hundredth) | = |
| 10 | Step 3 x 9 (Round to the Dollar) | = |
| 11 | Class Factor | |
| 11.1 | Age SubClass Factor | x |
| 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 ((11x11.1) - 12) x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundredth) | = |
| 20 | SC9 Credit Factor | x |
| 21 | Step 19 x 20 (Round to the Hundredth) | = |
| 22 | Step 10 x 21 (Round to the Dollar) | = |
| 23 | Platinum Discount Factor | x |
| 24 | Step 22 x 23 (Round to the Dollar) | = |
| 25 | Group Savings Plus Discount Factor | x |
| 26 | Step 24 x 25 (Round to the Dollar) | = |
| 27 | Term Factor | x |
| 28 | Step 26 x 27 (Round to the Dollar) | = |
| 29 | Increased PIP Medical Payments Rate | |
| 30 | Market Segment Factor | x |
| 31 | LIC Tier Rating Factor | x |
| 32 | Step 29 x 30 x 31 (Round to the Dollar) | = |
| 33 | Platinum Discount Factor | x |
| 34 | Step 32 x 33 (Round to the Dollar) | = |
| 35 | Group Savings Plus Discount Factor | x |
| 36 | Step 34 x 35 (Round to the Dollar) | = |
| 37 | Term Factor | x |
| 38 | Step 36 x 37 (Round to the Dollar) | = |
| 39 | PIP Med Payments Total Step 28 + 38 | = |

| Step # | WORK LOSS AND ACCIDENTAL DEATH BENEFITS | Calculations |
|--------|--|--------------|
| 1 | Work Loss Benefits Rate | |
| 2 | Accidental Death Benefits Rate | + |
| 3 | Step 1 + 2 (Round to the Dollar) | = |
| 4 | Anti Lock Brake Discount Factor | |
| 5 | Passive Restraint Discount Factor | x |
| 6 | Step 4 x 5 (Round to the Hundredth) | = |
| 7 | Step 3 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 Hundredth) | = |
| 12 | Group Savings Plus Discount Factor | x |
| 13 | Step 11 x 12 (Round to the Dollar) | = |
| 14 | Term Factor | x |
| 15 | Work Loss and Acc Death Benefits Total Step 13 x 14 (Round to the Dollar) | = |

ARKANSAS

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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Uninsured Motorist Total Step 9 x 10 (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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Underinsured Motorist Total Step 9 x 10 (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 Hundredth) | = |
| 11 | Step 6 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x 18 x 19(Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Comprehensive Total Step 27 x 28 (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 | x |
| 12 | Step 10 x 11 (Round to the Hundreth) | = |
| 13 | Step 9 x 12 (Round to the Dollar) | = |
| 14 | Class Factor | |
| 14.1 | Age SubClass Factor | x |
| 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 ((14x14.1) - 15) x 16 x 17 x 18 x 19 x 20 x 21(Round to the Hundredth) | = |
| 23 | SC9 Credit Factor | x |
| 24 | Step 22 x 23 (Round to the Hundredth) | = |
| 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 | Step 27 x 28 (Round to the Dollar) | = |
| 30 | Term Factor | x |
| 31 | Collision Total Step 29 x 30 (Round to the Dollar) | = |

ARKANSAS

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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Uninsured Motorist Total Step 9 x 10 (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 | Step 7 x 8 (Round to the Dollar) | = |
| 10 | Term Factor | x |
| 11 | Underinsured Motorist Total Step 9 x 10 (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 Hundredth) | = |
| 11 | Step 6 x 10 (Round to the Dollar) | = |
| 12 | Class Factor | |
| 12.1 | Age SubClass Factor | x |
| 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 ((12x12.1) - 13) x 14 x 15 x 16 x 17x 18 x 19(Round to the Hundredth) | = |
| 21 | SC9 Credit Factor | x |
| 22 | Step 20 x 21 (Round to the Hundredth) | = |
| 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 | Step 25 x 26 (Round to the Dollar) | = |
| 28 | Term Factor | x |
| 29 | Comprehensive Total Step 27 x 28 (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 | x |
| 12 | Step 10 x 11 (Round to the Hundreth) | = |
| 13 | Step 9 x 12 (Round to the Dollar) | = |
| 14 | Class Factor | |
| 14.1 | Age SubClass Factor | x |
| 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 ((14x14.1) - 15) x 16 x 17 x 18 x 19 x 20 x 21(Round to the Hundredth) | = |
| 23 | SC9 Credit Factor | x |
| 24 | Step 22 x 23 (Round to the Hundredth) | = |
| 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 | Step 27 x 28 (Round to the Dollar) | = |
| 30 | Term Factor | x |
| 31 | Collision Total Step 29 x 30 (Round to the Dollar) | = |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

| Title of Rule | Rule Number | Section | Page Number |
|---|--------------------|----------------|--------------------|
| Age Subclass Factor | 20F | B | 04 |
| All-Terrain Vehicles | 89 | I | 04 |
| Anti-Lock Braking System Discount | 28 | D | 02 |
| Antique Private Passenger Automobiles | 45 | E | 04 |
| Anti-Theft Devices Discount | 34 | D | 03 |
| Application of Manual | 1 | A | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | - | A | 01 LIC |
| Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage | 77 | H | 01 |
| Better Car Replacement | 80 | H | 02 |
| Camper Bodies | 65 | G | 01 |
| Cancellation | 6 | A | 02 |
| Certified Risks Financial Responsibility | 29 | D | 02 |
| Changes | 5 | A | 02 |
| Classification Rule | 20 | B | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 20 | B | 01 LIC |
| College Educated Discount | 35 | D | 03 |
| Customizing Equipment | 78 | H | 02 |
| Definitions | 20B | B | 01 |
| Driver Training Credit | 20H I | B | 06 |
| Dune Buggies | 90 | I | 05 |
| Eligibility | 2 | A | 01 |
| Extended Non-Owned Coverage | 57 | F | 02 |
| Extended Transportation Expenses Coverage | 76 | H | 01 |
| Golf Carts | 91 | I | 06 |
| Good Student Credit | 20G H | B | 05 |
| Group Savings Plus Discount | 25 | D | 01 |
| Hazards Covered And Limits | 41 | E | 01 |
| A. Liability Insurance | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01 LIC |
| B. Physical Damage Coverages | 41 | E | 02 |
| Inexperienced Operators | 26 | D | 01 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

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|---|--------------------|----------------|--------------------|
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| Anti-Theft Devices Discount | 34 | D | 03 |
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| Better Car Replacement | 80 | H | 02 |
| Camper Bodies | 65 | G | 01 |
| Cancellation | 6 | A | 02 |
| Certified Risks Financial Responsibility | 29 | D | 02 |
| Changes | 5 | A | 02 |
| Classification Rule | 20 | B | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 20 | B | 01 LIC |
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| Customizing Equipment | 78 | H | 02 |
| Definitions | 20B | B | 01 |
| Driver Training Credit | 20I | B | 06 |
| Dune Buggies | 90 | I | 05 |
| Eligibility | 2 | A | 01 |
| Extended Non-Owned Coverage | 57 | F | 02 |
| Extended Transportation Expenses Coverage | 76 | H | 01 |
| Golf Carts | 91 | I | 06 |
| Good Student Credit | 20H | B | 05 |
| Group Savings Plus Discount | 25 | D | 01 |
| Hazards Covered And Limits | 41 | E | 01 |
| A. Liability Insurance | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01 LIC |
| B. Physical Damage Coverages | 41 | E | 02 |
| Inexperienced Operators | 26 | D | 01 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
ALPHABETIC INDEX**

| Title of Rule | Rule Number | Section | Page Number |
|---|--------------------|----------------|--------------------|
| Miscellaneous Vehicles | | | |
| LIBERTY INSURANCE CORPORATION EXCEPTION | - | I | 01LIC |
| Model Year Rating | 42 | E | 03 |
| Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go Carts and Any Other Similar Vehicles Not Used For Business Purposes | 87 | I | 02 |
| Motor Homes | 86 | I | 01 |
| Multi-Car Credit | 20G | B | 04 |
| Named Non-Owner Policy | 56 | F | 01 |
| Passive Restraint Discount | 30 | D | 03 |
| Policy Term | 3 | A | 02 |
| Premium Determination Rule | 55 | E | 04 |
| Premium Determination Pages | - | PD | 01 |
| Private Passenger and Truck Types | 41 | E | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 41 | E | 01LIC |
| Pro Rata Table (Instructions for Use) | 8 | A | 03 |
| Pro Rata Table | 8 | A | 04 |
| Rating Pages | - | R | 01 |
| Rates and Rating Information | 4 | A | 02 |
| Safe Driver Insurance Plan | 21 | C | 01 |
| LIBERTY INSURANCE CORPORATION EXCEPTION | 21 | C | 05 LIC |
| Snowmobiles | 89 | I | 04 |
| Suspension | 7 | A | 02 |
| Symbol Determination | 43 | E | 03 |
| Term Factor | 40 | D | 05 |
| Territory Pages | - | T | 01 |
| Trailers | 65 | G | 01 |
| Unique and Unusual Private Passenger Vehicles | 46 | E | 04 |
| Whole Dollar Premium Rule | 9 | A | 05 |

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

D. If there is a "youthful operator" of the automobile who is unmarried, neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to section E of this rule):

1. if such operator is female under 25 years of age, classify and rate as 11, 12, 13, 15, 30 or 60.
2. if such operator is a male under 21 years of age, classify and rate as 82 or 86.
3. if such operator is a male 21 or more but under 25 years of age, classify and rate as 92 or 96.

E. The following rules apply when assigning classifications:

1. Vehicles should be assigned the class applicable to the operator with the highest percentage of use. The following hierarchy should be used:
 - a. Principal Youthful Classification
 - b. Occasional Youthful Classification
 - c. Adult/Mature/Senior Classification
2. No operator should be classed on more than 1 vehicle.
3. In cases where the policy contains an occasional youthful operator and 2 or more vehicles, the youthful operator class should apply to the highest rated vehicle that this operator uses that has not been classed.
4. In cases where an operator has the highest percentage of use on more than 1 vehicle, the operator should be classed on the highest rated vehicle that has not been classed.
5. In cases where an excess vehicle situation exists, the excess vehicle should be assigned the applicable Adult, Mature or Senior classification based on the operator who has the greatest percentage of use and the following:
 - a. Preferred Classification Eligibility
 - b. Usage
 - c. Annual Distance
 - d. Commute One Way (if applicable)

F. Age Subclass Factor

The class factor for each vehicle shall be modified by the age subclass factor shown in the Automobile Rating Pages (Section R). The applicable factor shall be based on the class, age, marital status, and gender of the assigned operator of the vehicle being rated.

The subclass factors will be phased in over time. The subclass factor applying to each insured upon renewal will be the lower of the filed subclass factor or the insured's expiring subclass factor + 0.05.

F. G. Multi-Car Credit

If two or more private passenger or utility type automobiles are owned or leased by named insureds residing in the same household and the vehicles are insured by any company within the Liberty Mutual Group, the rates otherwise applicable shall be reduced by the factor found in the Automobile Rating Pages (Section R).

This discount does not apply to unmarried male or female principal operators below the age of 21.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

- D. If there is a "youthful operator" of the automobile who is unmarried, neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to section E of this rule):
1. if such operator is female under 25 years of age, classify and rate as 11, 12, 13, 15, 30 or 60.
 2. if such operator is a male under 21 years of age, classify and rate as 82 or 86.
 3. if such operator is a male 21 or more but under 25 years of age, classify and rate as 92 or 96.
- E. The following rules apply when assigning classifications:
1. Vehicles should be assigned the class applicable to the operator with the highest percentage of use. The following hierarchy should be used:
 - a. Principal Youthful Classification
 - b. Occasional Youthful Classification
 - c. Adult/Mature/Senior Classification
 2. No operator should be classed on more than 1 vehicle.
 3. In cases where the policy contains an occasional youthful operator and 2 or more vehicles, the youthful operator class should apply to the highest rated vehicle that this operator uses that has not been classed.
 4. In cases where an operator has the highest percentage of use on more than 1 vehicle, the operator should be classed on the highest rated vehicle that has not been classed.
 5. In cases where an excess vehicle situation exists, the excess vehicle should be assigned the applicable Adult, Mature or Senior classification based on the operator who has the greatest percentage of use and the following:
 - a. Preferred Classification Eligibility
 - b. Usage
 - c. Annual Distance
 - d. Commute One Way (if applicable)
- F. Age Subclass Factor
- The class factor for each vehicle shall be modified by the age subclass factor shown in the Automobile Rating Pages (Section R). The applicable factor shall be based on the class, age, marital status, and gender of the assigned operator of the vehicle being rated. The subclass factors will be phased in over time. The subclass factor applying to each insured upon renewal will be the lower of the filed subclass factor or the insured's expiring subclass factor + 0.05.
- G. Multi Car Credit
- If two or more private passenger or utility type automobiles are owned or leased by named insureds residing in the same household and the vehicles are insured by any company within the Liberty Mutual Group, the rates otherwise applicable shall be reduced by the factor found in the Automobile Rating Pages (Section R). This discount does not apply to unmarried male or female principal operators below the age of 21.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

~~G~~. **H. Good Student Credit**

1. The Good Student Credit shall not reduce the rate to less than the rate that would be used if the "Youthful Operator" did not operate the vehicle.

2. Automobiles which would otherwise be written at the Class 36, 37, 38, 39, 56, 57, 58 or 59 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R) and automobiles which would otherwise be written at the Class 81, 82, 83, 85, 86, 87, 91, 92, 93, 95, 96 and 97 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R), provided:
 - a. Each "Youthful Operator" as defined in Section B.4 of this rule, under 25 years of age, is at least 16 years of age and is a full time high school student, a full time student in a college or university, or an unmarried college or university graduate and;
 - b. The company is furnished a statement certified by a school official indicating that each student has met one of the following requirements for the immediately preceding school term:
 - (1) ranked among the upper 20% of the class scholastically, or
 - (2) in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - (5) in the case of home schooling, 2 options are given:
 - (a) a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - (b) evidence of scoring in the upper 20th percentile on an annual national standardized exam.
 - (6) the certified statement must be submitted:
 - (a) when the good student is initially requested, and;
 - (b) at renewal and thereafter at the company's discretion.
 - (7) upon attainment of an undergraduate degree (i.e. BA or BS), the discount will apply until age 25 even if the operator was not previously eligible.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

H. Good Student Credit

1. The Good Student Credit shall not reduce the rate to less than the rate that would be used if the "Youthful Operator" did not operate the vehicle.

2. Automobiles which would otherwise be written at the Class 36, 37, 38, 39, 56, 57, 58 or 59 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R) and automobiles which would otherwise be written at the Class 81, 82, 83, 85, 86, 87, 91, 92, 93, 95, 96 and 97 rate shall be subject to the Good Student Credit as found in the Automobile Rating Pages (Section R), provided:

a. Each "Youthful Operator" as defined in Section B.4 of this rule, under 25 years of age, is at least 16 years of age and is a full time high school student, a full time student in a college or university, or an unmarried college or university graduate and;

b. The company is furnished a statement certified by a school official indicating that each student has met one of the following requirements for the immediately preceding school term:

- (1) ranked among the upper 20% of the class scholastically, or
- (2) in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
- (3) in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
- (4) was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
- (5) in the case of home schooling, 2 options are given:
 - (a) a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - (b) evidence of scoring in the upper 20th percentile on an annual national standardized exam.
- (6) the certified statement must be submitted:
 - (a) when the good student is initially requested, and;
 - (b) at renewal and thereafter at the company's discretion.
- (7) upon attainment of an undergraduate degree (i.e. BA or BS), the discount will apply until age 25 even if the operator was not previously eligible.

**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

H. I. Driver Training Credit

Automobiles which would otherwise be written at the Class 36, 37, 56, 57, 81, 82, 83, 85, 86 or 87 rate shall be subject to a driver training credit as found in the Automobile Rating Pages (Section R) where satisfactory evidence is presented that every operator of the automobile under the age of 21, including the applicant, who customarily operates the automobile has successfully completed a driver education course meeting the following standards:

1. The course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - a. A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
 - b. A minimum of 3 clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved device which simulate practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction, and
 - c. Training on a multiple car driving range may be substituted for up to 4 hours of the on street practice driving instruction on a basis of 2 hours on the range for 1 hour of on street driving.
 - d. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, or
 - e. The course was conducted by other schools, and such course and school has the approval and supervision of the State Department of Education or other responsible educational agency, or
 - f. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meet the same requirements as school having official sanction from the responsible education agency.
 - g. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., c., d., e. and f., above.

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**LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
CLASSIFICATION RULE**

I. Driver Training Credit

Automobiles which would otherwise be written at the Class 36, 37, 56, 57, 81, 82, 83, 85, 86 or 87 rate shall be subject to a driver training credit as found in the Automobile Rating Pages (Section R) where satisfactory evidence is presented that every operator of the automobile under the age of 21, including the applicant, who customarily operates the automobile has successfully completed a driver education course meeting the following standards:

1. The course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - a. A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
 - b. A minimum of 3 clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved device which simulate practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction, and
 - c. Training on a multiple car driving range may be substituted for up to 4 hours of the on street practice driving instruction on a basis of 2 hours on the range for 1 hour of on street driving.
 - d. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, or
 - e. The course was conducted by other schools, and such course and school has the approval and supervision of the State Department of Education or other responsible educational agency, or
 - f. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meet the same requirements as school having official sanction from the responsible education agency.
 - g. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., c., d., e. and f., above.

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 | 781 | 703 | 78 | 70 | 347 345 | 312 311 | 954 1015 | 859 914 |
| 003 | 649 | 584 | 70 | 63 | 280 279 | 252 251 | 881 890 | 793 801 |
| 006 | 746 | 671 | 76 | 68 | 400 398 | 360 358 | 899 909 | 809 818 |
| 008 | 778 | 700 | 103 | 93 | 386 404 | 347 364 | 997 1061 | 897 955 |
| 010 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |
| 012 | 796 | 716 | 104 | 94 | 482 505 | 434 455 | 969 1030 | 872 927 |
| 013 | 726 | 653 | 92 | 83 | 759 796 | 683 716 | 1018 1083 | 916 975 |
| 014 | 645 | 581 | 76 | 68 | 551 578 | 496 520 | 918 977 | 826 879 |
| 015 | 549 | 494 | 69 | 62 | 438 459 | 394 413 | 887 943 | 798 849 |
| 016 | 560 | 504 | 78 | 70 | 720 755 | 648 680 | 899 957 | 809 861 |
| 096 | 694 | 625 | 89 | 80 | 689 722 | 620 650 | 1005 1069 | 905 962 |
| 097 | 762 | 686 | 96 | 86 | 521 546 | 469 491 | 966 1027 | 869 924 |
| 098 | 633 | 570 | 72 | 65 | 345 361 | 311 325 | 839 893 | 755 804 |
| 099 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |

CycleGuard Counter Date = 10/20/2008

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 | 781 | 703 | 78 | 70 | 345 | 311 | 1015 | 914 |
| 003 | 649 | 584 | 70 | 63 | 279 | 251 | 890 | 801 |
| 006 | 746 | 671 | 76 | 68 | 398 | 358 | 909 | 818 |
| 008 | 778 | 700 | 103 | 93 | 404 | 364 | 1061 | 955 |
| 010 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| 012 | 796 | 716 | 104 | 94 | 505 | 455 | 1030 | 927 |
| 013 | 726 | 653 | 92 | 83 | 796 | 716 | 1083 | 975 |
| 014 | 645 | 581 | 76 | 68 | 578 | 520 | 977 | 879 |
| 015 | 549 | 494 | 69 | 62 | 459 | 413 | 943 | 849 |
| 016 | 560 | 504 | 78 | 70 | 755 | 680 | 957 | 861 |
| 096 | 694 | 625 | 89 | 80 | 722 | 650 | 1069 | 962 |
| 097 | 762 | 686 | 96 | 86 | 546 | 491 | 1027 | 924 |
| 098 | 633 | 570 | 72 | 65 | 361 | 325 | 893 | 804 |
| 099 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| CycleGuard Counter Date = 10/20/2008 | | | | | | | | |

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 | 781 | 703 | 78 | 70 | 347 363 | 312 327 | 954 1015 | 859 914 |
| 003 | 649 | 584 | 70 | 63 | 280 293 | 252 264 | 881 937 | 793 843 |
| 006 | 746 | 671 | 76 | 68 | 400 419 | 360 377 | 899 957 | 809 861 |
| 008 | 778 | 700 | 103 | 93 | 386 404 | 347 364 | 997 1061 | 897 955 |
| 010 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |
| 012 | 796 | 716 | 104 | 94 | 482 505 | 434 455 | 969 1030 | 872 927 |
| 013 | 726 | 653 | 92 | 83 | 759 796 | 683 716 | 1018 1083 | 916 975 |
| 014 | 645 | 581 | 76 | 68 | 551 578 | 496 520 | 918 977 | 826 879 |
| 015 | 549 | 494 | 69 | 62 | 438 459 | 394 413 | 887 943 | 798 849 |
| 016 | 560 | 504 | 78 | 70 | 720 755 | 648 680 | 899 957 | 809 861 |
| 096 | 694 | 625 | 89 | 80 | 689 722 | 620 650 | 1005 1069 | 905 962 |
| 097 | 762 | 686 | 96 | 86 | 521 546 | 469 491 | 966 1027 | 869 924 |
| 098 | 633 | 570 | 72 | 65 | 345 361 | 311 325 | 839 893 | 755 804 |
| 099 | 655 | 590 | 76 | 68 | 571 599 | 514 539 | 918 977 | 826 879 |

CycleGuard Counter Date = 10/20/2008

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 | 781 | 703 | 78 | 70 | 363 | 327 | 1015 | 914 |
| 003 | 649 | 584 | 70 | 63 | 293 | 264 | 937 | 843 |
| 006 | 746 | 671 | 76 | 68 | 419 | 377 | 957 | 861 |
| 008 | 778 | 700 | 103 | 93 | 404 | 364 | 1061 | 955 |
| 010 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| 012 | 796 | 716 | 104 | 94 | 505 | 455 | 1030 | 927 |
| 013 | 726 | 653 | 92 | 83 | 796 | 716 | 1083 | 975 |
| 014 | 645 | 581 | 76 | 68 | 578 | 520 | 977 | 879 |
| 015 | 549 | 494 | 69 | 62 | 459 | 413 | 943 | 849 |
| 016 | 560 | 504 | 78 | 70 | 755 | 680 | 957 | 861 |
| 096 | 694 | 625 | 89 | 80 | 722 | 650 | 1069 | 962 |
| 097 | 762 | 686 | 96 | 86 | 546 | 491 | 1027 | 924 |
| 098 | 633 | 570 | 72 | 65 | 361 | 325 | 893 | 804 |
| 099 | 655 | 590 | 76 | 68 | 599 | 539 | 977 | 879 |
| CycleGuard Counter Date = 10/20/2008 | | | | | | | | |

ARKANSAS

Automobile Rating Manual

Discounts

**LIC = Liberty Insurance Corporation

| Anti Lock Brake Discount | |
|---------------------------------|--------|
| Brake Type | Factor |
| 2 Wheel | 1.00 |
| 4 Wheel | .90 |
| None | 1.00 |

| Pick Up and Van Discount | |
|---------------------------------|----------------------|
| Use Type | Factor |
| Pickup Truck | 0.80 1.00 |

| Anti Theft Device Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Active Disabling | .90 |
| Audible Alarm | .90 |
| Passive Disabling | .90 |
| Vehicle Recovery Device | .75 |
| None | 1.00 |

| Passive Restraint Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Driver Air Bag | .80 |
| Full Front Air Bags | .70 |
| Full Front Factory Removable | .70 |
| Full Front w/Side Impact Bags | .70 |
| Motorized Seat Belts | .90 |
| None | 1.00 |

| Accident Prevention Course Discount | |
|--|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

| LIC** Preferred Discount | |
|---------------------------------|--------|
| Tier | Factor |
| 30 | .85 |
| 31 | .85 |
| 32 | .85 |
| 33 | .85 |
| 34 | .85 |
| 35 | .90 |
| 36 | .90 |
| 37 | .90 |
| 38 | .90 |
| 39 | .95 |
| 40 | .95 |
| 41 | .95 |
| 42 | .95 |
| 43 | .95 |
| 44 | .85 |
| 45 | .85 |

| Platinum Discount | |
|--------------------------|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

ARKANSAS

Automobile Rating Manual

Discounts

**LIC = Liberty Insurance Corporation

| Anti Lock Brake Discount | |
|---------------------------------|--------|
| Brake Type | Factor |
| 2 Wheel | 1.00 |
| 4 Wheel | .90 |
| None | 1.00 |

| Pick Up and Van Discount | |
|---------------------------------|--------|
| Use Type | Factor |
| Pickup Truck | 1.00 |

| Anti Theft Device Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Active Disabling | .90 |
| Audible Alarm | .90 |
| Passive Disabling | .90 |
| Vehicle Recovery Device | .75 |
| None | 1.00 |

| Passive Restraint Discount | |
|-----------------------------------|--------|
| Type | Factor |
| Driver Air Bag | .80 |
| Full Front Air Bags | .70 |
| Full Front Factory Removable | .70 |
| Full Front w/Side Impact Bags | .70 |
| Motorized Seat Belts | .90 |
| None | 1.00 |

| Accident Prevention Course Discount | |
|--|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

| LIC** Preferred Discount | |
|---------------------------------|--------|
| Tier | Factor |
| 30 | .85 |
| 31 | .85 |
| 32 | .85 |
| 33 | .85 |
| 34 | .85 |
| 35 | .90 |
| 36 | .90 |
| 37 | .90 |
| 38 | .90 |
| 39 | .95 |
| 40 | .95 |
| 41 | .95 |
| 42 | .95 |
| 43 | .95 |
| 44 | .85 |
| 45 | .85 |

| Platinum Discount | |
|--------------------------|--------|
| Indicator | Factor |
| No | 1.00 |
| Yes | .90 |

ARKANSAS
Automobile Rating Manual

Model Year & Symbol Factors

| Comprehensive | | | | | | | | | | | | | | | |
|---------------|-------|-------|------|------|------|------|------|------|------|------|------|------|------|---------|------------|
| Symbol | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-99 | 1989/prior |
| 01 | 0.34 | 0.33 | 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 | 0.42 | 0.40 | 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 | 0.52 | 0.49 | 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 | 0.64 | 0.61 | 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 | 0.73 | 0.69 | 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 | 0.80 | 0.77 | 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 | 0.89 | 0.85 | 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 | 0.96 | 0.91 | 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 |
| 09 | 1.03 | 0.99 | 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 |
| 10 | 1.10 | 1.05 | 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 |
| 11 | 1.17 | 1.11 | 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 |
| 12 | 1.22 | 1.17 | 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 |
| 13 | 1.28 | 1.22 | 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 |
| 14 | 1.34 | 1.28 | 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 |
| 15 | 1.40 | 1.33 | 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 |
| 16 | 1.46 | 1.40 | 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 |
| 17 | 1.53 | 1.46 | 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 |
| 18 | 1.58 | 1.51 | 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 |
| 19 | 1.64 | 1.56 | 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 |
| 20 | 1.69 | 1.62 | 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 |
| 21 | 1.75 | 1.67 | 3.06 | 2.91 | 2.75 | 2.63 | 2.48 | 2.36 | 2.26 | 2.14 | 2.02 | 1.93 | 1.84 | 1.74 | n/a |
| 22 | 1.80 | 1.72 | 3.37 | 3.20 | 3.05 | 2.90 | 2.73 | 2.59 | 2.49 | 2.36 | 2.23 | 2.12 | 2.02 | 1.92 | n/a |
| 23 | 1.86 | 1.77 | 3.83 | 3.64 | 3.45 | 3.29 | 3.10 | 2.95 | 2.83 | 2.68 | 2.53 | 2.41 | 2.30 | 2.18 | n/a |
| 24 | 1.91 | 1.83 | 4.49 | 4.27 | 4.04 | 3.86 | 3.64 | 3.46 | 3.32 | 3.14 | 2.96 | 2.83 | 2.69 | 2.56 | n/a |
| 25 | 1.96 | 1.87 | 5.17 | 4.91 | 4.65 | 4.45 | 4.19 | 3.98 | 3.83 | 3.62 | 3.41 | 3.26 | 3.10 | 2.95 | n/a |
| 26 | 2.01 | 1.92 | | | | | | | | | | | | | |
| 27 | 2.07 | 1.97 | | | | | | | | | | | | | |
| 28 | 2.11 | 2.02 | | | | | | | | | | | | | |
| 29 | 2.17 | 2.07 | | | | | | | | | | | | | |
| 30 | 2.22 | 2.12 | | | | | | | | | | | | | |
| 31 | 2.27 | 2.16 | | | | | | | | | | | | | |
| 32 | 2.31 | 2.21 | | | | | | | | | | | | | |
| 33 | 2.37 | 2.26 | | | | | | | | | | | | | |
| 34 | 2.41 | 2.30 | | | | | | | | | | | | | |
| 35 | 2.48 | 2.36 | | | | | | | | | | | | | |
| 36 | 2.55 | 2.44 | | | | | | | | | | | | | |
| 37 | 2.63 | 2.51 | | | | | | | | | | | | | |
| 38 | 2.70 | 2.57 | | | | | | | | | | | | | |
| 39 | 2.77 | 2.65 | | | | | | | | | | | | | |
| 40 | 2.84 | 2.71 | | | | | | | | | | | | | |
| 41 | 2.92 | 2.78 | | | | | | | | | | | | | |
| 42 | 2.98 | 2.85 | | | | | | | | | | | | | |
| 43 | 3.06 | 2.92 | | | | | | | | | | | | | |
| 44 | 3.12 | 2.98 | | | | | | | | | | | | | |
| 45 | 3.20 | 3.06 | | | | | | | | | | | | | |
| 46 | 3.29 | 3.14 | | | | | | | | | | | | | |
| 47 | 3.38 | 3.22 | | | | | | | | | | | | | |
| 48 | 3.47 | 3.31 | | | | | | | | | | | | | |
| 49 | 3.54 | 3.38 | | | | | | | | | | | | | |
| 50 | 3.63 | 3.47 | | | | | | | | | | | | | |
| 51 | 3.72 | 3.55 | | | | | | | | | | | | | |
| 52 | 3.80 | 3.62 | | | | | | | | | | | | | |
| 53 | 3.93 | 3.75 | | | | | | | | | | | | | |
| 54 | 4.09 | 3.91 | | | | | | | | | | | | | |
| 55 | 4.27 | 4.07 | | | | | | | | | | | | | |
| 56 | 4.44 | 4.24 | | | | | | | | | | | | | |
| 57 | 4.72 | 4.50 | | | | | | | | | | | | | |
| 58 | 5.08 | 4.85 | | | | | | | | | | | | | |
| 59 | 5.46 | 5.21 | | | | | | | | | | | | | |
| 60 | 5.84 | 5.58 | | | | | | | | | | | | | |
| 61 | 6.24 | 5.95 | | | | | | | | | | | | | |
| 62 | 6.64 | 6.34 | | | | | | | | | | | | | |
| 63 | 7.05 | 6.73 | | | | | | | | | | | | | |
| 64 | 7.45 | 7.11 | | | | | | | | | | | | | |
| 65 | 8.05 | 7.69 | | | | | | | | | | | | | |
| 66 | 8.87 | 8.46 | | | | | | | | | | | | | |
| 67 | 9.67 | 9.23 | | | | | | | | | | | | | |
| 68 | 10.47 | 10.00 | | | | | | | | | | | | | |
| 69 | 11.29 | 10.77 | | | | | | | | | | | | | |
| 70 | 12.10 | 11.55 | | | | | | | | | | | | | |
| 71 | 12.91 | 12.33 | | | | | | | | | | | | | |
| 72 | 13.73 | 13.10 | | | | | | | | | | | | | |
| 73 | 14.54 | 13.88 | | | | | | | | | | | | | |
| 74 | 15.36 | 14.66 | | | | | | | | | | | | | |
| 75 | | | | | | | | | | | | | | | |

| Collision | | | | | | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|------|------|------|---------|------------|
| Symbol | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-99 | 1989/prior |
| 01 | 0.48 | 0.46 | 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 | 0.61 | 0.58 | 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 | 0.74 | 0.70 | 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 | 0.85 | 0.81 | 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 | 0.90 | 0.86 | 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 | 0.94 | 0.89 | 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 | 0.97 | 0.92 | 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 | 1.01 | 0.97 | 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 |
| 09 | 1.06 | 1.01 | 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 |
| 10 | 1.10 | 1.05 | 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 |
| 11 | 1.13 | 1.08 | 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 |
| 12 | 1.17 | 1.11 | 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 |
| 13 | 1.19 | 1.13 | 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 |
| 14 | 1.22 | 1.17 | 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 |
| 15 | 1.24 | 1.19 | 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 |
| 16 | 1.28 | 1.22 | 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 |
| 17 | 1.31 | 1.25 | 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 |
| 18 | 1.34 | 1.28 | 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 |
| 19 | 1.36 | 1.30 | 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 |
| 20 | 1.40 | 1.33 | 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 |
| 21 | 1.45 | 1.37 | 1.94 | 1.82 | 1.71 | 1.61 | 1.47 | 1.36 | 1.28 | 1.20 | 1.13 | 1.07 | 0.99 | 0.93 | n/a |
| 22 | 1.46 | 1.40 | 2.05 | 1.93 | 1.80 | 1.70 | 1.56 | 1.44 | 1.35 | 1.27 | 1.19 | 1.13 | 1.05 | 0.98 | n/a |
| 23 | 1.49 | 1.42 | 2.21 | 2.08 | 1.94 | 1.83 | 1.68 | 1.55 | 1.46 | 1.37 | 1.28 | 1.22 | 1.13 | 1.06 | n/a |
| 24 | 1.52 | 1.45 | 2.46 | 2.31 | 2.16 | 2.04 | 1.87 | 1.72 | 1.62 | 1.53 | 1.43 | 1.35 | 1.25 | 1.18 | n/a |
| 25 | 1.54 | 1.47 | 2.71 | 2.55 | 2.38 | 2.25 | 2.06 | 1.90 | 1.79 | 1.68 | 1.57 | 1.49 | 1.38 | 1.30 | n/a |
| 26 | 1.56 | 1.49 | | | | | | | | | | | | | |
| 27 | 1.60 | 1.52 | | | | | | | | | | | | | |
| 28 | 1.62 | 1.54 | | | | | | | | | | | | | |
| 29 | 1.65 | 1.58 | | | | | | | | | | | | | |
| 30 | 1.67 | 1.60 | | | | | | | | | | | | | |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 001 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 001 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 002 | 61 | All | All | 1.011 | 1.000 | 1.011 |
| 002 | 62 | All | All | 1.022 | 1.000 | 1.022 |
| 002 | 63 | All | All | 1.033 | 1.000 | 1.033 |
| 002 | 64 | All | All | 1.044 | 1.000 | 1.044 |
| 003 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 003 | 61 | All | All | 1.006 | 1.000 | 1.006 |
| 003 | 62 | All | All | 1.013 | 1.000 | 1.013 |
| 003 | 63 | All | All | 1.019 | 1.000 | 1.019 |
| 003 | 64 | All | All | 1.025 | 1.000 | 1.025 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 004 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 004 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 005 | 40 | All | All | 1.000 | | 1.000 |
| 005 | 41 | All | All | 1.000 | | 1.000 |
| 005 | 42 | All | All | 1.000 | | 1.000 |
| 005 | 43 | All | All | 1.000 | | 1.000 |
| 005 | 44 | All | All | 1.000 | | 1.000 |
| 005 | 45 | All | All | 1.000 | | 1.000 |
| 005 | 46 | All | All | 1.000 | | 1.000 |
| 005 | 47 | All | All | 1.000 | | 1.000 |
| 005 | 48 | All | All | 1.000 | | 1.000 |
| 005 | 49 | All | All | 1.000 | | 1.000 |
| 005 | 50 | All | All | 1.000 | | 1.000 |
| 005 | 51 | All | All | 1.000 | | 1.000 |
| 005 | 52 | All | All | 1.000 | | 1.000 |
| 005 | 53 | All | All | 1.000 | | 1.000 |
| 005 | 54 | All | All | 1.000 | | 1.000 |
| 005 | 55 | All | All | 1.000 | | 1.000 |
| 005 | 56 | All | All | 1.000 | | 1.000 |
| 005 | 57 | All | All | 1.000 | | 1.000 |
| 005 | 58 | All | All | 1.000 | | 1.000 |
| 005 | 59 | All | All | 1.000 | | 1.000 |
| 005 | 60 | All | All | 1.000 | | 1.000 |
| 005 | 61 | All | All | 1.000 | | 1.000 |
| 005 | 62 | All | All | 1.000 | | 1.000 |
| 005 | 63 | All | All | 1.000 | | 1.000 |
| 005 | 64 | All | All | 1.000 | | 1.000 |
| 007 | 40 | All | All | 1.000 | | 1.000 |
| 007 | 41 | All | All | 1.000 | | 1.000 |
| 007 | 42 | All | All | 1.000 | | 1.000 |
| 007 | 43 | All | All | 1.000 | | 1.000 |
| 007 | 44 | All | All | 1.000 | | 1.000 |
| 007 | 45 | All | All | 1.000 | | 1.000 |
| 007 | 46 | All | All | 1.000 | | 1.000 |
| 007 | 47 | All | All | 1.000 | | 1.000 |
| 007 | 48 | All | All | 1.000 | | 1.000 |
| 007 | 49 | All | All | 1.000 | | 1.000 |
| 007 | 50 | All | All | 1.000 | | 1.000 |
| 007 | 51 | All | All | 1.000 | | 1.000 |
| 007 | 52 | All | All | 1.000 | | 1.000 |
| 007 | 53 | All | All | 1.000 | | 1.000 |
| 007 | 54 | All | All | 1.000 | | 1.000 |
| 007 | 55 | All | All | 1.000 | | 1.000 |
| 007 | 56 | All | All | 1.000 | | 1.000 |
| 007 | 57 | All | All | 1.000 | | 1.000 |
| 007 | 58 | All | All | 1.000 | | 1.000 |
| 007 | 59 | All | All | 1.000 | | 1.000 |
| 007 | 60 | All | All | 1.000 | | 1.000 |
| 007 | 61 | All | All | 1.000 | | 1.000 |
| 007 | 62 | All | All | 1.000 | | 1.000 |
| 007 | 63 | All | All | 1.000 | | 1.000 |
| 007 | 64 | All | All | 1.000 | | 1.000 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 008 | 40 | All | All | 1.000 | | 1.000 |
| 008 | 41 | All | All | 1.000 | | 1.000 |
| 008 | 42 | All | All | 1.000 | | 1.000 |
| 008 | 43 | All | All | 1.000 | | 1.000 |
| 008 | 44 | All | All | 1.000 | | 1.000 |
| 008 | 45 | All | All | 1.000 | | 1.000 |
| 008 | 46 | All | All | 1.000 | | 1.000 |
| 008 | 47 | All | All | 1.000 | | 1.000 |
| 008 | 48 | All | All | 1.000 | | 1.000 |
| 008 | 49 | All | All | 1.000 | | 1.000 |
| 008 | 50 | All | All | 1.000 | | 1.000 |
| 008 | 51 | All | All | 1.000 | | 1.000 |
| 008 | 52 | All | All | 1.000 | | 1.000 |
| 008 | 53 | All | All | 1.000 | | 1.000 |
| 008 | 54 | All | All | 1.000 | | 1.000 |
| 008 | 55 | All | All | 1.000 | | 1.000 |
| 008 | 56 | All | All | 1.000 | | 1.000 |
| 008 | 57 | All | All | 1.000 | | 1.000 |
| 008 | 58 | All | All | 1.000 | | 1.000 |
| 008 | 59 | All | All | 1.000 | | 1.000 |
| 008 | 60 | All | All | 1.000 | | 1.000 |
| 008 | 61 | All | All | 1.011 | | 1.011 |
| 008 | 62 | All | All | 1.022 | | 1.022 |
| 008 | 63 | All | All | 1.033 | | 1.033 |
| 008 | 64 | All | All | 1.044 | | 1.044 |
| 009 | 40 | All | All | 1.000 | | 1.000 |
| 009 | 41 | All | All | 1.000 | | 1.000 |
| 009 | 42 | All | All | 1.000 | | 1.000 |
| 009 | 43 | All | All | 1.000 | | 1.000 |
| 009 | 44 | All | All | 1.000 | | 1.000 |
| 009 | 45 | All | All | 1.000 | | 1.000 |
| 009 | 46 | All | All | 1.000 | | 1.000 |
| 009 | 47 | All | All | 1.000 | | 1.000 |
| 009 | 48 | All | All | 1.000 | | 1.000 |
| 009 | 49 | All | All | 1.000 | | 1.000 |
| 009 | 50 | All | All | 1.000 | | 1.000 |
| 009 | 51 | All | All | 1.000 | | 1.000 |
| 009 | 52 | All | All | 1.000 | | 1.000 |
| 009 | 53 | All | All | 1.000 | | 1.000 |
| 009 | 54 | All | All | 1.000 | | 1.000 |
| 009 | 55 | All | All | 1.000 | | 1.000 |
| 009 | 56 | All | All | 1.000 | | 1.000 |
| 009 | 57 | All | All | 1.000 | | 1.000 |
| 009 | 58 | All | All | 1.000 | | 1.000 |
| 009 | 59 | All | All | 1.000 | | 1.000 |
| 009 | 60 | All | All | 1.000 | | 1.000 |
| 009 | 61 | All | All | 1.005 | | 1.005 |
| 009 | 62 | All | All | 1.011 | | 1.011 |
| 009 | 63 | All | All | 1.016 | | 1.016 |
| 009 | 64 | All | All | 1.021 | | 1.021 |
| 011 | All | All | All | 1.000 | 1.000 | 1.000 |
| 012 | All | All | All | 1.000 | 1.000 | 1.000 |
| 013 | All | All | All | 1.000 | 1.000 | 1.000 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 015 | 25 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 26 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 27 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 28 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 29 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 30 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 31 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 32 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 33 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 34 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 35 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 36 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 37 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 38 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 39 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 61 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 62 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 63 | All | All | 1.000 | 1.000 | 1.000 |
| 015 | 64 | All | All | 1.000 | 1.000 | 1.000 |
| 020 | All | All | All | 1.000 | 1.000 | 1.000 |
| 022 | All | All | All | 1.000 | 1.000 | 1.000 |
| 024 | All | All | All | 1.000 | | 1.000 |
| 025 | All | All | All | 1.000 | | 1.000 |
| 026 | All | All | All | 1.000 | | 1.000 |
| 027 | All | All | All | 1.000 | | 1.000 |
| 028 | All | All | All | 1.000 | | 1.000 |
| 030 | All | All | All | 1.000 | 1.000 | 1.000 |
| 036 | All | All | All | 1.000 | 1.000 | 1.000 |
| 037 | All | All | All | 1.000 | 1.000 | 1.000 |
| 038 | All | All | All | 1.000 | 1.000 | 1.000 |
| 039 | All | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 046 | 61 | All | All | 1.031 | 1.007 | 1.031 |
| 046 | 62 | All | All | 1.062 | 1.014 | 1.062 |
| 046 | 63 | All | All | 1.092 | 1.021 | 1.092 |
| 046 | 64 | All | All | 1.123 | 1.028 | 1.123 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company
 LIC = Liberty Insurance Corporation
 TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 047 | 40 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 41 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 42 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 43 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 44 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 45 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 46 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 47 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 48 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 49 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 50 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 51 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 52 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 53 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 54 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 55 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 56 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 57 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 58 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 59 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 60 | All | All | 1.000 | 1.000 | 1.000 |
| 047 | 61 | All | All | 1.044 | 1.018 | 1.044 |
| 047 | 62 | All | All | 1.087 | 1.037 | 1.087 |
| 047 | 63 | All | All | 1.131 | 1.055 | 1.131 |
| 047 | 64 | All | All | 1.174 | 1.074 | 1.174 |
| 048 | 40 | All | All | 1.000 | | 1.000 |
| 048 | 41 | All | All | 1.000 | | 1.000 |
| 048 | 42 | All | All | 1.000 | | 1.000 |
| 048 | 43 | All | All | 1.000 | | 1.000 |
| 048 | 44 | All | All | 1.000 | | 1.000 |
| 048 | 45 | All | All | 1.000 | | 1.000 |
| 048 | 46 | All | All | 1.000 | | 1.000 |
| 048 | 47 | All | All | 1.000 | | 1.000 |
| 048 | 48 | All | All | 1.000 | | 1.000 |
| 048 | 49 | All | All | 1.000 | | 1.000 |
| 048 | 50 | All | All | 1.000 | | 1.000 |
| 048 | 51 | All | All | 1.000 | | 1.000 |
| 048 | 52 | All | All | 1.000 | | 1.000 |
| 048 | 53 | All | All | 1.000 | | 1.000 |
| 048 | 54 | All | All | 1.000 | | 1.000 |
| 048 | 55 | All | All | 1.000 | | 1.000 |
| 048 | 56 | All | All | 1.000 | | 1.000 |
| 048 | 57 | All | All | 1.000 | | 1.000 |
| 048 | 58 | All | All | 1.000 | | 1.000 |
| 048 | 59 | All | All | 1.000 | | 1.000 |
| 048 | 60 | All | All | 1.000 | | 1.000 |
| 048 | 61 | All | All | 1.029 | | 1.029 |
| 048 | 62 | All | All | 1.057 | | 1.057 |
| 048 | 63 | All | All | 1.086 | | 1.086 |
| 048 | 64 | All | All | 1.114 | | 1.114 |
| 049 | 40 | All | All | 1.000 | | 1.000 |
| 049 | 41 | All | All | 1.000 | | 1.000 |
| 049 | 42 | All | All | 1.000 | | 1.000 |
| 049 | 43 | All | All | 1.000 | | 1.000 |
| 049 | 44 | All | All | 1.000 | | 1.000 |
| 049 | 45 | All | All | 1.000 | | 1.000 |
| 049 | 46 | All | All | 1.000 | | 1.000 |
| 049 | 47 | All | All | 1.000 | | 1.000 |
| 049 | 48 | All | All | 1.000 | | 1.000 |
| 049 | 49 | All | All | 1.000 | | 1.000 |
| 049 | 50 | All | All | 1.000 | | 1.000 |
| 049 | 51 | All | All | 1.000 | | 1.000 |
| 049 | 52 | All | All | 1.000 | | 1.000 |
| 049 | 53 | All | All | 1.000 | | 1.000 |
| 049 | 54 | All | All | 1.000 | | 1.000 |
| 049 | 55 | All | All | 1.000 | | 1.000 |
| 049 | 56 | All | All | 1.000 | | 1.000 |
| 049 | 57 | All | All | 1.000 | | 1.000 |
| 049 | 58 | All | All | 1.000 | | 1.000 |
| 049 | 59 | All | All | 1.000 | | 1.000 |
| 049 | 60 | All | All | 1.000 | | 1.000 |
| 049 | 61 | All | All | 1.041 | | 1.041 |
| 049 | 62 | All | All | 1.083 | | 1.083 |
| 049 | 63 | All | All | 1.124 | | 1.124 |
| 049 | 64 | All | All | 1.165 | | 1.165 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 051 | All | All | All | 1.000 | 1.000 | 1.000 |
| 052 | All | All | All | 1.000 | 1.000 | 1.000 |
| 053 | All | All | All | 1.000 | 1.000 | 1.000 |
| 055 | All | All | All | 1.000 | 1.000 | 1.000 |
| 056 | All | All | All | 1.000 | 1.000 | 1.000 |
| 057 | All | All | All | 1.000 | 1.000 | 1.000 |
| 058 | All | All | All | 1.000 | 1.000 | 1.000 |
| 059 | All | All | All | 1.000 | 1.000 | 1.000 |
| 060 | 65 | All | All | 1.000 | 1.000 | 1.000 |
| 060 | 66 | All | All | 1.010 | 1.010 | 1.010 |
| 060 | 67 | All | All | 1.020 | 1.020 | 1.020 |
| 060 | 68 | All | All | 1.030 | 1.030 | 1.030 |
| 060 | 69 | All | All | 1.040 | 1.040 | 1.040 |
| 060 | 70 | All | All | 1.050 | 1.050 | 1.050 |
| 060 | 71 | All | All | 1.060 | 1.060 | 1.060 |
| 060 | 72 | All | All | 1.070 | 1.070 | 1.070 |
| 060 | 73 | All | All | 1.080 | 1.080 | 1.080 |
| 060 | 74 | All | All | 1.090 | 1.090 | 1.090 |
| 060 | 75 | All | All | 1.100 | 1.100 | 1.100 |
| 060 | 76 | All | All | 1.110 | 1.110 | 1.110 |
| 060 | 77 | All | All | 1.120 | 1.120 | 1.120 |
| 060 | 78 | All | All | 1.130 | 1.130 | 1.130 |
| 060 | 79 | All | All | 1.140 | 1.140 | 1.140 |
| 060 | 80 | All | All | 1.150 | 1.150 | 1.150 |
| 060 | 81 | All | All | 1.160 | 1.160 | 1.160 |
| 060 | 82 | All | All | 1.170 | 1.170 | 1.170 |
| 060 | 83 | All | All | 1.180 | 1.180 | 1.180 |
| 060 | 84 | All | All | 1.190 | 1.190 | 1.190 |
| 060 | 85 | All | All | 1.200 | 1.200 | 1.200 |
| 060 | 86 | All | All | 1.210 | 1.210 | 1.210 |
| 060 | 87 | All | All | 1.220 | 1.220 | 1.220 |
| 060 | 88 | All | All | 1.230 | 1.230 | 1.230 |
| 060 | 89 | All | All | 1.240 | 1.240 | 1.240 |
| 060 | 90 | All | All | 1.250 | 1.250 | 1.250 |
| 060 | 91 | All | All | 1.260 | 1.260 | 1.260 |
| 060 | 92 | All | All | 1.270 | 1.270 | 1.270 |
| 060 | 93 | All | All | 1.280 | 1.280 | 1.280 |
| 060 | 94 | All | All | 1.290 | 1.290 | 1.290 |
| 060 | 95 | All | All | 1.300 | 1.300 | 1.300 |
| 060 | 96 | All | All | 1.310 | 1.310 | 1.310 |
| 060 | 97 | All | All | 1.320 | 1.320 | 1.320 |
| 060 | 98 | All | All | 1.330 | 1.330 | 1.330 |
| 060 | 99 | All | All | 1.340 | 1.340 | 1.340 |
| 060 | 100 | All | All | 1.350 | 1.350 | 1.350 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-----|-------|
| | | | | LMFIC | LIC | TFLIC |
| 067 | 65 | All | All | 1.000 | | 1.000 |
| 067 | 66 | All | All | 1.010 | | 1.010 |
| 067 | 67 | All | All | 1.020 | | 1.020 |
| 067 | 68 | All | All | 1.030 | | 1.030 |
| 067 | 69 | All | All | 1.040 | | 1.040 |
| 067 | 70 | All | All | 1.050 | | 1.050 |
| 067 | 71 | All | All | 1.060 | | 1.060 |
| 067 | 72 | All | All | 1.070 | | 1.070 |
| 067 | 73 | All | All | 1.080 | | 1.080 |
| 067 | 74 | All | All | 1.090 | | 1.090 |
| 067 | 75 | All | All | 1.100 | | 1.100 |
| 067 | 76 | All | All | 1.110 | | 1.110 |
| 067 | 77 | All | All | 1.120 | | 1.120 |
| 067 | 78 | All | All | 1.130 | | 1.130 |
| 067 | 79 | All | All | 1.140 | | 1.140 |
| 067 | 80 | All | All | 1.150 | | 1.150 |
| 067 | 81 | All | All | 1.160 | | 1.160 |
| 067 | 82 | All | All | 1.170 | | 1.170 |
| 067 | 83 | All | All | 1.180 | | 1.180 |
| 067 | 84 | All | All | 1.190 | | 1.190 |
| 067 | 85 | All | All | 1.200 | | 1.200 |
| 067 | 86 | All | All | 1.210 | | 1.210 |
| 067 | 87 | All | All | 1.220 | | 1.220 |
| 067 | 88 | All | All | 1.230 | | 1.230 |
| 067 | 89 | All | All | 1.240 | | 1.240 |
| 067 | 90 | All | All | 1.250 | | 1.250 |
| 067 | 91 | All | All | 1.260 | | 1.260 |
| 067 | 92 | All | All | 1.270 | | 1.270 |
| 067 | 93 | All | All | 1.280 | | 1.280 |
| 067 | 94 | All | All | 1.290 | | 1.290 |
| 067 | 95 | All | All | 1.300 | | 1.300 |
| 067 | 96 | All | All | 1.310 | | 1.310 |
| 067 | 97 | All | All | 1.320 | | 1.320 |
| 067 | 98 | All | All | 1.330 | | 1.330 |
| 067 | 99 | All | All | 1.340 | | 1.340 |
| 067 | 100 | All | All | 1.350 | | 1.350 |
| 068 | 65 | All | All | 1.000 | | 1.000 |
| 068 | 66 | All | All | 1.010 | | 1.010 |
| 068 | 67 | All | All | 1.020 | | 1.020 |
| 068 | 68 | All | All | 1.030 | | 1.030 |
| 068 | 69 | All | All | 1.040 | | 1.040 |
| 068 | 70 | All | All | 1.050 | | 1.050 |
| 068 | 71 | All | All | 1.060 | | 1.060 |
| 068 | 72 | All | All | 1.070 | | 1.070 |
| 068 | 73 | All | All | 1.080 | | 1.080 |
| 068 | 74 | All | All | 1.090 | | 1.090 |
| 068 | 75 | All | All | 1.100 | | 1.100 |
| 068 | 76 | All | All | 1.110 | | 1.110 |
| 068 | 77 | All | All | 1.120 | | 1.120 |
| 068 | 78 | All | All | 1.130 | | 1.130 |
| 068 | 79 | All | All | 1.140 | | 1.140 |
| 068 | 80 | All | All | 1.150 | | 1.150 |
| 068 | 81 | All | All | 1.160 | | 1.160 |
| 068 | 82 | All | All | 1.170 | | 1.170 |
| 068 | 83 | All | All | 1.180 | | 1.180 |
| 068 | 84 | All | All | 1.190 | | 1.190 |
| 068 | 85 | All | All | 1.200 | | 1.200 |
| 068 | 86 | All | All | 1.210 | | 1.210 |
| 068 | 87 | All | All | 1.220 | | 1.220 |
| 068 | 88 | All | All | 1.230 | | 1.230 |
| 068 | 89 | All | All | 1.240 | | 1.240 |
| 068 | 90 | All | All | 1.250 | | 1.250 |
| 068 | 91 | All | All | 1.260 | | 1.260 |
| 068 | 92 | All | All | 1.270 | | 1.270 |
| 068 | 93 | All | All | 1.280 | | 1.280 |
| 068 | 94 | All | All | 1.290 | | 1.290 |
| 068 | 95 | All | All | 1.300 | | 1.300 |
| 068 | 96 | All | All | 1.310 | | 1.310 |
| 068 | 97 | All | All | 1.320 | | 1.320 |
| 068 | 98 | All | All | 1.330 | | 1.330 |
| 068 | 99 | All | All | 1.340 | | 1.340 |
| 068 | 100 | All | All | 1.350 | | 1.350 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 069 | 65 | All | All | 1.000 | | 1.000 |
| 069 | 66 | All | All | 1.010 | | 1.010 |
| 069 | 67 | All | All | 1.020 | | 1.020 |
| 069 | 68 | All | All | 1.030 | | 1.030 |
| 069 | 69 | All | All | 1.040 | | 1.040 |
| 069 | 70 | All | All | 1.050 | | 1.050 |
| 069 | 71 | All | All | 1.060 | | 1.060 |
| 069 | 72 | All | All | 1.070 | | 1.070 |
| 069 | 73 | All | All | 1.080 | | 1.080 |
| 069 | 74 | All | All | 1.090 | | 1.090 |
| 069 | 75 | All | All | 1.100 | | 1.100 |
| 069 | 76 | All | All | 1.110 | | 1.110 |
| 069 | 77 | All | All | 1.120 | | 1.120 |
| 069 | 78 | All | All | 1.130 | | 1.130 |
| 069 | 79 | All | All | 1.140 | | 1.140 |
| 069 | 80 | All | All | 1.150 | | 1.150 |
| 069 | 81 | All | All | 1.160 | | 1.160 |
| 069 | 82 | All | All | 1.170 | | 1.170 |
| 069 | 83 | All | All | 1.180 | | 1.180 |
| 069 | 84 | All | All | 1.190 | | 1.190 |
| 069 | 85 | All | All | 1.200 | | 1.200 |
| 069 | 86 | All | All | 1.210 | | 1.210 |
| 069 | 87 | All | All | 1.220 | | 1.220 |
| 069 | 88 | All | All | 1.230 | | 1.230 |
| 069 | 89 | All | All | 1.240 | | 1.240 |
| 069 | 90 | All | All | 1.250 | | 1.250 |
| 069 | 91 | All | All | 1.260 | | 1.260 |
| 069 | 92 | All | All | 1.270 | | 1.270 |
| 069 | 93 | All | All | 1.280 | | 1.280 |
| 069 | 94 | All | All | 1.290 | | 1.290 |
| 069 | 95 | All | All | 1.300 | | 1.300 |
| 069 | 96 | All | All | 1.310 | | 1.310 |
| 069 | 97 | All | All | 1.320 | | 1.320 |
| 069 | 98 | All | All | 1.330 | | 1.330 |
| 069 | 99 | All | All | 1.340 | | 1.340 |
| 069 | 100 | All | All | 1.350 | | 1.350 |
| 081 | All | All | All | 1.000 | 1.000 | 1.000 |
| 082 | All | All | All | 1.000 | 1.000 | 1.000 |
| 083 | All | All | All | 1.000 | 1.000 | 1.000 |
| 085 | All | All | All | 1.000 | 1.000 | 1.000 |
| 086 | All | All | All | 1.000 | 1.000 | 1.000 |
| 087 | All | All | All | 1.000 | 1.000 | 1.000 |
| 091 | All | All | All | 1.000 | 1.000 | 1.000 |
| 092 | All | All | All | 1.000 | 1.000 | 1.000 |
| 093 | All | All | All | 1.000 | 1.000 | 1.000 |
| 095 | All | All | All | 1.000 | 1.000 | 1.000 |
| 096 | All | All | All | 1.000 | 1.000 | 1.000 |
| 097 | All | All | All | 1.000 | 1.000 | 1.000 |
| 098 | All | All | All | 1.000 | | 1.000 |

ARKANSAS

Automobile Rating Manual

Age Subclass Factors

LMFIC = Liberty Mutual Fire Insurance Company

LIC = Liberty Insurance Corporation

TFLIC = The First Liberty Insurance Corporation

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-----|-------|
| | | | | LMFIC | LIC | TFLIC |
| 067 | 65 | All | All | 1.000 | | 1.000 |
| 067 | 66 | All | All | 1.010 | | 1.010 |
| 067 | 67 | All | All | 1.020 | | 1.020 |
| 067 | 68 | All | All | 1.030 | | 1.030 |
| 067 | 69 | All | All | 1.040 | | 1.040 |
| 067 | 70 | All | All | 1.050 | | 1.050 |
| 067 | 71 | All | All | 1.060 | | 1.060 |
| 067 | 72 | All | All | 1.070 | | 1.070 |
| 067 | 73 | All | All | 1.080 | | 1.080 |
| 067 | 74 | All | All | 1.090 | | 1.090 |
| 067 | 75 | All | All | 1.100 | | 1.100 |
| 067 | 76 | All | All | 1.110 | | 1.110 |
| 067 | 77 | All | All | 1.120 | | 1.120 |
| 067 | 78 | All | All | 1.130 | | 1.130 |
| 067 | 79 | All | All | 1.140 | | 1.140 |
| 067 | 80 | All | All | 1.150 | | 1.150 |
| 067 | 81 | All | All | 1.160 | | 1.160 |
| 067 | 82 | All | All | 1.170 | | 1.170 |
| 067 | 83 | All | All | 1.180 | | 1.180 |
| 067 | 84 | All | All | 1.190 | | 1.190 |
| 067 | 85 | All | All | 1.200 | | 1.200 |
| 067 | 86 | All | All | 1.210 | | 1.210 |
| 067 | 87 | All | All | 1.220 | | 1.220 |
| 067 | 88 | All | All | 1.230 | | 1.230 |
| 067 | 89 | All | All | 1.240 | | 1.240 |
| 067 | 90 | All | All | 1.250 | | 1.250 |
| 067 | 91 | All | All | 1.260 | | 1.260 |
| 067 | 92 | All | All | 1.270 | | 1.270 |
| 067 | 93 | All | All | 1.280 | | 1.280 |
| 067 | 94 | All | All | 1.290 | | 1.290 |
| 067 | 95 | All | All | 1.300 | | 1.300 |
| 067 | 96 | All | All | 1.310 | | 1.310 |
| 067 | 97 | All | All | 1.320 | | 1.320 |
| 067 | 98 | All | All | 1.330 | | 1.330 |
| 067 | 99 | All | All | 1.340 | | 1.340 |
| 067 | 100 | All | All | 1.350 | | 1.350 |
| 068 | 65 | All | All | 1.000 | | 1.000 |
| 068 | 66 | All | All | 1.010 | | 1.010 |
| 068 | 67 | All | All | 1.020 | | 1.020 |
| 068 | 68 | All | All | 1.030 | | 1.030 |
| 068 | 69 | All | All | 1.040 | | 1.040 |
| 068 | 70 | All | All | 1.050 | | 1.050 |
| 068 | 71 | All | All | 1.060 | | 1.060 |
| 068 | 72 | All | All | 1.070 | | 1.070 |
| 068 | 73 | All | All | 1.080 | | 1.080 |
| 068 | 74 | All | All | 1.090 | | 1.090 |
| 068 | 75 | All | All | 1.100 | | 1.100 |
| 068 | 76 | All | All | 1.110 | | 1.110 |
| 068 | 77 | All | All | 1.120 | | 1.120 |
| 068 | 78 | All | All | 1.130 | | 1.130 |
| 068 | 79 | All | All | 1.140 | | 1.140 |
| 068 | 80 | All | All | 1.150 | | 1.150 |
| 068 | 81 | All | All | 1.160 | | 1.160 |
| 068 | 82 | All | All | 1.170 | | 1.170 |
| 068 | 83 | All | All | 1.180 | | 1.180 |
| 068 | 84 | All | All | 1.190 | | 1.190 |
| 068 | 85 | All | All | 1.200 | | 1.200 |
| 068 | 86 | All | All | 1.210 | | 1.210 |
| 068 | 87 | All | All | 1.220 | | 1.220 |
| 068 | 88 | All | All | 1.230 | | 1.230 |
| 068 | 89 | All | All | 1.240 | | 1.240 |
| 068 | 90 | All | All | 1.250 | | 1.250 |
| 068 | 91 | All | All | 1.260 | | 1.260 |
| 068 | 92 | All | All | 1.270 | | 1.270 |
| 068 | 93 | All | All | 1.280 | | 1.280 |
| 068 | 94 | All | All | 1.290 | | 1.290 |
| 068 | 95 | All | All | 1.300 | | 1.300 |
| 068 | 96 | All | All | 1.310 | | 1.310 |
| 068 | 97 | All | All | 1.320 | | 1.320 |
| 068 | 98 | All | All | 1.330 | | 1.330 |
| 068 | 99 | All | All | 1.340 | | 1.340 |
| 068 | 100 | All | All | 1.350 | | 1.350 |

| Class | Age | Marital Status | Gender | Age Sub Class Factor | | |
|-------|-----|----------------|--------|----------------------|-------|-------|
| | | | | LMFIC | LIC | TFLIC |
| 069 | 65 | All | All | 1.000 | | 1.000 |
| 069 | 66 | All | All | 1.010 | | 1.010 |
| 069 | 67 | All | All | 1.020 | | 1.020 |
| 069 | 68 | All | All | 1.030 | | 1.030 |
| 069 | 69 | All | All | 1.040 | | 1.040 |
| 069 | 70 | All | All | 1.050 | | 1.050 |
| 069 | 71 | All | All | 1.060 | | 1.060 |
| 069 | 72 | All | All | 1.070 | | 1.070 |
| 069 | 73 | All | All | 1.080 | | 1.080 |
| 069 | 74 | All | All | 1.090 | | 1.090 |
| 069 | 75 | All | All | 1.100 | | 1.100 |
| 069 | 76 | All | All | 1.110 | | 1.110 |
| 069 | 77 | All | All | 1.120 | | 1.120 |
| 069 | 78 | All | All | 1.130 | | 1.130 |
| 069 | 79 | All | All | 1.140 | | 1.140 |
| 069 | 80 | All | All | 1.150 | | 1.150 |
| 069 | 81 | All | All | 1.160 | | 1.160 |
| 069 | 82 | All | All | 1.170 | | 1.170 |
| 069 | 83 | All | All | 1.180 | | 1.180 |
| 069 | 84 | All | All | 1.190 | | 1.190 |
| 069 | 85 | All | All | 1.200 | | 1.200 |
| 069 | 86 | All | All | 1.210 | | 1.210 |
| 069 | 87 | All | All | 1.220 | | 1.220 |
| 069 | 88 | All | All | 1.230 | | 1.230 |
| 069 | 89 | All | All | 1.240 | | 1.240 |
| 069 | 90 | All | All | 1.250 | | 1.250 |
| 069 | 91 | All | All | 1.260 | | 1.260 |
| 069 | 92 | All | All | 1.270 | | 1.270 |
| 069 | 93 | All | All | 1.280 | | 1.280 |
| 069 | 94 | All | All | 1.290 | | 1.290 |
| 069 | 95 | All | All | 1.300 | | 1.300 |
| 069 | 96 | All | All | 1.310 | | 1.310 |
| 069 | 97 | All | All | 1.320 | | 1.320 |
| 069 | 98 | All | All | 1.330 | | 1.330 |
| 069 | 99 | All | All | 1.340 | | 1.340 |
| 069 | 100 | All | All | 1.350 | | 1.350 |
| 081 | All | All | All | 1.000 | 1.000 | 1.000 |
| 082 | All | All | All | 1.000 | 1.000 | 1.000 |
| 083 | All | All | All | 1.000 | 1.000 | 1.000 |
| 085 | All | All | All | 1.000 | 1.000 | 1.000 |
| 086 | All | All | All | 1.000 | 1.000 | 1.000 |
| 087 | All | All | All | 1.000 | 1.000 | 1.000 |
| 091 | All | All | All | 1.000 | 1.000 | 1.000 |
| 092 | All | All | All | 1.000 | 1.000 | 1.000 |
| 093 | All | All | All | 1.000 | 1.000 | 1.000 |
| 095 | All | All | All | 1.000 | 1.000 | 1.000 |
| 096 | All | All | All | 1.000 | 1.000 | 1.000 |
| 097 | All | All | All | 1.000 | 1.000 | 1.000 |
| 098 | All | All | All | 1.000 | | 1.000 |