

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Filing at a Glance

Companies: Liberty Mutual Fire Insurance Company
 The First Liberty Insurance Corporation
Product Name: Home
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate/Rule
Date Submitted: 11/12/2013
SERFF Tr Num: LBPM-129283237
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 14-AR-P-HO-RR-LEG-ASR

Effective Date 02/21/2014
Requested (New):
Effective Date 03/28/2014
Requested (Renewal):
Author(s): Bogdan Siekirka
Reviewer(s): Becky Harrington (primary)
Disposition Date: 01/08/2014
Disposition Status: Filed
Effective Date (New): 02/21/2014
Effective Date (Renewal): 03/28/2014

State Filing Description:
 referred to commissioner; reviewed 11/26/13

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

General Information

Project Name: 14-AR-P-HO-RR-LEG-ASR	Status of Filing in Domicile: Not Filed
Project Number: 14-AR-P-HO-RR-LEG-ASR	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/08/2014	
State Status Changed: 11/26/2013	Deemer Date:
Created By: Bogdan Siekirka	Submitted By: Bogdan Siekirka
Corresponding Filing Tracking Number:	

Filing Description:

In accordance with applicable "File & Use" provisions, Liberty Mutual Fire Insurance Company (LMFIC) and The First Liberty Insurance Corporation (TFLIC) respectfully submit the following revisions to their Homeowner Rating Program.

Please see the attached cover letter for additional information.

Company and Contact

Filing Contact Information

Bogdan Siekirka, Industry Filings Analyst	Bogdan.Siekirka@LibertyMutual.com
175 Berkeley Street	617-357-9500 [Phone] 42774 [Ext]
Mailstop 04G/H	617-654-3452 [FAX]
Boston, MA 02116	

Filing Company Information

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name: Liberty Mutual Group	State ID Number:
(617) 357-9500 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: Liberty Mutual Group	State ID Number:
(617) 357-9500 ext. [Phone]	FEIN Number: 04-3058503	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Rate/loss cost—changes to loss cost multiplier or independent rate filing \$100
Per Company:	No

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Company	Amount	Date Processed	Transaction #
Liberty Mutual Fire Insurance Company	\$100.00	11/12/2013	76489207

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR
First Filing Company: Liberty Mutual Fire Insurance Company, ...

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/08/2014	01/08/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	11/26/2013	11/26/2013
No response necessary	Becky Harrington	11/15/2013	11/15/2013
Pending Industry Response	Becky Harrington	11/13/2013	11/13/2013

Response Letters

Responded By	Created On	Date Submitted
Bogdan Siekirka	01/07/2014	01/07/2014
Bogdan Siekirka	01/07/2014	01/07/2014
Bogdan Siekirka	11/15/2013	11/15/2013

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Disposition

Disposition Date: 01/08/2014

Effective Date (New): 02/21/2014

Effective Date (Renewal): 03/28/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty Mutual Fire Insurance Company	26.200%	12.170%	\$875,244	6,198	\$7,194,396	17.300%	4.200%
The First Liberty Insurance Corporation	26.200%	12.170%	\$0	0	\$0	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

26.200%

Overall Percentage Rate Impact For This Filing

12.170%

Effect of Rate Filing-Written Premium Change For This Program

\$875,244

Effect of Rate Filing - Number of Policyholders Affected

6,198

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Actuarial Justification	Filed	No
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Responses to 11/13 objections	Filed	Yes

SERFF Tracking #:

LBPM-129283237

State Tracking #:

Company Tracking #:

14-AR-P-HO-RR-LEG-ASR

State:

Arkansas

First Filing Company:

Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Home

Project Name/Number:

14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rating Manual	Filed	Yes
Rate	Rating Manual		Yes
Rate	Rating Manual	Filed	Yes

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/26/2013
Submitted Date	11/26/2013
Respond By Date	

Dear Bogdan Siekirka,

Introduction:

The requested rate change has been reviewed by the Commissioner.

Objection 1

Comments: Please amend the overall increase to 10%.

Objection 2

- HPSC-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Please provide revised forms

Objection 3

Comments: Please provide revised manual pages.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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.

Sincerely,

Becky Harrington

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	11/15/2013
Submitted Date	11/15/2013
Respond By Date	

Dear Bogdan Siekirka,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

Comments:

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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.

Sincerely,

Becky Harrington

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/13/2013
Submitted Date 11/13/2013
Respond By Date

Dear Bogdan Siekirka,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Please verify the brick, protection class 6, \$160,000 premium in St. Francis and Desha Counties. The premiums are \$27,987, both companies.

Objection 2

- Actuarial Justification (Supporting Document)

Comments: Define "MDR" used in Exhibit V.

Objection 3

- Actuarial Justification (Supporting Document)

Comments: Please provide the actual loss amounts used to develop the factors in column (2), Exhibit V.

Objection 4

Comments: Please provide actuarial support for the water-backup base rate change.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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.

Sincerely,

Becky Harrington

State: Arkansas

First Filing Company: Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Home

Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/07/2014
Submitted Date	01/07/2014

Dear Becky Harrington,

Introduction:

Thank you for reviewing our filing.

Response 1**Comments:**

Please see the post-submission update.

Related Objection 1

Comments: Please amend the overall increase to 10%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2**Comments:**

Please see the revised survey and loss cost data entry documents.

Related Objection 2

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Please provide revised forms

Changed Items:

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS-LMFICr3.pdf HO Survey FORM HPCS-TFLICr3.pdf HO Survey FORM HPCS-LMFICr3.xlsx HO Survey FORM HPCS-TFLICr3.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls</i>

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC Loss Cost Data LMFIC-2014 r2.pdf NAIC Loss Cost Data TFLIC-2014 r2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>NAIC loss cost data entry document</i>
Comments:	
Attachment(s):	<i>NAIC Loss Cost Data LMFIC-2014.pdf NAIC Loss Cost Data TFLIC-2014.pdf</i>

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS-LMFICr3.pdf HO Survey FORM HPCS-TFLICr3.pdf HO Survey FORM HPCS-LMFICr3.xlsx HO Survey FORM HPCS-TFLICr3.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls</i>

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC Loss Cost Data LMFIC-2014 r2.pdf NAIC Loss Cost Data TFLIC-2014 r2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>NAIC loss cost data entry document</i>
Comments:	
Attachment(s):	<i>NAIC Loss Cost Data LMFIC-2014.pdf NAIC Loss Cost Data TFLIC-2014.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR
First Filing Company: Liberty Mutual Fire Insurance Company, ...

Response 3

Comments:

Please see the revised manual pages.

Related Objection 3

Comments: Please provide revised manual pages.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rating Manual	R-1	Replacement		01/07/2014 By: Bogdan Siekirka
<i>Previous Version</i>					
1	Rating Manual	R-1	Replacement		11/12/2013 By: Bogdan Siekirka

Conclusion:

Please let me know if you need anything else.

Sincerely,

Bogdan Siekirka

State: Arkansas First Filing Company: Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/07/2014
Submitted Date 01/07/2014

Dear Becky Harrington,

Introduction:

Thank you for your review.

Response 1

Comments:

Please see our 1/7 response.

Related Objection 1

Comments:

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you need anything else.

Sincerely,

Bogdan Siekirka

SERFF Tracking #:

LBPM-129283237

State Tracking #:

Company Tracking #:

14-AR-P-HO-RR-LEG-ASR

State:

Arkansas

First Filing Company:

Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Home

Project Name/Number:

14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/15/2013
Submitted Date	11/15/2013

Dear Becky Harrington,

Introduction:

Thank you for reviewing our filing.

Response 1

Comments:

Please see the Schedule Item Changes for our responses to these objections.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Please verify the brick, protection class 6, \$160,000 premium in St. Francis and Desha Counties. The premiums are \$27,987, both companies.

Changed Items:

SERFF Tracking #:

LBPM-129283237

State Tracking #:**Company Tracking #:**

14-AR-P-HO-RR-LEG-ASR

State:

Arkansas

First Filing Company:

Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Home

Project Name/Number:

14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFIC.pdf HO Survey FORM HPCS-TFLIC.pdf HO Survey FORM HPCS-LMFIC.xlsx HO Survey FORM HPCS-TFLIC.xls</i>

Satisfied - Item:	Responses to 11/13 objections
Comments:	
Attachment(s):	AR Objections.pdf AR WBU Indicated Rate Justification - Exhibit IX.pdf

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS-LMFICr2.pdf HO Survey FORM HPCS-TFLICr2.pdf HO Survey FORM HPCS-LMFICr2.xlsx HO Survey FORM HPCS-TFLICr2.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HO Survey FORM HPCS-LMFIC.pdf HO Survey FORM HPCS-TFLIC.pdf HO Survey FORM HPCS-LMFIC.xlsx HO Survey FORM HPCS-TFLIC.xls</i>

Satisfied - Item:	Responses to 11/13 objections
Comments:	
Attachment(s):	AR Objections.pdf AR WBU Indicated Rate Justification - Exhibit IX.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the Schedule Item Changes for our responses to these objections.

Related Objection 2

Applies To:

- Actuarial Justification (Supporting Document)

Comments: Define "MDR" used in Exhibit V.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

First Filing Company: Liberty Mutual Fire Insurance Company, ...

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see the Schedule Item Changes for our responses to these objections.

Related Objection 3

Applies To:

- Actuarial Justification (Supporting Document)

Comments: Please provide the actual loss amounts used to develop the factors in column (2), Exhibit V.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see the Schedule Item Changes for our responses to these objections.

Related Objection 4

Comments: Please provide actuarial support for the water-backup base rate change.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If I can be of further assistance in your review, please feel free to contact me by email at bogdan.siekirka@libertymutual.com or call me at (857) 224-2774.

Sincerely,

Bogdan Siekirka

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Post Submission Update Request Processed On 01/08/2014

Status: Allowed
Created By: Bogdan Siekirka
Processed By: Becky Harrington
Comments: Per T/C 1/3/14, Commissioner agree to 12.2%

Company Rate Information:

Company Name: Liberty Mutual Fire Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	12.170%	14.400%
Written Premium Change for this Program	\$875244	\$1036817
Maximum %Change (where required)	17.300%	20.500%
Minimum %Change (where required)	4.200%	4.900%

Company Name: The First Liberty Insurance Corporation

Field Name	Requested Change	Prior Value
Overall % Rate Impact	12.170%	14.400%

Overall Rate Information:

Field Name	Requested Change	Prior Value
Overall Percentage Rate Impact For This Filing	12.170%	14.400%

SERFF Tracking #:

LBPM-129283237

State Tracking #:**Company Tracking #:**

14-AR-P-HO-RR-LEG-ASR

State:

Arkansas

First Filing Company:

Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Home

Project Name/Number:

14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Rate Information

Rate data applies to filing.

Filing Method:

File and Use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

10.000%

Effective Date of Last Rate Revision:

02/21/2013

Filing Method of Last Filing:

File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty Mutual Fire Insurance Company	26.200%	12.170%	\$875,244	6,198	\$7,194,396	17.300%	4.200%
The First Liberty Insurance Corporation	26.200%	12.170%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

LBPM-129283237

State Tracking #:**Company Tracking #:**

14-AR-P-HO-RR-LEG-ASR

State: Arkansas**First Filing Company:** Liberty Mutual Fire Insurance Company, ...**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations**Product Name:** Home**Project Name/Number:** 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/08/2014	Rating Manual	R-1	Replacement		R-1 Final r2.pdf R-1 Mock r2.pdf
2	Filed 01/08/2014	Rating Manual	R-11	Replacement		R-11 Final.pdf R-11 Mock.pdf

Arkansas
Homeowners Rating Manual

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
031	3934	482	558
032	3787	482	558
033	3131	482	558
034	4120	482	558
035	3378	482	558
036	3040	482	558
081	2740	482	558
084	3836	482	558
086	3927	482	558
097	4345	482	558
098	3927	482	558

Row or Town House			
Protection Class	# of Units		
	1-2	3-4	5-8
1-8	1.00	1.10	1.25
9-10	1.00	1.15	1.30

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.00

*For all Condo policies. Only for Tenant policies with a quote effective date prior to 6/17/13

Excess Dwelling	
Rate	
	5

Form Factor	
Form Type	Factor
H2	.95
H3	1.00

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.35

*For Tenant policies with a quote effective date 6/17/13 and after

Arkansas

Homeowners Rating Manual

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
031	3539	434	526
032	3407	434	526
033	2817	434	526
034	3706	434	526
035	3039	434	526
036	2735	434	526
081	2465	434	526
084	3451	434	526
086	3533	434	526
097	3909	434	526
098	3533	434	526

Proposed Homeowner Base Rates		
H3	H4	H6
3934	482	558
3787	482	558
3131	482	558
4120	482	558
3378	482	558
3040	482	558
2740	482	558
3836	482	558
3927	482	558
4345	482	558
3927	482	558

Row or Town House			
Protection Class	# of Units		
	1-2	3-4	5-8
1-8	1.00	1.10	1.25
9-10	1.00	1.15	1.30

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.00

*For all Condo policies. Only for Tenant policies with a quote effective date prior to 6/17/13

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.35

*For Tenant policies with a quote effective date 6/17/13 and after

Excess Dwelling	
Rate	5

Form Factor	
Form Type	Factor
H2	.95
H3	1.00

Arkansas

Homeowners Rating Manual

Section I Optional Coverages

Refrigerated Property	
Rate	10

Additions & Alterations Rented	
Rate	.25

Water Backup	
Rate	48

Second Location Discount	
Rate	11

Special Dwelling	
Rate	2

Identity Fraud Expense Coverage	
Rate per Policy	25

Inc Other Structure & Loss of Use	
Rate per \$1000	4

Inc Other Structures Rented	
Rate per \$1000	5

Loss Assessment - Residence Premises					
Loss Assessment	Form Type				
	H2	H3	H4	H6	H6 w/ Special Dwelling
5000	3	4	3	3	4
10000	5	7	5	5	7

Increased Loss Assessment per \$5000				
Form Type				
H2	H3	H4	H6	H6 w/ Special Dwelling
1	2	1	1	2

Increased Loss of Use Percentage				
Home Protector Plus	Form Type			
	H2	H3	H4	H6
No	.20	.20	.20	.40
Yes	N/A	.30	N/A	N/A

Arkansas

Homeowners Rating Manual

Section I Optional Coverages

Refrigerated Property	
Rate	10

Additions & Alterations Rented	
Rate	.25

Water Backup	
Rate	44.48

Second Location Discount	
Rate	11

Special Dwelling	
Rate	2

Identity Fraud Expense Coverage	
Rate per Policy	25

Inc Other Structure & Loss of Use	
Rate per \$1000	4

Inc Other Structures Rented	
Rate per \$1000	5

Loss Assessment - Residence Premises					
Loss Assessment	Form Type				
	H2	H3	H4	H6	H6 w/ Special Dwelling
5000	3	4	3	3	4
10000	5	7	5	5	7

Increased Loss Assessment per \$5000				
Form Type				
H2	H3	H4	H6	H6 w/ Special Dwelling
1	2	1	1	2

Increased Loss of Use Percentage				
Home Protector Plus	Form Type			
	H2	H3	H4	H6
No	.20	.20	.20	.40
Yes	N/A	.30	N/A	N/A

State: Arkansas **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Home
Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Supporting Document Schedules

Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	AR HO Abstract2.pdf
Item Status:	Filed
Status Date:	01/08/2014

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS-LMFICr3.pdf HO Survey FORM HPCS-TFLICr3.pdf HO Survey FORM HPCS-LMFICr3.xlsx HO Survey FORM HPCS-TFLICr3.xls
Item Status:	Filed
Status Date:	01/08/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC Loss Cost Data LMFIC-2014 r2.pdf NAIC Loss Cost Data TFLIC-2014 r2.pdf
Item Status:	Filed
Status Date:	01/08/2014

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	AR Cover Letter.pdf
Item Status:	Filed
Status Date:	01/08/2014

Satisfied - Item:	Responses to 11/13 objections
Comments:	

SERFF Tracking #:

LBPM-129283237

State Tracking #:

Company Tracking #:

14-AR-P-HO-RR-LEG-ASR

State:

Arkansas

First Filing Company:

Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Home

Project Name/Number:

14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

Attachment(s):	AR Objections.pdf AR WBU Indicated Rate Justification - Exhibit IX.pdf
Item Status:	Filed
Status Date:	01/08/2014

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS 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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Liberty Mutual Fire Insurance Company and The First Liberty Insurance Corporation

NAIC # (including group #) LMFIC-23035 and TFLIC-33588 Group # 0111

- 1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

Not Applicable-no impact

- 2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

In 2004, we implemented a new cost estimator from an outside vendor, Marshall Swift & Boeckh. Estimated impact: the current evaluator collects more detailed information about our policyholders' homes than our previous estimator. The impact on the policyholder is a more detailed and more accurate home evaluation.

- 3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

Not applicable

- 4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

At the option of the insured, a Homeowners Policy may be endorsed to provide for automatic increase in the limits of liability on Coverages A, B, C, D during the term of the policy. Guide factors are developed based on information provided by an outside vendor, Marshall Swift & Boeckh, for forms HO 00 02 and HO 00 03; or by the U.S. Consumer Price Index for Forms HO 00 04 and HO 00 06.

- 5. Specify the percentage given for credit or discounts for the following:

- a. Fire Extinguisher 6 %
b. Burglar Alarm 5-10 %
c. Smoke Alarm 6 %
d. Insured who has both homeowners and auto with your company 10 %

- e. Deadbolt Locks 6 %
f. Window or Door Locks N/A %
g. Other (specify) N/A %

_____%
_____%

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.
 No, not applicable.

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
H2/H3	\$6,757,679
H4	\$408,966
H6	\$27,751

8. Do you write homeower risks which have aluminum, steel or vinyl siding? Yes No

9. Is there a surcharge on risks with wood heat? No
 If yes, state the surcharge Not Applicable
 Does the surcharge apply to conventional fire places? Not Applicable
 If yes, state the surcharge Not Applicable

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

stephen.shortle@libertymutual.com Digitally signed by stephen.shortle@libertymutual.com
 DN: cn=stephen.shortle@libertymutual.com
 Date: 2013.10.28 14:22:26 -0400
 Signature
Stephen Shortle
 Printed Name
Analyst
 Title
857.224.1650
 Telephone Number
stephen.shortle@libertymutual.com
 Email address

NAIC Number: 23035
 Company Name: Liberty Mutual Fire Insurance Company
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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 cdr disk

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$853.00	\$944.00	\$853.00	\$944.00	\$1,284.00	\$1,419.00	\$1,223.00	\$1,352.00	\$1,223.00	\$1,352.00	\$1,180.00	\$1,305.00	\$1,353.00	\$1,497.00	\$949.00	\$1,048.00	\$1,225.00	\$1,354.00
	\$120,000	\$1,217.00	\$1,346.00	\$1,322.00	\$1,462.00	\$1,832.00	\$2,026.00	\$1,745.00	\$1,929.00	\$1,745.00	\$1,929.00	\$1,683.00	\$1,862.00	\$1,933.00	\$2,136.00	\$1,352.00	\$1,495.00	\$1,749.00	\$1,934.00
	\$160,000	\$1,626.00	\$1,799.00	\$1,626.00	\$1,799.00	\$2,447.00	\$2,705.00	\$2,331.00	\$2,580.00	\$2,331.00	\$2,580.00	\$2,249.00	\$2,489.00	\$2,581.00	\$2,855.00	\$1,806.00	\$1,996.00	\$2,337.00	\$2,584.00
6	\$80,000	\$1,004.00	\$1,125.00	\$1,004.00	\$1,125.00	\$1,509.00	\$1,691.00	\$1,439.00	\$1,612.00	\$1,439.00	\$1,612.00	\$1,389.00	\$1,554.00	\$1,592.00	\$1,784.00	\$1,114.00	\$1,248.00	\$1,442.00	\$1,616.00
	\$120,000	\$1,892.00	\$1,742.00	\$1,555.00	\$1,742.00	\$2,155.00	\$2,413.00	\$2,053.00	\$2,299.00	\$2,053.00	\$2,299.00	\$1,981.00	\$2,219.00	\$2,273.00	\$2,545.00	\$1,590.00	\$1,781.00	\$2,057.00	\$2,304.00
	\$160,000	\$1,915.00	\$2,144.00	\$1,915.00	\$2,144.00	\$2,878.00	\$3,224.00	\$2,745.00	\$3,073.00	\$2,745.00	\$3,073.00	\$2,646.00	\$2,964.00	\$3,037.00	\$3,402.00	\$2,124.00	\$2,380.00	\$2,749.00	\$3,079.00
9	\$80,000	\$1,868.00	\$2,160.00	\$1,868.00	\$2,160.00	\$2,809.00	\$3,247.00	\$2,677.00	\$3,094.00	\$2,677.00	\$3,094.00	\$2,582.00	\$2,984.00	\$2,962.00	\$3,424.00	\$2,072.00	\$2,395.00	\$2,683.00	\$3,101.00
	\$120,000	\$2,893.00	\$3,344.00	\$2,893.00	\$3,344.00	\$4,007.00	\$4,632.00	\$3,819.00	\$4,415.00	\$3,819.00	\$4,415.00	\$3,683.00	\$4,258.00	\$4,227.00	\$4,886.00	\$2,957.00	\$3,418.00	\$3,826.00	\$4,425.00
	\$160,000	\$3,560.00	\$4,116.00	\$3,560.00	\$4,116.00	\$5,353.00	\$6,190.00	\$5,103.00	\$5,899.00	\$5,103.00	\$5,899.00	\$4,922.00	\$5,689.00	\$5,648.00	\$6,528.00	\$3,952.00	\$4,567.00	\$5,113.00	\$5,909.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00
	\$15,000	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00
	\$25,000	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00
6	\$5,000	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00
	\$15,000	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00
	\$25,000	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00
9	\$5,000	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00
	\$15,000	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
	\$25,000	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	6	%	Deadbolt Lock	6	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	1-2	%	\$1,000 Deductible	26-30	%
			Other (specify)	8-13	%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10-25 %

Zone Highest Risk \$ 0.71
 Lowest Risk \$ 0.21

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? Brick \$ 0.71 Frame \$ 0.58

NAIC Number: 33588
 Company Name: The First Liberty Insurance Corporation
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HP3S - last modified August, 2005**

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 cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$853.00	\$944.00	\$853.00	\$944.00	\$1,284.00	\$1,419.00	\$1,223.00	\$1,352.00	\$1,223.00	\$1,352.00	\$1,180.00	\$1,305.00	\$1,353.00	\$1,497.00	\$949.00	\$1,048.00	\$1,225.00	\$1,354.00
	\$120,000	\$1,217.00	\$1,346.00	\$1,322.00	\$1,462.00	\$1,832.00	\$2,026.00	\$1,745.00	\$1,929.00	\$1,745.00	\$1,929.00	\$1,683.00	\$1,862.00	\$1,933.00	\$2,136.00	\$1,352.00	\$1,495.00	\$1,749.00	\$1,934.00
	\$160,000	\$1,626.00	\$1,799.00	\$1,626.00	\$1,799.00	\$2,447.00	\$2,705.00	\$2,331.00	\$2,580.00	\$2,331.00	\$2,580.00	\$2,249.00	\$2,489.00	\$2,581.00	\$2,855.00	\$1,806.00	\$1,996.00	\$2,337.00	\$2,584.00
6	\$80,000	\$1,004.00	\$1,125.00	\$1,004.00	\$1,125.00	\$1,509.00	\$1,691.00	\$1,439.00	\$1,612.00	\$1,439.00	\$1,612.00	\$1,389.00	\$1,554.00	\$1,592.00	\$1,784.00	\$1,114.00	\$1,248.00	\$1,442.00	\$1,616.00
	\$120,000	\$1,892.00	\$1,742.00	\$1,555.00	\$1,742.00	\$2,155.00	\$2,413.00	\$2,053.00	\$2,299.00	\$2,053.00	\$2,299.00	\$1,981.00	\$2,219.00	\$2,273.00	\$2,545.00	\$1,590.00	\$1,781.00	\$2,057.00	\$2,304.00
	\$160,000	\$1,915.00	\$2,144.00	\$1,915.00	\$2,144.00	\$2,878.00	\$3,224.00	\$2,745.00	\$3,073.00	\$2,745.00	\$3,073.00	\$2,646.00	\$2,964.00	\$3,037.00	\$3,402.00	\$2,124.00	\$2,380.00	\$2,749.00	\$3,079.00
9	\$80,000	\$1,868.00	\$2,160.00	\$1,868.00	\$2,160.00	\$2,809.00	\$3,247.00	\$2,677.00	\$3,094.00	\$2,677.00	\$3,094.00	\$2,582.00	\$2,984.00	\$2,962.00	\$3,424.00	\$2,072.00	\$2,395.00	\$2,683.00	\$3,101.00
	\$120,000	\$2,893.00	\$3,344.00	\$2,893.00	\$3,344.00	\$4,007.00	\$4,632.00	\$3,819.00	\$4,415.00	\$3,819.00	\$4,415.00	\$3,683.00	\$4,258.00	\$4,227.00	\$4,886.00	\$2,957.00	\$3,418.00	\$3,826.00	\$4,425.00
	\$160,000	\$3,560.00	\$4,116.00	\$3,560.00	\$4,116.00	\$5,353.00	\$6,190.00	\$5,103.00	\$5,899.00	\$5,103.00	\$5,899.00	\$4,922.00	\$5,689.00	\$5,648.00	\$6,528.00	\$3,952.00	\$4,567.00	\$5,113.00	\$5,909.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00	\$177.00
	\$15,000	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00	\$296.00
	\$25,000	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00	\$394.00
6	\$5,000	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00
	\$15,000	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00	\$323.00
	\$25,000	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00
9	\$5,000	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00
	\$15,000	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
	\$25,000	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	6	%	Deadbolt Lock	6	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	1-2	%	\$1,000 Deductible	26-30	%
			Other (specify)		%
				8-13	%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cover.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10-25 %

Zone Brick Frame

Highest Risk \$ 0.71 \$ 0.58

Lowest Risk \$ 0.21 \$ 0.18

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR HO SR 02 14
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
----	---	-----

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. Homeowner	B.	N/A

5.	(A)	(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	(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
	H3	26.2%	12.3%	N/A	N/A	N/A	N/A	N/A
	H4	26.2%	10.9%	N/A	N/A	N/A	N/A	N/A
	H6	26.2%	6.1%	N/A	N/A	N/A	N/A	N/A
	TOTAL OVERALL EFFECT	26.2%	12.2%	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
	2008	2,466	+3.9%	11/12/08	\$2,838	\$3,778	133.1%	64.3%
	2009	2,392	+11.9%	10/26/09	\$3,049	\$2,629	86.2%	67.3%
	2010	3,201	+0.0%	--	\$3,594	\$2,572	71.6%	54.2%
	2011	3,858	+10.1%	3/28/11	\$4,312	\$4,739	109.9%	59.2%
	2012	4,491	+10.0%	3/28/12	\$5,136	\$4,509	87.8%	61.8%
	2013	6,198	+12.2%	3/28/13				

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	N/A
	B. General Expense	21.7%
	C. Taxes, License & Fees	3.2%
	D. Underwriting Profit & Contingencies	16.6%
	E. Other (explain)	0.0%
	F. TOTAL	41.5%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 17.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10. N/A 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 HO SR 02 14
-----------	---	-----------------------

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

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

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Homeowner	B.	N/A

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
H3	26.2%	12.3%	N/A	N/A	N/A	N/A	N/A
H4	26.2%	10.9%	N/A	N/A	N/A	N/A	N/A
H6	26.2%	6.1%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	31.9%	12.2%	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
2008	-	-	11/12/08	-	-	-	64.3%
2009	-	-	10/26/09	-	-	-	67.3%
2010	-	-	--	-	-	-	54.2%
2011	-	-	3/28/11	-	-	-	59.2%
2012	-	-	3/28/12	-	-	-	61.8%
2013	-	-	3/28/13	-	-	-	-

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	21.7%
C. Taxes, License & Fees	3.2%
D. Underwriting Profit & Contingencies	16.6%
E. Other (explain)	0.0%
F. TOTAL	41.5%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ All Territories _____
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ N/A _____



Liberty Mutual Insurance

Personal Insurance Product Management
175 Berkeley Street
Boston, MA 02116
(617) 357-9500
(617) 654-3452 Fax

November 11, 2013

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Homeowner Rate Revision
Company Tracking No. 14-AR-P-HO-RR-LEG-ASR
Liberty Mutual Fire Insurance Company, NAIC #111-23035
The First Liberty Insurance Corporation, NAIC #111-33588

Dear Commissioner Bradford,

In accordance with applicable "File & Use" provisions, Liberty Mutual Fire Insurance Company (LMFIC) and The First Liberty Insurance Corporation (TFLIC) respectfully submit the following revisions to their Homeowner Rating Program. These changes will be effective for new business policies produced and effective on or after **February 21, 2014**, and renewal business policies produced and effective on or after **March 28, 2014**.

Summary of Changes

1. Revise H3, H4, H6 base rates.
2. Revise Water Backup base rate

Rate Effect

Homeowner State Review Rate Impact			
Form	LMFIC	TFLIC	Overall Effect
H3 Dwelling	14.5%	14.5%	14.5%
H4 Tenant	12.9%	12.9%	12.9%
H6 Condo	7.9%	7.9%	7.9%
Total	14.4%	14.4%	14.4%

Rating Manual

- Section R, Page 1 – Revise Property base rates
- Section R, Page 11 – Revise Water Backup coverage base rate

Filing Information

This filing is being submitted electronically through SERFF.

If you have any questions, please do not hesitate to contact me at (617) 357-9500 x42774, fax (617) 654-3452 or by email at Bogdan.Siekirka@libertymutual.com

Thank you for your consideration of our submission.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Siekirka". The signature is written in a cursive style with a long, sweeping underline.

Bogdan Siekirka
Industry & Regulatory Relations

[Objection 1](#)

HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Please verify the brick, protection class 6, \$160,000 premium in St. Francis and Desha Counties. The premiums are \$27,987, both companies.

Response: Please find the updated HPCS-Homeowners Premium Comparison Surveys.

[Objection 2](#)

Actuarial Justification (Supporting Document)

Define "MDR" used in Exhibit V.

Response: The Mean Damage Ratio (MDR) used in Exhibit V is defined as Loss per \$1000 AOI.

[Objection 3](#)

Actuarial Justification (Supporting Document)

Please provide the actual loss amounts used to develop the factors in column (2), Exhibit V.

Response: Below please find tables showing the actual loss amounts for Exhibit V Sheet 3 (Non-modeled CAT) and Exhibit V Sheet 4 (Severe Storm).

Sheet 3 (Non-Modeled CAT):

**Liberty Mutual Insurance
Homeowners
Arkansas
Historical Non-Modeled CAT
Accident Years 1992 - 2011**

Dwellings

(1) AY Ending	(2) CY AOI (000s)	(3) Non-Modeled CAT Incurred Loss	(4) Non-Modeled CAT per \$1000 AOI
1992	47,371	0	0.000
1993	56,442	0	0.000
1994	67,973	0	0.000
1995	76,112	0	0.000
1996	84,122	0	0.000
1997	99,138	1,035	0.010
1998	121,171	0	0.000
1999	148,498	0	0.000
2000	179,640	0	0.000
2001	212,877	510	0.002
2002	236,705	0	0.000
2003	269,593	0	0.000
2004	323,572	500	0.002
2005	397,155	0	0.000
2006	429,474	7,087	0.017
2007	448,778	18,171	0.040
2008	464,398	40,440	0.087
2009	489,797	166,740	0.340
2010	542,660	40,452	0.075
2011	605,654	114,950	0.190

Sheet 4 (Severe Storm):

**Liberty Mutual Insurance
Homeowners
Arkansas
Historical Severe Storm
Accident Years 1992 - 2011**

Dwellings

(1) AY Ending	(2) CY AOI (000s)	(3) Severe Storm Incurred Loss	(4) Severe Storm Loss per \$1000 AOI
1992	47,371	21,690	0.458
1993	56,442	42,150	0.747
1994	67,973	54,934	0.808
1995	76,112	68,976	0.906
1996	84,122	103,418	1.229
1997	99,138	524,005	5.286
1998	121,171	77,483	0.639
1999	148,498	435,882	2.935
2000	179,640	578,691	3.221
2001	212,877	148,840	0.699
2002	236,705	124,561	0.526
2003	269,593	167,358	0.621
2004	323,572	106,176	0.328
2005	397,155	154,328	0.389
2006	429,474	416,730	0.970
2007	448,778	239,113	0.533
2008	464,398	1,686,690	3.632
2009	489,797	1,812,065	3.700
2010	542,660	1,181,344	2.177
2011	605,654	2,549,637	4.210

[Objection 4](#)

Please provide actuarial support for the water-backup base rate change.

Response: Please find attached Exhibit IX, the Actuarial Justification for the water-backup base rate change.

Liberty Mutual Group
Water Back Up
5 Years Ending 2012Q3
AR

(1)	Current AR Water Back Up Base Rate	\$44
(2)	AR Water Back Up 5-Year Average Trended Pure Premium	\$1.3
(3)	AR Water Back Up Earned House Years	2,504
(4)	AR Water Back Up Credibility (80,000 for 100%)	17.7%
(5)	Countrywide Water Back Up 5-Year Average Trended Pure Premium	\$31.1
(6)	Credibility Weighted 5-Year Average Trended Pure Premium	\$25.8
(7)	Water Back Up Loss Ratio [(7) = (6)/(1)]	58.7%
(8)	Loss Adjustment Expense Percentage of Loss	17.1%
(9)	Provision for Fixed Expense	16.5%
(10)	Provision for Variable Expense	26.1%
(11)	Indicated AR Water Back Up Loss, LAE, and Fixed Expense Ratio [(11) = (7)*(1+(8)) + (9)]	85.1%
(12)	Target AR Water Back Up Loss, LAE, and Fixed Expense Ratio [(12) = 1 - (10)]	73.9%
(13)	Indicated AR Water Back Up Base Rate [(13)=(1)*(11)/(12)]	\$51
(14)	Proposed AR Water Back Up Base Rate	\$48

State: Arkansas

First Filing Company: Liberty Mutual Fire Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Home

Project Name/Number: 14-AR-P-HO-RR-LEG-ASR/14-AR-P-HO-RR-LEG-ASR

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/15/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	01/07/2014	HO Survey FORM HPCS-LMFICr2.pdf (Superceded) HO Survey FORM HPCS-TFLICr2.pdf (Superceded) HO Survey FORM HPCS-LMFICr2.xlsx (Superceded) HO Survey FORM HPCS-TFLICr2.xls (Superceded)
11/06/2013		Rate	Rating Manual	01/07/2014	R-1 Final.pdf (Superceded) R-1 Mock.pdf (Superceded)
11/06/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/15/2013	HO Survey FORM HPCS-LMFIC.pdf (Superceded) HO Survey FORM HPCS-TFLIC.pdf (Superceded) HO Survey FORM HPCS-LMFIC.xlsx (Superceded) HO Survey FORM HPCS-TFLIC.xls (Superceded)
11/06/2013		Supporting Document	NAIC loss cost data entry document	01/07/2014	NAIC Loss Cost Data LMFIC-2014.pdf (Superceded) NAIC Loss Cost Data TFLIC-2014.pdf (Superceded)

NAIC Number: 23035
 Company Name: Liberty Mutual Fire Insurance Company
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HP3S - last modified August, 2005**

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 cdr disk

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$870.00	\$963.00	\$870.00	\$963.00	\$1,309.00	\$1,447.00	\$1,247.00	\$1,379.00	\$1,247.00	\$1,379.00	\$1,203.00	\$1,330.00	\$1,380.00	\$1,526.00	\$968.00	\$1,068.00	\$1,249.00	\$1,381.00
	\$120,000	\$1,241.00	\$1,373.00	\$1,348.00	\$1,491.00	\$1,867.00	\$2,066.00	\$1,779.00	\$1,967.00	\$1,779.00	\$1,967.00	\$1,716.00	\$1,898.00	\$1,971.00	\$2,178.00	\$1,379.00	\$1,524.00	\$1,783.00	\$1,972.00
	\$160,000	\$1,658.00	\$1,834.00	\$1,658.00	\$1,834.00	\$2,495.00	\$2,758.00	\$2,377.00	\$2,630.00	\$2,377.00	\$2,630.00	\$2,293.00	\$2,537.00	\$2,631.00	\$2,911.00	\$1,841.00	\$2,035.00	\$2,383.00	\$2,635.00
6	\$80,000	\$1,024.00	\$1,147.00	\$1,024.00	\$1,147.00	\$1,539.00	\$1,724.00	\$1,467.00	\$1,643.00	\$1,467.00	\$1,643.00	\$1,416.00	\$1,585.00	\$1,624.00	\$1,819.00	\$1,136.00	\$1,272.00	\$1,470.00	\$1,648.00
	\$120,000	\$1,929.00	\$1,776.00	\$1,586.00	\$1,776.00	\$2,197.00	\$2,461.00	\$2,093.00	\$2,344.00	\$2,093.00	\$2,344.00	\$2,020.00	\$2,263.00	\$2,317.00	\$2,595.00	\$1,621.00	\$1,816.00	\$2,098.00	\$2,350.00
	\$160,000	\$1,952.00	\$2,186.00	\$1,952.00	\$2,186.00	\$2,935.00	\$3,287.00	\$2,798.00	\$3,133.00	\$2,798.00	\$3,133.00	\$2,698.00	\$3,022.00	\$3,096.00	\$3,468.00	\$2,165.00	\$2,426.00	\$2,803.00	\$3,140.00
9	\$80,000	\$1,904.00	\$2,202.00	\$1,904.00	\$2,202.00	\$2,864.00	\$3,310.00	\$2,730.00	\$3,154.00	\$2,730.00	\$3,154.00	\$2,632.00	\$3,042.00	\$3,021.00	\$3,491.00	\$2,113.00	\$2,442.00	\$2,735.00	\$3,161.00
	\$120,000	\$2,950.00	\$3,410.00	\$2,950.00	\$3,410.00	\$4,085.00	\$4,723.00	\$3,894.00	\$4,501.00	\$3,894.00	\$4,501.00	\$3,756.00	\$4,342.00	\$4,310.00	\$4,982.00	\$3,015.00	\$3,485.00	\$3,901.00	\$4,511.00
	\$160,000	\$3,630.00	\$4,196.00	\$3,630.00	\$4,196.00	\$5,458.00	\$6,311.00	\$5,203.00	\$6,015.00	\$5,203.00	\$6,015.00	\$5,019.00	\$5,801.00	\$5,758.00	\$6,656.00	\$4,029.00	\$4,657.00	\$5,213.00	\$6,025.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00
	\$15,000	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00
	\$25,000	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00
6	\$5,000	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00
	\$15,000	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00
	\$25,000	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00
9	\$5,000	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00
	\$15,000	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00
	\$25,000	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	6	%	Deadbolt Lock	6	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	1-2	%	\$1,000 Deductible	26-30	%
			Other (specify)		
				8-13	%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cover.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?
 Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?
 10-25 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?
 Zone Highest Risk \$ 0.71 \$ 0.58
 Lowest Risk \$ 0.21 \$ 0.18

NAIC Number: 33588
 Company Name: The First Liberty Insurance Corporation
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HP3S - last modified August, 2005**

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 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$870.00	\$963.00	\$870.00	\$963.00	\$1,309.00	\$1,447.00	\$1,247.00	\$1,379.00	\$1,247.00	\$1,379.00	\$1,203.00	\$1,330.00	\$1,380.00	\$1,526.00	\$968.00	\$1,068.00	\$1,249.00	\$1,381.00
	\$120,000	\$1,241.00	\$1,373.00	\$1,348.00	\$1,491.00	\$1,867.00	\$2,066.00	\$1,779.00	\$1,967.00	\$1,779.00	\$1,967.00	\$1,716.00	\$1,898.00	\$1,971.00	\$2,178.00	\$1,379.00	\$1,524.00	\$1,783.00	\$1,972.00
	\$160,000	\$1,658.00	\$1,834.00	\$1,658.00	\$1,834.00	\$2,495.00	\$2,758.00	\$2,377.00	\$2,630.00	\$2,377.00	\$2,630.00	\$2,293.00	\$2,537.00	\$2,631.00	\$2,911.00	\$1,841.00	\$2,035.00	\$2,383.00	\$2,635.00
6	\$80,000	\$1,024.00	\$1,147.00	\$1,024.00	\$1,147.00	\$1,539.00	\$1,724.00	\$1,467.00	\$1,643.00	\$1,467.00	\$1,643.00	\$1,416.00	\$1,585.00	\$1,624.00	\$1,819.00	\$1,136.00	\$1,272.00	\$1,470.00	\$1,648.00
	\$120,000	\$1,929.00	\$1,776.00	\$1,586.00	\$1,776.00	\$2,197.00	\$2,461.00	\$2,093.00	\$2,344.00	\$2,093.00	\$2,344.00	\$2,020.00	\$2,263.00	\$2,317.00	\$2,595.00	\$1,621.00	\$1,816.00	\$2,098.00	\$2,350.00
	\$160,000	\$1,952.00	\$2,186.00	\$1,952.00	\$2,186.00	\$2,935.00	\$3,287.00	\$2,798.00	\$3,133.00	\$2,798.00	\$3,133.00	\$2,698.00	\$3,022.00	\$3,096.00	\$3,468.00	\$2,165.00	\$2,426.00	\$2,803.00	\$3,140.00
9	\$80,000	\$1,904.00	\$2,202.00	\$1,904.00	\$2,202.00	\$2,864.00	\$3,310.00	\$2,730.00	\$3,154.00	\$2,730.00	\$3,154.00	\$2,632.00	\$3,042.00	\$3,021.00	\$3,491.00	\$2,113.00	\$2,442.00	\$2,735.00	\$3,161.00
	\$120,000	\$2,950.00	\$3,410.00	\$2,950.00	\$3,410.00	\$4,085.00	\$4,723.00	\$3,894.00	\$4,501.00	\$3,894.00	\$4,501.00	\$3,756.00	\$4,342.00	\$4,310.00	\$4,982.00	\$3,015.00	\$3,485.00	\$3,901.00	\$4,511.00
	\$160,000	\$3,630.00	\$4,196.00	\$3,630.00	\$4,196.00	\$5,458.00	\$6,311.00	\$5,203.00	\$6,015.00	\$5,203.00	\$6,015.00	\$5,019.00	\$5,801.00	\$5,758.00	\$6,656.00	\$4,029.00	\$4,657.00	\$5,213.00	\$6,025.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00
	\$15,000	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00
	\$25,000	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00
6	\$5,000	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00
	\$15,000	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00
	\$25,000	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00
9	\$5,000	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00
	\$15,000	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00
	\$25,000	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="6"/> %	Deadbolt Lock	<input type="text" value="6"/> %
Burglar Alarm	<input type="text" value="5-10"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="1-2"/> %	\$1,000 Deductible	<input type="text" value="26-30"/> %
		Other (specify)	
		<input type="text" value="8-13"/> %	
		Maximum Credit Allowed	<input type="text" value=""/> %

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cover

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ <input type="text" value="0.71"/>	\$ <input type="text" value="0.58"/>
Lowest Risk	\$ <input type="text" value="0.21"/>	\$ <input type="text" value="0.18"/>

Arkansas
Homeowners Rating Manual

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
031	4006	491	568
032	3857	491	568
033	3189	491	568
034	4195	491	568
035	3440	491	568
036	3096	491	568
081	2790	491	568
084	3907	491	568
086	3999	491	568
097	4425	491	568
098	3999	491	568

Row or Town House			
Protection Class	# of Units		
	1-2	3-4	5-8
1-8	1.00	1.10	1.25
9-10	1.00	1.15	1.30

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.00

*For all Condo policies. Only for Tenant policies with a quote effective date prior to 6/17/13

Excess Dwelling	
Rate	
	5

Form Factor	
Form Type	Factor
H2	.95
H3	1.00

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.35

*For Tenant policies with a quote effective date 6/17/13 and after

Arkansas

Homeowners Rating Manual

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
031	3539	434	526
032	3407	434	526
033	2817	434	526
034	3706	434	526
035	3039	434	526
036	2735	434	526
081	2465	434	526
084	3451	434	526
086	3533	434	526
097	3909	434	526
098	3533	434	526

Proposed Homeowner Base Rates		
H3	H4	H6
4006	491	568
3857	491	568
3189	491	568
4195	491	568
3440	491	568
3096	491	568
2790	491	568
3907	491	568
3999	491	568
4425	491	568
3999	491	568

Row or Town House			
Protection Class	# of Units		
	1-2	3-4	5-8
1-8	1.00	1.10	1.25
9-10	1.00	1.15	1.30

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.00

*For all Condo policies. Only for Tenant policies with a quote effective date prior to 6/17/13

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
9999999	1.35	1.35	1.35

*For Tenant policies with a quote effective date 6/17/13 and after

Excess Dwelling	
Rate	5

Form Factor	
Form Type	Factor
H2	.95
H3	1.00

NAIC Number: 23035
 Company Name: Liberty Mutual Fire Insurance Company
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HP3S - last modified August, 2005**

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 cdr disk

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$870.00	\$963.00	\$870.00	\$963.00	\$1,309.00	\$1,447.00	\$1,247.00	\$1,379.00	\$1,247.00	\$1,379.00	\$1,203.00	\$1,330.00	\$1,380.00	\$1,526.00	\$968.00	\$1,068.00	\$1,249.00	\$1,381.00
	\$120,000	\$1,241.00	\$1,373.00	\$1,348.00	\$1,491.00	\$1,867.00	\$2,066.00	\$1,779.00	\$1,967.00	\$1,779.00	\$1,967.00	\$1,716.00	\$1,898.00	\$1,971.00	\$2,178.00	\$1,379.00	\$1,524.00	\$1,783.00	\$1,972.00
	\$160,000	\$1,658.00	\$1,834.00	\$1,658.00	\$1,834.00	\$2,495.00	\$2,758.00	\$2,377.00	\$2,630.00	\$2,377.00	\$2,630.00	\$2,293.00	\$2,537.00	\$2,631.00	\$2,911.00	\$1,841.00	\$2,035.00	\$2,383.00	\$2,635.00
6	\$80,000	\$1,024.00	\$1,147.00	\$1,024.00	\$1,147.00	\$1,539.00	\$1,724.00	\$1,467.00	\$1,643.00	\$1,467.00	\$1,643.00	\$1,416.00	\$1,585.00	\$1,624.00	\$1,819.00	\$1,136.00	\$1,272.00	\$1,470.00	\$1,648.00
	\$120,000	\$1,929.00	\$1,776.00	\$1,586.00	\$1,776.00	\$2,197.00	\$2,461.00	\$2,093.00	\$2,344.00	\$2,093.00	\$2,344.00	\$2,020.00	\$2,263.00	\$2,317.00	\$2,595.00	\$1,621.00	\$1,816.00	\$2,098.00	\$2,350.00
	\$160,000	\$1,952.00	\$2,186.00	\$1,952.00	\$2,186.00	\$2,935.00	\$3,287.00	\$2,987.00	\$3,133.00	\$2,987.00	\$3,133.00	\$2,698.00	\$3,022.00	\$3,096.00	\$3,468.00	\$2,165.00	\$2,426.00	\$2,803.00	\$3,140.00
9	\$80,000	\$1,904.00	\$2,202.00	\$1,904.00	\$2,202.00	\$2,864.00	\$3,310.00	\$2,730.00	\$3,154.00	\$2,730.00	\$3,154.00	\$2,632.00	\$3,042.00	\$3,021.00	\$3,491.00	\$2,113.00	\$2,442.00	\$2,735.00	\$3,161.00
	\$120,000	\$2,950.00	\$3,410.00	\$2,950.00	\$3,410.00	\$4,085.00	\$4,723.00	\$3,894.00	\$4,501.00	\$3,894.00	\$4,501.00	\$3,756.00	\$4,342.00	\$4,310.00	\$4,982.00	\$3,015.00	\$3,485.00	\$3,901.00	\$4,511.00
	\$160,000	\$3,630.00	\$4,196.00	\$3,630.00	\$4,196.00	\$5,458.00	\$6,311.00	\$5,203.00	\$6,015.00	\$5,203.00	\$6,015.00	\$5,019.00	\$5,801.00	\$5,758.00	\$6,656.00	\$4,029.00	\$4,657.00	\$5,213.00	\$6,025.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00
	\$15,000	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00
	\$25,000	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00
6	\$5,000	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00
	\$15,000	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00
	\$25,000	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00
9	\$5,000	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00
	\$15,000	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00
	\$25,000	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	6	%	Deadbolt Lock	6	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	1-2	%	\$1,000 Deductible	26-30	%
			Other (specify)		
				8-13	%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cover.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10-25	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 0.71	\$ 0.58
	Lowest Risk	\$ 0.21	\$ 0.18

NAIC Number: 33588
 Company Name: The First Liberty Insurance Corporation
 Contact Person: Stephen Shortle
 Telephone No.: 857.224.1650
 Email Address: Stephen.Shortle@LibertyMutual.com
 Effective Date: 2/21/2014

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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 cdr disk

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$870.00	\$963.00	\$870.00	\$963.00	\$1,309.00	\$1,447.00	\$1,247.00	\$1,379.00	\$1,247.00	\$1,379.00	\$1,203.00	\$1,330.00	\$1,380.00	\$1,526.00	\$968.00	\$1,068.00	\$1,249.00	\$1,381.00
	\$120,000	\$1,241.00	\$1,373.00	\$1,348.00	\$1,491.00	\$1,867.00	\$2,066.00	\$1,779.00	\$1,967.00	\$1,779.00	\$1,967.00	\$1,716.00	\$1,898.00	\$1,971.00	\$2,178.00	\$1,379.00	\$1,524.00	\$1,783.00	\$1,972.00
	\$160,000	\$1,658.00	\$1,834.00	\$1,658.00	\$1,834.00	\$2,495.00	\$2,758.00	\$2,377.00	\$2,630.00	\$2,377.00	\$2,630.00	\$2,293.00	\$2,537.00	\$2,631.00	\$2,911.00	\$1,841.00	\$2,035.00	\$2,383.00	\$2,635.00
6	\$80,000	\$1,024.00	\$1,147.00	\$1,024.00	\$1,147.00	\$1,539.00	\$1,724.00	\$1,467.00	\$1,643.00	\$1,467.00	\$1,643.00	\$1,416.00	\$1,585.00	\$1,624.00	\$1,819.00	\$1,136.00	\$1,272.00	\$1,470.00	\$1,648.00
	\$120,000	\$1,929.00	\$1,776.00	\$1,586.00	\$1,776.00	\$2,197.00	\$2,461.00	\$2,093.00	\$2,344.00	\$2,093.00	\$2,344.00	\$2,020.00	\$2,263.00	\$2,317.00	\$2,595.00	\$1,621.00	\$1,816.00	\$2,098.00	\$2,350.00
	\$160,000	\$1,952.00	\$2,186.00	\$1,952.00	\$2,186.00	\$2,935.00	\$3,287.00	\$2,987.00	\$3,133.00	\$2,987.00	\$3,133.00	\$2,698.00	\$3,022.00	\$3,096.00	\$3,468.00	\$2,165.00	\$2,426.00	\$2,803.00	\$3,140.00
9	\$80,000	\$1,904.00	\$2,202.00	\$1,904.00	\$2,202.00	\$2,864.00	\$3,310.00	\$2,730.00	\$3,154.00	\$2,730.00	\$3,154.00	\$2,632.00	\$3,042.00	\$3,021.00	\$3,491.00	\$2,113.00	\$2,442.00	\$2,735.00	\$3,161.00
	\$120,000	\$2,950.00	\$3,410.00	\$2,950.00	\$3,410.00	\$4,085.00	\$4,723.00	\$3,894.00	\$4,501.00	\$3,894.00	\$4,501.00	\$3,756.00	\$4,342.00	\$4,310.00	\$4,982.00	\$3,015.00	\$3,485.00	\$3,901.00	\$4,511.00
	\$160,000	\$3,630.00	\$4,196.00	\$3,630.00	\$4,196.00	\$5,458.00	\$6,311.00	\$5,203.00	\$6,015.00	\$5,203.00	\$6,015.00	\$5,019.00	\$5,801.00	\$5,758.00	\$6,656.00	\$4,029.00	\$4,657.00	\$5,213.00	\$6,025.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00
	\$15,000	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00
	\$25,000	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00	\$406.00
6	\$5,000	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00
	\$15,000	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00	\$333.00
	\$25,000	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00
9	\$5,000	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00	\$278.00
	\$15,000	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00	\$465.00
	\$25,000	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00	\$618.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:
HO3 and HO4 only

Fire Extinguisher	6	%	Deadbolt Lock	6	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	1-2	%	\$1,000 Deductible	26-30	%
			Other (specify)		
				8-13	%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10-25	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 0.71	\$ 0.58
	Lowest Risk	\$ 0.21	\$ 0.18

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR HO SR 02 14
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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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. Homeowner	B.	N/A

5.	(A)	(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	(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
	H3	26.2%	14.5%	N/A	N/A	N/A	N/A	N/A
	H4	26.2%	12.9%	N/A	N/A	N/A	N/A	N/A
	H6	26.2%	7.9%	N/A	N/A	N/A	N/A	N/A
	TOTAL OVERALL EFFECT	26.2%	14.4%	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
	2008	2,466	+3.9%	11/12/08	\$2,838	\$3,778	133.1%	64.3%
	2009	2,392	+11.9%	10/26/09	\$3,049	\$2,629	86.2%	67.3%
	2010	3,201	+0.0%	--	\$3,594	\$2,572	71.6%	54.2%
	2011	3,858	+10.1%	3/28/11	\$4,312	\$4,739	109.9%	59.2%
	2012	4,491	+10.0%	3/28/12	\$5,136	\$4,509	87.8%	61.8%
	2013	6,198	+14.4%	3/28/13				

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	N/A
	B. General Expense	21.7%
	C. Taxes, License & Fees	3.2%
	D. Underwriting Profit & Contingencies	16.6%
	E. Other (explain)	0.0%
	F. TOTAL	41.5%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 20.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10. N/A 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 HO SR 02 14
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	The First Liberty Insurance Corporation	B.	33588

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Homeowner	B.	N/A

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
H3	26.2%	14.5%	N/A	N/A	N/A	N/A	N/A
H4	26.2%	12.9%	N/A	N/A	N/A	N/A	N/A
H6	26.2%	7.9%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	31.9%	10.0%	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
2008	-	-	11/12/08	-	-	-	64.3%
2009	-	-	10/26/09	-	-	-	67.3%
2010	-	-	--	-	-	-	54.2%
2011	-	-	3/28/11	-	-	-	59.2%
2012	-	-	3/28/12	-	-	-	61.8%
2013	-	-	3/28/13	-	-	-	-

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	21.7%
C. Taxes, License & Fees	3.2%
D. Underwriting Profit & Contingencies	16.6%
E. Other (explain)	0.0%
F. TOTAL	41.5%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ All Territories _____
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ N/A _____