

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1
Rev. 4/96

Insurer Name: Liberty Mutual Fire Insurance Company
 NAIC Number: 111 23035
 Name of Advisory Organization Whose Filing You are Referencing ISO
 Co. Affiliation to Advisory Organization: Member x Subscriber _____ Service Purchaser _____
 Reference Filing #: DF 90 Proposed Effective Date: 7/10/2006

Contact Person: John Donnelly
 Signature: *J. Donnelly*
 Telephone No: 800-225-8346

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Fire and Allied	84.8%	49.5%					
<div style="font-size: 2em; font-weight: bold; margin: 0;">FILED</div> <p style="margin: 5px 0 0 0;">By bharrington at 10:10 am, 6/14/06</p> <p style="margin: 0 0 0 0;">PROPERTY & CASUALTY</p> <p style="margin: 0 0 0 0;">ARKANSAS INSURANCE DEPARTMENT</p>							
TOTAL OVERALL EFFECT	84.8%	49.5%					

N Apply Lost Cost Factors to Future Filings? (Y or N)
49.5% Estimated Maximum Rate Increase for any Arkansas Insured (%)
N/A Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

		Rate Change History		5 Year History			Selected Provisions		
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	(included in Gen Exp)	
2000	126	N/A	N/A	46,160	81,965	1.78	0.704		
2001	144	N/A	N/A	51,829	182,908	3.53	0.763	20.3%	
2002	151	N/A	N/A	58,318	108,153	1.85	0.643		
2003	151	N/A	N/A	62,228	11,515	0.19	0.652	8.3%	
2004	213	N/A	N/A	75,496	12,346	0.16	0.767	N/A	
								A. Total Production Expense	3.2%
								B. General Expense	8.3%
								C. Taxes, License & Fees	N/A
								D. Underwriting Profit & Contingencies	31.8%
								E. Other (explain)	
								F. TOTAL	