

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR HO SR 08
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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.			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
HO2, HO3	11.1%	3.9%	N/A	N/A	N/A	N/A	N/A
HO4	-	10.4%	N/A	N/A	N/A	N/A	N/A
HO6	-	5.8%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	11.1%	4.1%	N/A	N/A	N/A	N/A	N/A

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2003	2,258	10.4%	7/2/03 RB	1,679,034	1,245,037	74.2%	58.1%	
2004	2,260	8.0%	7/2/04 RB	2,160,044	724,127	33.5%	66.8%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	23.7%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	10.3%
E. Other (explain)	0%
F. TOTAL	37.5%

- 8.** Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 29.2 % - Terr. 31 Little Rock
- 10.** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 2.4% - Terr. 98 Mississippi