Form RF-1
Rev. 4/96

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Insurer Name: Liberty Insurance Corporation
NAIC Number: 42404
Name of Advisory Organization Whose FIling You Are Referencing:
Co. Affiliation to Advisory Organization: Member: Subscriber: Service Purchaser:
Reference Filing#: Proposed Effective Date: 4/11/2006

Contact Person: Elaine Martino
Signature:
Telephone No: 617-357-9500 ext. 43073

(1) LINE OF INSURANCE By Coverage	(2) Indicated %Rate Level Change*	(3) Requested %Rate Level Change	FOR LOSS COST 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
Basic Liability		12.9%					
Medpay (PIP)		12.2%					
UM/UIM		0.0%					
Total Liability	**13.1%**	**11.8%**					
Collision	**-1.0%**	-10.0%					
Comprehensive	**-10.8%**	-1.6%					
Total Physical Damage	**-4.4%**	**-4.1%**					
TOTAL OVERALL EFFECT	**4.3%**	**4.6%**					

*Basic Liability, No-Fault, and UM/UIM are included in the Total Liability indicated change. Collision and Comprehensive are included in the Total Physical Damage indicated change.

	Apply Lost Cost Factors to Future Filings? (Y or N)
13.1%	Estimated Maximum Rate Increase for any Arkansas Insured (%)
-0.5%	Estimated Maximum Rate Decrease for any Arkansas Insured (%)

5 Year History

Year	Policy Count **	Rate Change History* %	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2000	678	0	6/14/2000	781	519	66.4%	76.1%
2001	659	13.5%	Multiple*	932	683	73.3%	89.6%
2002	521	10.3%	1/21/2002	852	722	84.7%	68.4%
2003	535	11.7%	Multiple*	895	638	71.3%	61.0%
2004	535	0.8%	4/11/2005	958	513	53.6%	58.6%

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

	Selected Provisions Liability	Selected Provisions Physical Damage
A. Total Production Expense	19.2%	21.4%
B. General Expense	3.9%	4.0%
C. Taxes, License, and Fees	3.3%	3.3%
D. Underwriting, Profit, & Contingencies	3.9%	7.4%
E. Other (Explain)	0.0%	0.0%
F. TOTAL	30.3%	36.1%

* There was a rate change effective 1/15/01 for 12.8%, 2/19/01 for 1.0% and 6/25/01 for -0.4%
* There was a rate change effective 1/21/03 for 5.3% and 11/17/03 for 6.4%.
** Policy Counts are calendar year written counts.