

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: Liberty Insurance Corporation Contact Person: Elaine Martino
 NAIC Number: 42404 Signature: *Elaine Martino*
 Name of Advisory Organization Whose Filing You Are Referencing: _____ Telephone No: 617-357-9500 ext. 43073
 Co. Affiliation to Advisory Organization: Member: _____ Subscriber: _____ Service Purchaser: _____
 Reference Filing#: _____ Proposed Effective Date: 4/11/2006

(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 (%)

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

Year	Policy Count **	Rate Change History*		5 Year History				Countrywide Loss Ratio	A. Total Production Expense	Selected Provisions	
		%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	B. General Expense			Liability	Physical Damage
2000	678	0	6/14/2000	781	519	66.4%	76.1%	C. Taxes, License, and Fees	19.2%	21.4%	
2001	659	13.5%	Multiple*	932	683	73.3%	89.6%	D. Underwriting, Profit, & Contingencies	3.9%	4.0%	
2002	521	10.3%	1/21/2002	852	722	84.7%	68.4%	E. Other (Explain)	3.3%	3.3%	
2003	535	11.7%	Multiple*	895	638	71.3%	61.0%	F. TOTAL	3.9%	7.4%	
2004	535	0.8%	4/11/2005	958	513	53.6%	58.6%		0.0%	0.0%	
										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.