State: *Pennsylvania* **First Filing Company:** *Liberty Insurance Corporation, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *LibertyGuard Personal Automobile Program*
Project Name/Number: *PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013*

Filing at a Glance

Companies:	Liberty Insurance Corporation Liberty Mutual Fire Insurance Company The First Liberty Insurance Corporation
Product Name:	LibertyGuard Personal Automobile Program
State:	Pennsylvania
TOI:	19.0 Personal Auto
Sub-TOI:	19.0000 Personal Auto Combinations
Filing Type:	Rate/Rule
Date Submitted:	03/28/2013
SERFF Tr Num:	LBPM-128960029
SERFF Status:	Assigned
State Tr Num:	B44095001
State Status:	Received Review in Progress
Co Tr Num:	PA AO LEGACY SR 7-2013
Effective Date Requested (New):	07/01/2013
Effective Date Requested (Renewal):	08/05/2013
Author(s):	Bogdan Siekirka
Reviewer(s):	Bojan Zorkic(PC) (primary), Ken Creighton (PC)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State Filing Description:

State: *Pennsylvania* **First Filing Company:** *Liberty Insurance Corporation, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *LibertyGuard Personal Automobile Program*
Project Name/Number: *PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013*

General Information

Project Name: PA AO LEGACY SR 7-2013
Project Number: PA AO LEGACY SR 7-2013

Reference Organization:
Reference Title:
Filing Status Changed: 03/29/2013
State Status Changed: 04/01/2013
Created By: Bogdan Siekirka
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments: LMFIC is domiciled in WI, LIC and TFLIC are domiciled in IL.

Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Bogdan Siekirka

Filing Description:

In accordance with the “prior approval” provision, Liberty Mutual Fire Insurance Company (LMFIC), The First Liberty Insurance Corporation (TFLIC) and Liberty Insurance Corporation (LIC) are submitting for approval a rate filing.

Please see the attached cover letter for further information.

Company and Contact

Filing Contact Information

Bogdan Siekirka, Industry Filings Analyst
175 Berkeley Street
Mailstop 04G/H
Boston, MA 02116

Bogdan.Siekirka@LibertyMutual.com
617-357-9500 [Phone] 42774 [Ext]
617-654-3452 [FAX]

Filing Company Information

Liberty Insurance Corporation
175 Berkeley Street
Boston, MA 02116
(617) 357-9500 ext. [Phone]

CoCode: 42404
Group Code: 111
Group Name: Liberty Mutual Group
FEIN Number: 03-0316876

State of Domicile: Illinois
Company Type:
State ID Number:

Liberty Mutual Fire Insurance Company
175 Berkeley Street
Boston, MA 02116
(617) 357-9500 ext. [Phone]

CoCode: 23035
Group Code: 111
Group Name: Liberty Mutual Group
FEIN Number: 04-1924000

State of Domicile: Wisconsin
Company Type:
State ID Number:

The First Liberty Insurance Corporation
175 Berkeley Street
Boston, MA 02116
(617) 357-9500 ext. [Phone]

CoCode: 33588
Group Code: 111
Group Name: Liberty Mutual Group
FEIN Number: 04-3058503

State of Domicile: Illinois
Company Type:
State ID Number:

State: *Pennsylvania* **First Filing Company:** *Liberty Insurance Corporation, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *LibertyGuard Personal Automobile Program*
Project Name/Number: *PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013*

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

*Filing Fee Amount: n/a
*Date Filing Fee Mailed: n/a
*Filing Fee Check Number: n/a
*Filing Fee Check Date: n/a
*NAIC Number: 111-42404; 111-23035; 111-33588

State: *Pennsylvania*
First Filing Company: *Liberty Insurance Corporation, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *LibertyGuard Personal Automobile Program*
Project Name/Number: *PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013*

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 08/05/2012
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty Insurance Corporation	15.400%	7.600%	$130,176	706	$1,721,737	9.400%	5.200%
Liberty Mutual Fire Insurance Company	15.400%	7.500%	$4,185,131	26,423	$55,519,986	12.200%	4.800%
The First Liberty Insurance Corporation	15.400%	7.500%	$8,602,717	56,603	$114,915,833	15.600%	4.700%

State: *Pennsylvania*
First Filing Company: *Liberty Insurance Corporation, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *LibertyGuard Personal Automobile Program*
Project Name/Number: *PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Comprehensive, Collision, Towing & Rental	R-6	Replacement		PA-AO-R 2013-07-01 - Towing.pdf
2		Territorial Base Rates	R-1	Replacement		PA-AO-R 2013-07-01 Base Rates.pdf
3		SAFE DRIVER INSURANCE PLAN	Section C Page 2	Replacement		PA-AO-Rating-Manual SDIP.pdf

PENNSYLVANIA

Automobile Rating Manual

Comprehensive, Collision, Towing & Rental

Comprehensive	
Deductible	**Factor**
Full	1.31
50	1.00
100	.92
250	.72
500	.60
1,000	.48

Collision	
Deductible	**Factor**
100	1.45
200	1.27
250	1.21
500	1.00
1,000	.68

Towing	
Limit	**Rate**
50	8

Rental	
Rental	**Rate**
30/900	40
45/1350	70
60/1800	95

PENNSYLVANIA

Automobile Rating Manual

Territorial Base Rates

Territory	$35,000 Liability	$5,000 Medical	$10,000 Medical	$1,500 Funeral Expense Benefits	Work Loss Benefits $1,000 Per Month / $5,000 Total	$50 Deductible Comprehensive	$500 Deductible Collision
001	1538	573	671	1	272	808	2145
002	1335	511	601	1	253	756	1858
003	567	161	189	1	78	228	862
004	555	131	152	1	63	282	982
005	558	201	235	1	92	230	910
006	621	154	180	1	71	321	1023
007	613	184	216	1	87	256	1009
008	582	186	219	1	83	188	775
009	701	169	199	1	82	246	964
010	645	161	189	1	77	227	915
011	500	154	180	1	69	246	775
012	549	138	157	1	66	198	775
014	1279	555	654	1	259	606	1632
015	1133	438	514	1	217	502	1407
016	726	242	285	1	113	316	1096
017	536	157	185	1	76	255	872
018	607	230	266	1	100	460	1213
019	560	157	185	1	76	426	935
020	457	144	168	1	67	369	847
021	588	230	266	1	100	502	1078
022	592	151	177	1	71	290	902
023	472	127	149	1	59	225	766
024	510	157	183	1	73	271	827
025	500	136	156	1	63	212	766
026	510	150	171	1	69	322	930
027	505	127	149	1	59	181	769
028	458	112	133	1	55	181	687
029	595	194	228	1	90	474	1110
030	516	134	155	1	60	205	841
031	501	131	152	1	60	172	788
033	460	123	143	1	59	197	720
034	507	161	189	1	77	403	859
038	588	181	212	1	87	304	953
039	612	204	240	1	98	373	946
040	460	151	177	1	71	238	799
041	575	168	196	1	82	256	872
042	1047	408	480	1	196	334	1148
043	545	138	157	1	63	238	814
044	935	358	418	1	176	302	1079
047	558	157	185	1	73	429	967
048	414	116	137	1	56	372	822
049	541	171	200	1	82	359	884
051	412	105	126	1	50	276	769
052	451	124	143	1	57	334	852
054	453	142	165	1	68	590	921
055	443	132	153	1	60	544	915
056	540	145	170	1	69	403	989
057	484	139	160	1	67	271	915
058	521	136	159	1	66	247	822
059	549	144	168	1	67	260	870
060	656	230	266	1	99	360	1237
061	588	181	211	1	77	256	910
065	901	259	304	1	125	282	1132
066	1040	384	450	1	179	380	1203
067	903	279	325	1	131	298	1009
070	597	169	199	1	83	255	824
071	456	132	153	1	60	279	814
076	556	174	203	1	83	356	796
077	549	161	192	1	77	292	810
078	531	168	195	1	77	331	780
079	572	178	207	1	83	320	781
081	589	174	203	1	83	417	873
084	688	194	228	1	90	306	994
085	757	157	185	1	73	254	1023
086	711	184	216	1	88	320	978
087	807	242	285	1	113	269	991
088	756	215	252	1	103	268	933
089	928	294	345	1	139	276	1004
092	787	189	222	1	89	248	995
094	786	229	263	1	99	234	976
096	721	201	237	1	100	248	1092
103	662	203	238	1	88	341	1138
104	596	174	202	1	83	307	1043
203	589	157	185	1	73	228	896

(5) No Points shall be assigned for:

(a) a violation of motor vehicle equipment requirements of the motor vehicle and traffic laws except improper lights or inadequate brakes;
(b) failure to display current license plates, registration stickers or inspection stickers provided they are in existence, as required;
(c) failure to sign or have in possession an operator's license, chauffeur's license, or registration certificates provided they are in existence; or
(d) a conviction that qualifies for a point under (4) if the violations occurred with an accident that is being assigned points under subsection b. Accidents.

Note: If two or more violations, or a license suspension and a violation(s) result from the same occurrence, the violation(s) or suspension which results in the highest number of surcharge points shall be considered for surcharge purposes

b. Accidents

In the case of accidents occurring prior to the date an individual becomes insured by the company, such accidents shall become chargeable as of the date of occurrence.

Accidents occurring after an individual becomes insured by the company shall become chargeable as follows:

(1) Any surcharge points assigned under the Safe Driver Insurance Plan Rule prior to the most recent date shown in the accident threshold table under b. (2), will retain their assigned Accident Record Sub-Classification.

Driving Record points will be assigned as follows:
Only one point shall be assigned in either section a, b, c, or d for automobile accidents which occur during the experience period involving the insured while operating any private passenger type automobile resulting in any of the following:

(a) bodily injury or death resulting in an aggregate paid claim(s) amount in excess of applicable threshold.
(b) damage to property, including their own, in an aggregate paid claim(s) amount in excess of applicable threshold. This aggregate paid claim(s) amount must be in excess of any self-insured retention or deductible applicable to the claim.
(c) bodily injury, death, or damage to property, including their own, in a combined aggregate paid claim(s) amount in excess of applicable threshold. The aggregate paid claim(s) amount for damage to property must be in excess of any self-insured retention or deductible applicable to the claim.
(d) two or more accidents, each of which paid bodily injury, death or property damage claims of under applicable threshold, resulted in an aggregate paid claims amount in excess of applicable threshold. This aggregate paid claim(s) amount must be in excess of any self-insured retention or deductible applicable to the claim.

State: Pennsylvania
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: LibertyGuard Personal Automobile Program
Project Name/Number: PA AO LEGACY SR 7-2013/PA AO LEGACY SR 7-2013
First Filing Company: Liberty Insurance Corporation, ...

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	N/A. Not a third party filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	Please see the attached
Attachment(s):	PA Cover Letter.pdf
Item Status:	
Status Date:	

Liberty Mutual Insurance

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

March 26, 2013

Michael F. Consedine, Commissioner
Pennsylvania Insurance Department
Deputy Office of Rate and Policy Information
1311 Strawberry Square
Harrisburg, PA 17120

RE: Personal Auto Policy – Rate/Rule Filing
Liberty Mutual Fire Insurance Company
The First Liberty Insurance Corporation
Liberty Insurance Corporation

Dear Commissioner Consedine:

In accordance with the "prior approval" provision, Liberty Mutual Fire Insurance Company (LMFIC), The First Liberty Insurance Corporation (TFLIC) and Liberty Insurance Corporation (LIC) are submitting for approval a rate filing impacting new business on July 1, 2013 and renewal business effective August 5, 2013.

The changes summarized below are accompanied by the corresponding rate and rule manual changes.

Summary of Changes

1. Base Rate Changes
    a. Liability; Medical; Comprehensive, Collision, Underinsured, Uninsured and Towing
2. Editorial change to our SDIP language
    a. This change corrects an editorial error made in LBPM-125581732. We are correcting language to align with our business practices and customer notification.

Rate Impact

The overall rate effect of this filing 7.5% for LMFIC, TFLIC and LIC.

Rating Manual Revisions

Section	Page	Description of Change
R	1	Revised Base Rates
R	6	Revised Towing Rates
C	2	Editorial Change

Applicable filing information has been uploaded into SERFF for review. 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

Sincerely,

B. Siekirka

Bogdan Siekirka
Industry & Regulatory Relations