

SERFF Tracking Number: ANPC-125346217 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-UMB-07-0601
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Personal Umbrella Insurance
Project Name/Number: AR ANP UMB R/R/F/U FU/NF/306750

Filing at a Glance

Company: American National Property and Casualty Company

Product Name: Personal Umbrella Insurance SERFF Tr Num: ANPC-125346217 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$100
Made/Occurrence

Sub-TOI: 17.0021 Personal Umbrella and Excess Co Tr Num: 03-UMB-07-0601 State Status: Fees received

Filing Type: Rate Co Status: Pending at DOI Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Judy Peterson Disposition Date: 11/19/2007
Date Submitted: 11/09/2007 Disposition Status: Filed

Effective Date Requested (New): 01/12/2008 Effective Date (New): 01/12/2008
Effective Date Requested (Renewal): 01/12/2008 Effective Date (Renewal):

General Information

Project Name: AR ANP UMB R/R/F/U FU/NF
Project Number: 306750
Reference Organization:
Reference Title:
Filing Status Changed: 11/19/2007
State Status Changed: 11/09/2007
Corresponding Filing Tracking Number:
Filing Description:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

American National Property And Casualty Company hereby submits the following proposed changes to its Personal Umbrella Insurance Program with reformatted Manual Pages:

PAGES TO BE FILED EDITION DATE
ANP U-GR-Index 11-07
ANP U-GR-1 through U-GR-5 11-07
ANP U-SP 11-07

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ANP U-PRC-1 11-07

ANP U-EX 11-07

ANP U-R-1 through U-R-4 11-07

These pages replace the following pages currently on file with your department:

PAGES TO BE REPLACED EDITION DATE

ANP U-GR-Index 11-05

ANP-U-GR-1 through U-GR-4 11-05

ANP U-SP 11-05

ANP U-EX 11-05

ANP U-R 11-05

The enclosed Actuarial Memorandum summarizes the filing exhibits and explains the ratemaking methodologies and data.

American National Property And Casualty Company files herewith the following changes to its Personal Umbrella Program. These pages are submitted in Final Printed Page format for completion of your file.

The following is a summary of revisions made to the General Rules:

I. The Personal Umbrella General Rules are reformatted to separate the payment, refund and cancellation calculation rates from the actual rule.

A. The Index To General Rules is reformatted, listing the key topics within sections.

1. The General Rules Section contains Eligibility; Policy Term; Changes in Limits or Coverages; Mandatory Coverages; Cancellations; and Reinstatement Rules.

2. The Policy Form and Description of Coverage contain the rules for Policy Form and Coverage, Minimum Limits of Primary Insurance and Uninsured/Underinsured Motorist Coverage.

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3. The following rules have been revised:

- a) Rule 200, the word individual was removed.
- b) In Rule 210, the line for Farm/Ranch Liability has the words 'if available' added.

B. The Rating Information Section contains rules for Definitions; Rating Classifications; Youthful Operator; Number of Vehicles; Miscellaneous Coverage by Endorsement and Renewal.

1. In Rule 300 the phrase ' four plex equals four units' was deleted.
2. Rule 320 is reformatted with bulleted items to help clarify the rule.

C. The Premium Determination section contains the rules to follow for determining the premium.

1. Rule 404, the list of minimum premiums has been moved to the new U-PRC manual page.
2. The Whole Dollar Rounding Rules are renumbered 410 and 411; previously 180 and 181.

II. Manual page U-SP is revised as follows:

1. The rate has been changed for the endorsement SU-902, No Automobiles in Household. .Editorial changes were made to clarify the use of the endorsement.

III. A New Manual Page U-PRC is created with Payment Options, Minimum Premiums and Cancellation items included.

IV. The manual page U-EX has editorial changes to Section A.

V. Manual Pages U-R-1 through U-R-4 are revised as follows:

1. The rates are revised on pages U-R-2 and U-R-3.
2. The factors for Increased Liability Limits in item A on page U-R-4 are revised.

Company and Contact

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Filing Contact Information

Judy Peterson, Regulatory Compliance Analyst jpeterson@anpac.com

II

American National Corporate Centre (417) 887-4990 [Phone]
 Springfield, MO 65899-0251 (417) 877-5014[FAX]

Filing Company Information

American National Property and Casualty CoCode: 28401 State of Domicile: Missouri
 Company

American National Corporate Centre Group Code: 408 Company Type: Property And
 Casualty

1949 East Sunshine
 Springfield, MO 65899-0251
 (417) 887-4990 ext. [Phone]

Group Name: State ID Number:
 FEIN Number: 43-1010895

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 filing for for independent rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Property and Casualty Company	\$100.00	11/09/2007	16566543

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/19/2007	11/19/2007

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Disposition

Disposition Date: 11/19/2007
 Effective Date (New): 01/12/2008
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American National Property and Casualty Company	6.000%	\$4,196	258	\$69,460	17.600%	0.000%	10.600%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Exceptions	Filed	Yes
Rate	Payments, Refunds, Cancellations	Filed	Yes
Rate	Special Exceptions	Filed	Yes
Rate	Rates	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.200%
Effective Date of Last Rate Revision: 09/10/2005
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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American National Property and Casualty Company	10.600%	6.000%	\$4,196	258	\$69,460	17.600%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	General Rules	AR ANP UGR 11-07	Replacement	ar-pc-05-014939	AR ANP UGR 11-07.pdf
Filed	Exceptions	AR ANP UEX 11-07	Replacement	ar-pc-05-014939	AR ANP UEX 11-07.pdf
Filed	Payments, Refunds, Cancellations	AR ANP U-PRC 11-07	New		AR ANP U-PRC 11-07.pdf
Filed	Special Exceptions	AR ANP USP 11-07	Replacement	ar-pc-05-014939	AR ANP USP 11-07.pdf
Filed	Rates	AR ANP UR 1-4 11-07	Replacement	ar-pc-05-014939	AR ANP UR 1-4 11-07.pdf

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
PERSONAL UMBRELLA PROGRAM
INDEX TO GENERAL RULES**

Cancellation
Changes
Definitions
Eligibility
General Rules
Mandatory Coverages
Minimum Limits of Primary Insurance
Miscellaneous Coverages by Endorsement
Number of Vehicles Rule
Policy Form and Coverages
Policy Term
Premium Determination
Reinstatements
Rating Classifications
Renewal
Uninsured/Underinsured Motorist Coverage
Whole Dollar Rounding
Youthful Operator

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
PERSONAL UMBRELLA PROGRAM**

GENERAL RULES

100. The Personal Umbrella Program provides excess liability coverages as well as some primary liability coverage using the forms and endorsements which are filed by the Company. This manual contains the rules and rating procedures for writing the Personal Umbrella Policy.

101. The rules, rates, forms and endorsements filed by the Company for coverage shall govern in all cases.

Eligibility

110. A Personal Umbrella Policy can be written for only those exposures that qualify under the Underwriting Guidelines.

Policy Term

120. The Personal Umbrella Policy is a continuous renewal policy written for a one-year term. The policy is extended for successive policy terms by payment of the required continuation premium for each successive policy term based upon the premiums in effect on the renewal date.

Mandatory Coverages

130. It is mandatory that the insured has both primary Automobile Liability Coverage and Comprehensive Personal Liability Coverage.

131. It is not permissible to cancel any of the mandatory primary liability coverages unless they are replaced by similar insurance or the Personal Umbrella Policy is also cancelled.

Changes

140. The limits of liability may be increased or decreased or coverages may be changed during the term of the policy. The adjusted premium is computed on a pro rata basis subject to all the manual rules.

141. There are changes to the primary policies which affect the Personal Umbrella Policy. When such a change is made to the primary policy, a corresponding Umbrella change should be completed.

Cancellation

150. All cancellations shall be computed pro rata.

Reinstatements

160. A policy which has been cancelled for nonpayment may be reinstated with a lapse in coverage subject to Umbrella Underwriting approval.

161. Policies out of force over 45 days require a new application regardless of the reason for termination. A new annual policy term will be given.

162. Reinstatement applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.

POLICY FORM AND DESCRIPTION OF COVERAGES

Policy Form and Coverages

200. The following is a general description of the coverages provided by the Personal Umbrella Forms. The policy and forms should be consulted for exact contract conditions.
201. The Personal Umbrella Policy covers damages and legal defense the insured is legally obligated to pay, subject to certain exclusions and conditions as outlined in the policy.
202. The Policy provides liability coverage in increments of \$1,000,000 which applies:
- in excess of the required primary limit or the primary insurance listed in the declarations, whichever is greater; or
 - in entirety for any personal exposure not covered by the primary policy but covered by the Personal Umbrella Policy.
203. The Personal Umbrella Policy provides coverage over and above the insured's primary liability policies shown in the umbrella declarations.

Minimum Limits of Primary Insurance

210. The following minimum limits of primary insurance are required for the various types of coverage when coverage is provided under the Personal Umbrella Policy and must be maintained while the Umbrella Policy is in force:

COVERAGE	MINIMUM PRIMARY LIMITS REQUIRED
Automobile, and Motorcycle Liability	\$250,000/500,000 Bodily Injury Per person/Per occurrence \$100,000 Property Damage
Recreational Vehicle Liability	\$250,000/500,000 Bodily Injury Per person/Per occurrence \$100,000 Property Damage
Uninsured/Underinsured Coverage (when purchased)	Motorist \$250,000/500,000 Uninsured Motorist Bodily Injury Per person/Per accident
Personal Liability – Homeowners or CPL	\$300,000
Watercraft Liability	\$300,000
Rental Owners Liability	\$300,000
Farm/Ranch Liability (if available)	\$500,000

211. All primary liability limits must be the same for each policy type.

Uninsured/Underinsured Motorist Coverage

220. The following options are available for Uninsured/Underinsured Motorist Coverage:
- coverage for all automobiles; or
 - coverage for all automobiles and recreational vehicles.
221. Uninsured/Underinsured Motorist Coverage rates for automobiles are based on Rules 330 - 332.

RATING INFORMATION

Definitions

300. Automobile means:
- a motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage is not an automobile. An automobile includes a motorcycle and a motor home.
 - a trailer or semitrailer designed for travel on public roads and subject to motor vehicle registration. A boat, camp, home, or utility trailer not being towed by or carried on a vehicle included above is **not** an automobile.
 - any vehicle while being towed or carried on a vehicle included above.
301. Recreational Vehicle refers to a golf cart, snowmobile, or if not subject to motor vehicle registration, any other land motor vehicle designed for recreational use off public roads.
302. Watercraft refers to a motorized vessel or nonmotorized sailboat designed for use in water.
303. A Rental Unit means a one-family unit of owned residential property occupied by others.

Example: Duplex equals two units.

Rating Classifications

310. Rates are provided for the Personal Umbrella Program according to two Rating Groups as defined below in Rules 311 and 312 as well as by territory as defined in the Territorial Definitions page.
311. Rating Group I – A household must meet the following criteria to be eligible for the Rating Group I rates:
- All private passenger automobiles must be written by American National Property And Casualty Company (ANPAC) or an affiliated company at the same time or before the personal umbrella policy is issued.
 - All other primary coverages must also be written by ANPAC or an affiliated company. All new business umbrella policies will be reviewed 90 days after issue to determine if all coverages have been written by ANPAC or an affiliated company. If they have not, the umbrella policy will be rated in Rating Group II, retroactive to the umbrella policy's effective date. For renewal business, all primary coverages must be written by ANPAC or an affiliated company before the personal umbrella policy renews.
 - For new business, all automobile and recreational vehicle policies in the household must be free of any accident record rating surcharges. For renewal business, one accident surcharge is allowed.
312. Rating Group II – A household must meet the following criteria to be eligible for the Rating Group II rates:
- All eligible risks that do not meet all qualifications for the Rating Group I.

Youthful Operator

320. A Youthful Operator is defined as any licensed driver;
- unmarried and under 25 years of age
 - married male under 25 years of age.
321. "Married" means a married person living with his/her spouse.
322. A youthful operator who is a resident student at a school, college, university, or educational institution over 100 road miles from the place of principal garaging of the automobile and does not have a vehicle on campus shall also be considered married.

Number of Vehicles Rule

330. When determining premiums, all charges for Automobile coverages shall be based on the lesser of the number of automobiles or the number of drivers. The total number of automobiles includes all leased or regularly furnished automobiles.
331. All premium calculations for recreational motor vehicles basic coverage is included as one Additional Exposure Charge, regardless of the number of recreational vehicles.

332. Uninsured/Underinsured Motorist coverage premiums for recreational vehicles are calculated by multiplying the rate per vehicle by the number of recreational vehicles.

Miscellaneous Coverages By Endorsement

340. Refer to the Miscellaneous Rate Pages in the Personal Umbrella manual to locate the explanations and premiums for those additional coverages offered by endorsement.

Renewal

350. At each renewal, the Personal Umbrella Policy will be rereated according to the General Rules of this section.

Premium Determination

- 400. Determine the basic policy rate from the rate tables according to rating group and territory.
- 401. Determine the individual charges or credits for each additional exposure and/or optional coverage.
- 402. Apply the increased limit factor (if applicable) separately to the \$1 Million base premium and each additional exposure charge or credit, and/or optional coverage charge and round to the nearest whole dollar.
- 403. Total the adjusted base premium and the adjusted charges for any additional exposures and/or optional coverages.
- 404. The premium determined in Rules 361 through 364 is subject to a minimum premium as displayed on page U-PRC-1 of the manual.

Example (Actual premiums/rates were chosen arbitrarily for illustration purposes only):

Rating Group I

Youthful Driver
3 Automobiles
Watercraft
Rental Property – Duplex
\$2 Million Increased Limit (Assume a factor of 1.80.)

\$1 Million Limit Premiums	
Basic Premium	\$150
Youthful Operator	80
Watercraft	20
Two Rental Units [\$30 + (5 X 2)]	40

Adjustment to \$2 Million Limit (Multiply separately by 1.80 and round to the nearest whole dollar)

Basic Premium	\$270
Youthful Operator	144
Watercraft	36
Two Rental Units	<u>72</u>
Total Premium for \$2 Million Limit	\$522

Total premium exceeds \$250 so the minimum premium is obtained. (Assume \$2 million minimum premium of \$250)

Whole Dollar Rounding

- 410. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.
- 411. This procedure shall apply to all interim premium adjustments, including endorsements or cancellations requested by the insured.

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
EXCEPTIONS**

SU-841 – Farm Liability Coverage Endorsement

A. ELIGIBLE FARM EXPOSURE

Coverage may be provided for applicants who meet the basic eligibility requirements below. The farm must be owned or leased by the applicant, as an individual.

The farm should be used to raise livestock, grow grain, hay, or other crops including fruit for human consumption or a dairy operation.

B. INELIGIBLE FARM EXPOSURE

1. Corporate farms.
2. Annual receipts exceed \$500,000.
3. On premises retail sales to the public exceed \$10,000.
4. Farms with a dog kennel operation.
5. The following types of farms:
 - a. Poultry
 - b. Tree farms
 - c. Fish farms
 - d. Custom farms
 - e. Mink farms
 - f. Truck farms
 - g. Mushroom farms
 - h. Worm farms
 - i. Hop farms
 - j. Pick-your-own and similar type farms
 - k. Hydroponic farms
6. Farms that sell, distribute, or mix fertilizer, pesticides, herbicides, insecticides, LPG, or any other hazardous material to or for others.
7. Farms where over 15% of farm income is derived from custom farming for others and this amount (15%) exceeds \$10,000.
8. Horse farms or ranches (raising, boarding, racing, showing, breeding, or training).
9. Stock operations where all stock is not owned by the applicant.
10. Any crop dusting performed by or for the applicant.
11. Engaged in any feed/grain milling, mixing, or blending for others.
12. Aircraft landing strip on farm.
13. Farmer operates or owns vehicles subject to ICC or PUP.
14. Owns any buses used to transport employees or school children.
15. Farm risks that own or operate tractor trailers.
16. Farm risks with off-premises leased, rented, or owned buildings used for farm-related purposes.
17. Sales of merchandise or equipment other than farm products produced by the applicant.
18. Grows seeds, cuttings, bulbs, plants, tubers, roots, or other stock for means of plant propagation for sale to others as seed stock.

This endorsement is required if farm liability is provided by a primary Farm Liability Insurance Policy.

<u>Acreage</u>	<u>Premium</u>
1-160	\$ 66
161-500	99
500+	165

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
PERSONAL UMBRELLA INSURANCE PROGRAM**

PAYMENTS, REFUNDS and CANCELLATION

PAYMENT OPTIONS

Easy Pay - *The Checkless Way*[®]

- 100. Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office.
- 101. The minimum required down payment for a new business application is one-month's premium (1/12th of the total premium for twelve-month policies). The down payment is waived if the applicant is an existing auto, home or watercraft policyholder and the policy is being added to an existing Easy Pay plan.
- 102. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal and the current term is paid in full.
- 103. No installment charge is applied to EASY PAY withdrawals.

Other Payment Options

- 105. Bound Application - The full annual premium is required for all new business and reinstatement applications where Easy Pay is not selected as the payment method. If the remittance is less than the full amount due, an \$8 installment charge will be applied. The balance is payable 30 days after the policy effective date, or the process date, whichever is later.
- 106. Trial Applications - No down payment should be collected for trial applications. If trial applications are approved, the full annual premium is due on the policy effective date or 30 days after the process date, whichever is later.
- 107. Renewal Payment – The renewal premium is due and payable to the Home Office on or before the policy expiration date. If the remittance is less than the full amount due, an \$8 installment charge will be applied.

MINIMUM PREMIUM

110.

<u>Limit</u>	<u>Minimum Premium</u>
\$1,000,000	\$140
\$2,000,000	250
\$3,000,000	355
\$4,000,000	455
\$5,000,000	545

- 111. Minimum Additional Premium - If an existing policy is amended results in a total amount due of \$8 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$8 or less shall be allowed only at the insured's request.

CANCELLATIONS

- 120. All cancellations shall be computed pro rata.
- 121. If cancellation of a policy results in a return premium of \$8 or less, unless requested by the insured, no refund will be made.

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
SPECIAL EXCEPTIONS**

Coverage is available on an exception basis and must be submitted to the Home Office for approval prior to binding coverage.

		Rating Group I Territory		Rating Group II Territory		
		1	2	1	2	
1.	SU-902 – No Automobiles in Household Endorsement	subtract	\$58	\$70	\$74	\$89

This endorsement may be used if there are no automobiles owned or operated by anyone in the household. Automobiles include autos, motorcycles and motor homes.

2. SU-845 – Home Day-Care Coverage Endorsement (4-6 Children)

When the insured provides home day-care on the residence premises, the Personal Umbrella Policy can cover this exposure if it is covered by endorsement to the primary homeowners policy or a comprehensive personal liability policy.

		All Territories
Four to six children		\$198

RATING GROUPS DEFINITIONS

RATING GROUP I

- All private passenger automobiles must be written by American National Property And Casualty Company (ANPAC) or an affiliated company at the same time or before the personal umbrella policy is issued.
- All other primary coverages must also be written by ANPAC or an affiliated company. All new business umbrella policies will be reviewed 90 days after issue to determine if all coverages have been written by ANPAC or an affiliated company. If they have not, the umbrella policy will be rated in Rating Group II, retroactive to the umbrella policy's effective date. For renewal business, all primary coverages must be written by ANPAC or an affiliated company before the personal umbrella policy renews.
- For new business, all automobiles and recreational vehicles policies in the household must be free of any accident record rating surcharges. For renewal business, one accident surcharge is allowed.

RATING GROUP II

- All eligible risks that do not meet all qualifications for the Rating Group I.

PERSONAL UMBRELLA INSURANCE – ANNUAL PREMIUMS

Rating Group I

The premiums shown are for \$1 Million Limit of Liability.

<u>BASIC PREMIUM</u>	TERRITORY	
	1	2
Includes three automobiles* and all owner-occupied residences	\$156	\$173

<u>CREDITS, CHARGES, ADDITIONAL EXPOSURES, AND OPTIONAL COVERAGES</u>	TERRITORY	
	1	2
Youthful Premium Applies Once, Regardless of the Number of Youthful Drivers	add \$153	\$162

Automobile* Charges and Credits

Each additional automobile*	add \$33	\$40
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If less than 3 automobiles*, subtract a total of the following amount	subtract \$33	\$40
-----------------------------------------------------------------------	---------------	------

If there are no autos owned or operated by anyone in the household, refer to company

*Automobile includes autos, motorcycles and motor homes; refer to Rule 330 for additional rating information.

<u>Additional Exposures</u>	TERRITORY	
	1	2
Premium Applies Once, Regardless of the Number of Exposures		
Recreational Motor Vehicle (vehicles not designed for use on public roads)	add \$40	40
Watercraft (Outboards over 25 horsepower, Sailboats 26 feet and over, other boats over 50 horsepower, and personal watercraft)	add \$40	40

Rental Exposure

Premium Applies Once, Regardless of the Number of Rental Exposure Units	add \$42	42
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Rental Exposure Units

Each Rental Unit, if 4 or less units (i.e. one Duplex = 2 units)	add \$6	6
Each Rental Unit, if more than 4 units	add \$18	18

PERSONAL UMBRELLA INSURANCE – ANNUAL PREMIUMS

Rating Group II

The premiums shown are for \$1 Million Limit of Liability.

<u>BASIC PREMIUM</u>	TERRITORY	
	1	2
Includes three automobiles* and all owner-occupied residences	\$190	\$211

<u>CREDITS, CHARGES, ADDITIONAL EXPOSURES, AND OPTIONAL COVERAGES</u>	TERRITORY	
	1	2
Youthful Premium Applies Once, Regardless of the Number of Youthful Drivers	add \$201	\$210

Automobile* Charges and Credits

Each additional automobile*	add	\$42	\$51
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If less than 3 automobiles*, subtract a total of The following amount If there are no autos owned or operated by anyone in the household, refer to company	subtract	\$42	\$51
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*Automobile includes autos, motorcycles and motor homes; refer to Rule 330 for additional rating information.

<u>Additional Exposures</u>	TERRITORY		
	1	2	
Premium Applies Once, Regardless of the Number of Exposures			
Recreational Motor Vehicle (vehicles not designed for use on public roads)	add	\$47	\$47
Watercraft (Outboards over 25 horsepower, Sailboats 26 feet and over, other boats over 50 horsepower, and personal watercraft)	add	\$47	\$47

Rental Exposure

Premium Applies Once, Regardless of the Number of Rental Exposure Units	add	\$50	\$50
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Rental Exposure Units

Each Rental Unit, if 4 or less units (i.e. one Duplex = 2 units)	add	\$7	\$7
Each Rental Unit, if more than 4 units	add	\$21	\$21

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
PERSONAL UMBRELLA INSURANCE – ANNUAL PREMIUMS
MISCELLANEOUS OPTIONS AND ENDORSEMENT PAGES**

A. Increased Liability Limits

The basic premiums and premiums for additional exposures, optional coverages, and endorsements are for \$1 Million Liability Limit. To determine the premium for the liability limits shown below, apply the indicated factor to the otherwise applicable total \$1 Million premium.

Limit	Factor
\$2 Million	1.80
\$3 Million	2.55
\$4 Million	3.25
\$5 Million	3.90

B. SU-842 – Home Day-Care Coverage Endorsement (1-3 children)

When the insured provides home day-care on the residence premises, the Personal Umbrella Policy can cover this exposure if it is covered by endorsement to the primary homeowner policy or a comprehensive personal liability policy.

All Territories

One to three children \$70

C. SU-1739 – Personal Injury Coverage Endorsement

Personal Injury includes, but is not limited to, mental anguish, libel, slander, defamation of character, and invasion of privacy.

Occupation/Activity Group Description	Group Code
All Other	00
Law Enforcement Officer, Private Investigator, Bail Bondsman	01
Internet Service, Internet Service Provider or related support personnel, backbone personnel, Installer or Consultant	02
Network Application Provider or related support personnel, Installer or Consultant	02
Director or Officer of Publicly Held Corporation	03
Judge / Politician	04
Labor Negotiator	05
Professional or Semi-Professional Athlete / Coach	06
Professional Actor, Entertainer / Author / Public Lecturer / Broadcaster / Telecaster / Newspaper Reporter /Editor / Publisher / Advertiser	07

All Territories/Groups

Premium Charge \$24

D. SU-1740 – Business Pursuits Or Business Property Coverage Endorsement

When coverage is provided by endorsement to the primary homeowner policy or a comprehensive personal liability policy for any loss arising out of business pursuits or business property coverage on the residence premises, the Personal Umbrella Policy can cover this exposure.

All Territories

Rating Group I Rating Group II

Premium Charge \$40 \$47

E. SU-1435 – Uninsured/Underinsured Motorist Coverage

	Rating Group I Territory		Rating Group II Territory	
	1	2	1	2
Each Automobile – Rule 330 applies	82	\$82	\$104	\$101
Recreational Motor Vehicle – Rule 332 applies	\$43	\$43	\$57	\$57

SERFF Tracking Number: ANPC-125346217 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-UMB-07-0601
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Personal Umbrella Insurance
Project Name/Number: AR ANP UMB R/R/F/U FU/NF/306750

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 11/19/2007

Comments:

Attachments:

F777AR_pdf.pdf

F779AR_021307[1].pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp **Review Status:** Filed 11/19/2007

Bypass Reason: Not applicable

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 11/19/2007

Bypass Reason: Not applicable

Comments:

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
American National Financial Group	408

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American National Property And Casualty Company	MO	28401	43-1010895	

5. Company Tracking Number	03-UMB-07-0601
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Judy Peterson, Au 1949 E Sunshine Springfield, MO 65899	Regulatory Compliance Analyst II	417-887-0220 Ext 2411	417-877-5014	jpeterson@anpac.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Judy Peterson			

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Other Liability – Claims Made/Occurrence
10. Sub-Type of Insurance (Sub-TOI)	Personal Umbrella and Excess
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	17.0021
12. Company Program Title (Marketing title)	Personal Umbrella Insurance Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01-12-2008 Renewal: 01-12-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	11/9/07
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	03-UMB-07-0601
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

American National Property And Casualty Company hereby submits the following proposed changes to its Personal Umbrella Insurance Program with reformatted Manual Pages:

<u>PAGES TO BE FILED</u>	<u>EDITION DATE</u>
ANP U-GR-Index	11-07
ANP U-GR-1 through U-GR-5	11-07
ANP U-SP	11-07
ANP U-PRC-1	11-07
ANP U-EX	11-07
ANP U-R-1 through U-R-4	11-07

These pages replace the following pages currently on file with your department:

<u>PAGES TO BE REPLACED</u>	<u>EDITION DATE</u>
ANP U-GR-Index	11-05
ANP-U-GR-1 through U-GR-4	11-05
ANP U-SP	11-05
ANP U-EX	11-05
ANP U-R	11-05

The enclosed Actuarial Memorandum summarizes the filing exhibits and explains the ratemaking methodologies and data.

American National Property And Casualty Company files herewith the following changes to its Personal Umbrella Program. These pages are submitted in Final Printed Page format for completion of your file.

The following is a summary of revisions made to the General Rules:

I. The Personal Umbrella General Rules are reformatted to separate the payment, refund and cancellation calculation rates from the actual rule.

A. The Index To General Rules is reformatted, listing the key topics within sections.

1. The General Rules Section contains Eligibility; Policy Term; Changes in Limits or Coverages; Mandatory Coverages; Cancellations; and Reinstatement Rules.
2. The Policy Form and Description of Coverage contain the rules for Policy Form and Coverage, Minimum Limits of Primary Insurance and Uninsured/Underinsured Motorist Coverage.
3. The following rules have been revised:
 - a) Rule 200, the word individual was removed.
 - b) In Rule 210, the line for Farm/Ranch Liability has the words 'if available' added.

B. The Rating Information Section contains rules for Definitions; Rating Classifications; Youthful Operator; Number of Vehicles; Miscellaneous Coverage by Endorsement and Renewal.

1. In Rule 300 the phrase ' four plex equals four units' was deleted.
2. Rule 320 is reformatted with bulleted items to help clarify the rule.

C. The Premium Determination section contains the rules to follow for determining the premium.

1. Rule 404, the list of minimum premiums has been moved to the new U-PRC manual page.
2. The Whole Dollar Rounding Rules are renumbered 410 and 411; previously 180 and 181.

II. Manual page U-SP is revised as follows:

1. The rate has been changed for the endorsement SU-902, No Automobiles in Household. Editorial changes were made to clarify the use of the endorsement.

III. A New Manual Page U-PRC is created with Payment Options, Minimum Premiums and Cancellation items included.

IV. The manual page U-EX has editorial changes to Section A.

V. Manual Pages U-R-1 through U-R-4 are revised as follows:

1. The rates are revised on pages U-R-2 and U-R-3.
2. The factors for Increased Liability Limits in item A on page U-R-4 are revised.

22.

Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT
Amount: \$100

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	03-UMB-07-0601
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
ANPAC	10.6%	6.0%	\$4196	258	\$69460	17.6%	0.0%

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A not multiple company filing	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	AR-ANPG UGR 11-07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	ar-pc-05-014939
02	AR ANP UEX 11-07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	ar-pc-05-014939
03	AR ANP USP 11-07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	ar-pc-05-014939
02	AR ANP UR 1-4 11-07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	ar-pc-05-014939
03	AR ANP U-PRC11-07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement	