

SERFF Tracking Number: ANPC-125297071 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-HO-07-0526
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: AR HO Rule YFP-PA/312340

Filing at a Glance

Company: American National Property and Casualty Company

Product Name: Homeowners	SERFF Tr Num: ANPC-125297071	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: 03-HO-07-0526	State Status: Fees verified and received
Filing Type: Rate	Co Status: In Progress	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Kelly Bennett	Disposition Date: 03/19/2008
	Date Submitted: 12/21/2007	Disposition Status: Filed
Effective Date Requested (New): 03/26/2008		Effective Date (New): 05/14/2008
Effective Date Requested (Renewal): 03/29/2008		Effective Date (Renewal): 05/14/2008

State Filing Description:

General Information

Project Name: AR HO Rule YFP-PA	Status of Filing in Domicile: Pending
Project Number: 312340	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/19/2008	
State Status Changed: 01/02/2008	Deemer Date:
Corresponding Filing Tracking Number: 03-HO-07-0529	
Filing Description:	
Please see cover letter.	

Company and Contact

Filing Contact Information

SERFF Tracking Number: ANPC-125297071 State: Arkansas
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Kelly Bennett, Regulatory Compliance Analyst I kbennett@anpac.com
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 Group Name: State ID Number:
(417) 887-4990 ext. [Phone] FEIN Number: 43-1010895

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Property and Casualty Company	\$100.00	12/21/2007	17222131

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/19/2008	03/19/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/07/2008	03/07/2008	Kelly Bennett	03/18/2008	03/18/2008
Pending Industry Response	Becky Harrington	01/02/2008	01/02/2008	Kelly Bennett	02/26/2008	03/06/2008

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Disposition

Disposition Date: 03/19/2008
 Effective Date (New): 05/14/2008
 Effective Date (Renewal): 05/14/2008
 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	-3.000%	\$-129,216	5,142	\$4,343,154	55.400%	-49.300%	-3.300%

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 Project Name/Number: AR HO Rule YFP-PA/312340

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Actuarial Memorandum 3-6-08	Filed	Yes
Supporting Document	Exhibit 3-6-08	Filed	Yes
Supporting Document	Response Letter 3-6-08	Filed	Yes
Supporting Document	Actuarial Memo 3-18-08	Filed	Yes
Supporting Document	Exhibit 3-18-08	Filed	Yes
Rate (revised)	Endorsement Rule Pages	Filed	Yes
Rate	Endorsement Rule Pages		Yes
Rate	General Rule Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Special Rate Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/07/2008
Submitted Date 03/07/2008
Respond By Date 03/28/2008

Dear Kelly Bennett,

This will acknowledge receipt of the captioned filing.

Objection 1

- Exhibits (Supporting Document)

Comment: Explain and show the development of the contingency factor.

Please feel free to contact me if you have questions.

I apologize for not addressing this originally.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/18/2008
Submitted Date 03/18/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Please see attached supplemental actuarial memorandum and exhibits dated 3-18-08.

Related Objection 1

Applies To:

- Exhibits (Supporting Document)

SERFF Tracking Number: ANPC-125297071 State: Arkansas
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Product Name: Homeowners
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/02/2008
Submitted Date 01/02/2008

Respond By Date

Dear Kelly Bennett,

This will acknowledge receipt of the captioned filing.

Objection 1

- Exhibits (Supporting Document)

Comment: Provide the supporting loss experience for the revised ATTRACT score ranges and discounts.

Provide supporting documentation for the development of the log home surcharge amount.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/26/2008
Submitted Date 03/06/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Please see supplemental actuarial memorandum and exhibit for response to objections.

Please see the response letter for details on our revised effective date, and revisions to the manual pages due to the

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revised effective date.

Thank you,
Kelly

Related Objection 1

Applies To:

- Exhibits (Supporting Document)

Comment:

Provide the supporting loss experience for the revised ATTRACT score ranges and discounts.

Provide supporting documentation for the development of the log home surcharge amount.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Memorandum 3-6-08

Comment:

Satisfied -Name: Exhibit 3-6-08

Comment:

Satisfied -Name: Response Letter 3-6-08

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Endorsement Rule Pages	H-P-1 to H-P-3; H-P-6 (10-07B)	Replacement	
Previous Version			
Endorsement Rule Pages	H-P-Index; H-P-1 to H-P-26 (10-07)	Replacement	

Sincerely,
Kelly Bennett

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 Product Name: Homeowners
 Project Name/Number: AR HO Rule YFP-PA/312340

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 03/01/2007
Filing Method of Last Filing: File and Use

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	-3.300%	-3.000%	\$-129,216	5,142	\$4,343,154	55.400%	-49.300%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Endorsement Rule Pages	H-P-1 to H-P-3; H-P-6 (10-07B)	Replacement	AR ANP HP 10-07B.pdf
Filed	General Rule Pages	H-GR-Index; GR-1 to GR-7 (10-07)	Replacement	AR ANP GR 10-07.pdf
Filed	Rate Pages	HR-1.001 to 3.006 (10-07)	Replacement	AR ANP HR-1.001 to 3.006 (10-07).PDF
Filed	Special Rate Pages	HSP-1.001 and 1.002 (10-07)	New	AR ANP HSP-1.001 to 1.002 (10-07).pdf

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

I. Miscellaneous Coverages, Credits, and Charges

A. CA\$HBACK FROM ANPAC®

For policies written in American National Property And Casualty Company and enrolled in CA\$HBACK FROM ANPAC® prior to May 14, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies for the three-year period after their CA\$HBACK FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowners premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC® and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company or an affiliated company will be enrolled in the CA\$HBACK program. If any new policy is written in American National General Insurance Company on or after Month, Day, Year, then the account will no longer qualify for CA\$HBACK FROM ANPAC®.
- 2) All automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.
- 3) All automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CA\$HBACK policies must be written in a state where the CA\$HBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CA\$HBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle, or homeowner policy during this time period other than automobile Towing and Labor Claims, homeowner Earthquake Claims, Secure I.D. from ANPAC® claims and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and
- C) the CA\$HBACK policies are in a state where the CA\$HBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums from the third prior year.

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to a new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

For policies written in American National Property And Casualty Company and enrolled in CA\$HBACK FROM ANPAC® on or after May 14, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company for the three-year period after their CA\$HBACK FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National Property And Casualty Company will be enrolled in the CA\$HBACK program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA\$HBACK FROM ANPAC®.
- 2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.
- 3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CA\$HBACK policies must be written in a state where the CA\$HBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CA\$HBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy written in American National Property And Casualty Company during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC[®] claims, and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company; and
- C) the CA\$HBACK policies are in a state where the CA\$HBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums in American National Property And Casualty Company from the third prior year.

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC[®], and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.
- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

B. PROTECTIVE DEVICE CREDITS

A premium credit may be applied for the protective devices listed below. A full description of each protective device must be shown on the application.

E. NON-WEATHER RELATED CLAIMS RATING PLAN

The appropriate surcharge shall be applied according to the schedule below:

Number of Qualified Paid Claims in the last 3 years			
0 or 1	2	3	4+
0%	20%	45%	75%

The number of paid claims will be determined by the number of qualified paid claims the policyholder has had in the last 3 years. The length of time is calculated as the 36 months prior to the effective date of the policy or the effective date of reinstatement for a policy with a lapse in coverage. A qualified claim is any non-catastrophe or non-weather related claim which results in a net paid loss during the 3 year period. Losses which have payments under Medical Coverage only, and Equipment Breakdown claims are not considered to be qualified claims.

F. TRI-LINE CLIENT DISCOUNT (TLC DISCOUNT)

A 15% Tri-Line Client Discount will be applied to the total Homeowner policy premium excluding any Earthquake Coverage premium when the appropriate homeowner, automobile, and life insurance or annuity conditions, as outlined below, have been met by the account.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active automobile or motorcycle policy written in American National Property And Casualty Company or an affiliated company.
- Tenant policies written in American National Property And Casualty Company will not count as a qualifying homeowner policy for auto policies written in American National General Insurance Company on or after May 14, 2008. However, Tenant policies written in American National Property And Casualty Company will count as a qualifying homeowner policy for auto policies written in American National General Insurance Company prior to May 14, 2008.
- Camping/travel trailers, utility trailers and recreational vehicles may not be used to qualify a homeowner policy for the TLC Discount.
- The automobile or motorcycle policy must be in force anytime during the 15 days prior to the effective date of the homeowner policy; or the qualifying new business automobile or motorcycle policy effective date may not be greater than 90 days after the homeowner policy's effective date.
- There must be an active permanent life insurance policy or an annuity policy on the account owner and/or spouse with American National Insurance Company or American National Life Insurance Company of Texas subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The life insurance/annuity conditions are as follows:

1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be equal to or greater than the Coverage A amount for the Homeowner Dwelling forms, or Coverage C amount for the Tenant and Condominium forms.

This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner and life policies remain in force. If more than one homeowner policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply. If the account changes from a Tenant policy to a Homeowner Dwelling form or Condominium form, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply, or

2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than \$500,000, or
3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to \$1,200, or
4. If the annuity method is selected, the annuity policies on the account owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

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

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Additional Insured	V. B.	GR-3
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Coverage Enhancements - Forms 6 & 7	IV. D.	GR-3
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Eligibility - Forms 4 & 6	II. B.	GR-1
Farm Risks	II. D.	GR-1
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Property Coverages - All Forms	III. A.	GR-1
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
HOMEOWNERS POLICY PROGRAM
GENERAL RULES**

I. GENERAL INSTRUCTIONS

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements which are filed by the Company. This manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, forms, and endorsements filed by the Company for each coverage shall govern in all cases.

II. ELIGIBILITY

A. **Forms 3 and 7** - A Homeowners Policy may be issued:

1. To an owner-occupant of a one- or two-family dwelling which is used exclusively for private residential purposes (except permitted incidental occupancies); or
2. To cover dwellings in the course of construction, provided the policy is issued only in the name of the intended owner-occupant of the dwelling, subject to all rules and premiums contained in this manual; or
3. To a purchaser-occupant who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered by attaching the Additional Insured endorsement.

B. **Contents Form 4 and Condominium Unit-Owners Form 6.**

1. Form 4 may be issued to the tenant (non-owner) of a dwelling or an apartment not eligible for a Homeowners Policy provided:
 - a. The residence premises must be occupied by the insured exclusively for residential purposes, except when an incidental office, professional, private school, or studio occupancy is permitted.
 - b. The residence premises cannot be occupied by more than one family unless a separate policy is written on each family. There is a two-family limit for each residence.
2. Form 6 may be issued to the owner of a Condominium Unit which is used exclusively for residential purposes, except when an incidental office, professional, private school, or studio occupancy is permitted. Such a unit cannot be occupied by more than one family. There must be in force a master policy covering the building real property exposure.

C. When a one- or two-family dwelling is occupied by co-owners, a Homeowners Policy providing coverage may be issued in the name of both co-owner occupants of the dwelling.

D. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules filed by the Company.

E. A Homeowners Policy shall not be issued to cover any modular (except as explicitly permitted in the New Business Underwriting Guidelines), manufactured home, trailer home, or house trailer whether or not set on blocks, foundations, or otherwise made stationary.

III. POLICY FORMS AND DESCRIPTION OF COVERAGE

The following is a general description of the coverages provided by the individual Homeowners Forms. The policy and forms should be consulted for exact contract conditions.

- A. Section I Coverages - Physical Damage
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use

1. **Form 3 - Special Form.** Covers dwelling, other structures, and loss of use against risks of direct physical loss, with certain exceptions. Personal property is covered for the following perils:

Fire or Lightning Windstorm or Hail Explosion Riot or Civil Commotion Aircraft Vehicles Smoke Vandalism or Malicious Mischief Breakage of Glass or Safety Glazing Material	Theft Falling Objects Weight of Ice, Snow, or Sleet Sudden and Accidental Tearing Asunder of a Heating System or Appliance Accidental Discharge of Water or Steam Freezing of Plumbing Systems Sudden and Accidental Damage from Electrical Current
--	---
2. **Form 4 - Contents Form.** Covers personal property, including the insured's interest in building additions and alterations, and loss of use against loss by the same perils for personal property as provided in Form 3 - Special Form.
3. **Form 6 - Condominium Unit-Owners Form.** Covers personal property, including the insured's interest in building additions and alterations, and loss of use against loss caused by the same perils for personal property as provided in Form 3 - Special Form.
4. **Form 7 - Elite Form.** Covers dwelling, other structures, and loss of use against risks of direct physical loss, with certain exceptions. Also, personal property is covered for loss caused by the same perils as provided in Form 3 - Special Form.

B. Section II Coverages - Liability - All Forms

1. **Coverage E - Personal Liability** - Covers payment on behalf of any insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage occurring on the insured's premises or resulting from personal activities.
2. **Coverage F - Medical Payments to Others** – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident occurring on the insured's premises or resulting from personal activities.

IV. LIMITS OF LIABILITY

A. The basic limits of liability under the Homeowners Policy are:

<u>Section I Coverages</u>	<u>Form 3</u>	<u>Form 4</u>	<u>Form 6</u>	<u>Form 7</u>
Cov. A - Dwelling	Limit selected	N/A	Minimum \$1,000	Limit selected
Cov. B - Other Structures	10% of limit on dwelling	N/A	N/A	10% of limit on dwelling
Cov. C - Personal Prop.	50% of limit on dwelling	Limit selected	Limit selected	75% of limit on dwelling
Cov. D - Loss of Use	20% of limit on dwelling*	20% of limit on pers. prop.	40% of limit on pers. prop.	25% of limit on dwelling*

*Subject to a monthly maximum of 2% of Coverage A.

<u>Section II Coverages</u>		<u>Form 3 & Form 7</u>	<u>Form 4 & Form 6</u>
Cov. E - Personal Liability	Each occurrence	\$300,000	\$100,000
Cov. F - Medical Payments to Others	Each person	\$2,000	\$1,000

- B. Forms 3 and 7 - Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.
- C. Form 3 - Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the Dwelling.
- D. Forms 6 and 7 - Provides the following coverage enhancements:
 - 1. Off premises Boat Dock (\$2,500).
 - 2. Personal Property Replacement Cost Coverage.
 - 3. Debris Removal of Trees, Shrubs or Plants.
 - 4. Credit Card and Counterfeit Money - \$2,500 Limit.
 - 5. Accidental Discharge of Water From a Water Bed.
 - 6. Accidental Death benefit for on premises accident (\$1,000).
 - 7. Physical Damage to Property of Others - \$1,000 per occurrence.

Additionally, Form 7 also provides the following coverages:

- 1. Refrigerated Products Coverage (\$1,000 with \$500 deductible).
- 2. Structural Glass Breakage (\$250 with no deductible).
- 3. Dwelling Lock Coverage - \$250 per occurrence.
- 4. Jewelry, Watches, Furs Broadened Coverage (\$1,000 per item and \$2,500 aggregate limit).

V. MANDATORY COVERAGES

- A. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.
- B. The Additional Insured endorsement is required to extend coverage for the building and for premises liability to cover the interest of a non-occupant joint owner.
- C. Section II of the policy requires coverage for the following exposures and the additional premium developed from the Premium Section of the manual must be charged when such exposures exist:
 - 1. All additional residence premises where the named insured or spouse maintains a residence, other than a business or farm property;
 - 2. Incidental office, professional, private school, or studio occupancies by the insured on residential premises of the insured.

VI. SECONDARY RESIDENCE PREMISES

When a secondary residence occupied by the insured qualifies for Homeowners coverage, a separate policy must be issued. The separate policy must include both Section I and Section II coverages.

VII. CONSTRUCTION DEFINITIONS

Note: Mixed Construction – A dwelling shall be classified as frame where the total exterior wall area exceeds 33 1/3% of frame construction. Otherwise, classify as Masonry Veneer.

- A. Frame - A dwelling with exterior walls of combustible construction, including walls with wood, metal, stucco, or metal lath and plaster on combustible supports.
- B. Masonry Veneer - A dwelling with exterior walls of combustible construction usually wood frame, veneered with masonry materials (brick or stone).
- C. Masonry - A dwelling with exterior walls of solid brick, concrete, gypsum block, hollow concrete block, adobe, stone, tile, or similar noncombustible materials; however, floors and roof are constructed of combustible material (disregard floors directly on the ground).

- D. Siding – A dwelling with exterior walls of combustible construction, including walls with Vinyl, Steel, Aluminum, or Wood Siding on combustible supports.
- E. Fire Resistive - A dwelling with exterior walls, floors, and roof constructed **entirely** of masonry or fire resistive materials and **supported** by metal, asbestos, gypsum or other like material. Materials with a Fire Resistance Rating of not less than one hour are considered fire resistive. A dwelling of wood frame construction is not Fire Resistive.

VIII. PROTECTION CLASS DETERMINATION

All policies shall be rated according to the protection classifications provided by the Insurance Services Office. Any exceptions are shown in the state exception pages.

IX. CHANGE IN PROTECTION CLASS

If there is a change in the Protection Class that affects the rate on an existing policy, the premium shall not be adjusted until the first subsequent renewal.

Exception: At the insured's request, existing policies in effect not more than 45 days prior to the effective date of the protection class change may be adjusted on a pro rata basis to the new premium on or after the effective date.

X. POLICY TERM

The Homeowners Policy is a continuous renewal policy written for a term of one year. Short term policies may be written for purposes of obtaining a policy expiration date at the request of the mortgagee. All premiums contained in the premium section of this manual are annual premiums. The premium for a policy term of less than one year shall be pro rata of the annual premium.

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. The Company shall, on each renewal date, furnish the named insured any form revisions applicable to the coverages to be continued in force.

XI. CHANGES IN LIMITS OR COVERAGES

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

Any policy change that takes place during the term of the policy will be shown by an Amended Declaration.

XII. TRANSFER OR ASSIGNMENT

Subject to all rules of this manual and any necessary adjustment of premium, an existing Homeowner Policy may be amended to reflect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling. An application on the new owner must be submitted to the Home Office and approved by the Underwriting Department prior to the assignment being valid.

XIII. CANCELLATIONS

It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

All cancellations shall be computed using the standard annual pro rata table.

If cancellation of the policy results in a return premium of \$5 or less, no refund will be made except at the request of the insured, in which case the actual return premium shall be allowed.

XIV. PREMIUM DETERMINATION

A. Calculation of Adjusted Base Premium

In this order, multiply the base rate by the following if the adjustment is applicable. Round each individual adjustment to three decimal places. After all adjustments are applied, round to the nearest whole dollar.

1. Determine base rate from Base Rates table according to zone, protection class, and construction type.
 2. Amount of Insurance factor.
 3. Deductible Adjustment factor.
 4. Utilities/Roof Rating Plan factor (Applies to Policy Forms 3 and 7).
 5. Protective Device Credit factor.
 6. Claim Free Plus factor.
 7. Non-Weather Related Claims factor.
 8. Log Home Surcharge factor (Applies to Policy Forms 3 and 7).
- B. Total all miscellaneous and endorsement premium charges or credits except Earthquake Coverage. All miscellaneous and endorsement premiums are rounded to the nearest whole dollar. However, the minimum premium for any one endorsement is \$1.
- C. Subtotal by adding results in A and B.
- D. Multiply TLC Discount factor by the subtotal obtained in C. Round to the nearest whole dollar.
- E. Final premium is determined by adding result in D above and the cost of Earthquake Coverage (rounded to the nearest whole dollar) if it applies.

Rating Example:

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

\$120,000 house (\$350 base rate, 1.073 Amount of Insurance factor)

\$500 deductible (23% charge)

Less than 1 year old home (Utilities/Roof Rating Plan Discount – 30% credit)

Earthquake coverage (.40/Thousand Charge)

TLC Discount (15% credit)

Endorsement: Contents Replacement Cost coverage (12% of Adjusted Base Premium)

Base Rate		\$350
X Amount of Insurance factor		<u>1.073</u>
		\$375.550
X Deductible Adjustment factor		<u>1.23</u>
		\$461.927
X Utilities/Roof Rating Plan factor		<u>0.70</u>
		\$323.349
Adjusted Base Premium		\$323
Endorsement		
Contents Replacement Coverage	$323 \times .12 =$	\$39
Subtotal		\$362
X TLC Discount factor		<u>.85</u>
		\$308
Earthquake Coverage	$120 \times .40 =$	\$ 48
Total Policy Premium		\$356

XV. INTERPOLATION OF MANUAL PREMIUMS/FACTORS

The Amount of Insurance factor for a policy amount, in excess of the minimum policy amount, not shown in the Amount of Insurance Pages may be obtained by interpolation.

Method for Interpolation: A factor is desired for a policy amount of \$52,000 which falls between \$50,000 and \$55,000 shown in the Amount of Insurance Pages.

(1)	Policy Amounts Shown	Amount of Insurance Factors Shown	
	\$ 55,000	0.775	
	\$ 50,000	0.725	
	\$ 5,000 - Difference (Amount)	0.050	- Difference (Factor)
(2)	$\frac{\$ 2,000 - \text{Additional (Amount)}}{\$ 5,000 - \text{Difference (Amount)}} \times$	0.050	- Difference (Factor) = 0.020
(3)	0.725 (Factor for \$50,000)		
	<u>0.020</u> (Factor for additional \$2,000)		
	0.745 (Factor for \$52,000)		

A similar method for interpolation is used to determine deductible adjustments for policy amounts not shown in the Deductible Adjustment Pages. Deductible adjustments are rounded to the nearest whole percent, and then converted to a rating factor.

The premium adjustment for the reduction in Coverage C, Section I as permitted by these rules, and premiums for additional amounts or coverages for both Sections I and II of the policy may also be interpolated.

NOTE - When the premium is obtained by interpolation, the limits for Coverages B, C, D, Section I should be revised in relation to the basic limit of liability on the dwelling. (See Rule IV)

XVI. PREMIUM PAYMENT

A. **Easy Pay - The Checkless Way[®]** - 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 along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay Plan and when adding a policy to an existing Easy Pay Plan.

No installment charge is applied to Easy Pay withdrawals.

The minimum required down payment for a new business application is one month's premium (1/12th of the total term premium for twelve-month policies).

The down payment requirement for Easy Pay is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If the insured has been an auto or homeowner policyholder for one full year or more.
3. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Non-Bound Trial Application - No down payment should be collected for non-bound trial applications.

Other Methods of Payment

B. **Cash with Application** – All new business applications and reinstatement applications, where Easy Pay is not selected as the payment method or where the bill is to be paid by the mortgagee, must be sent to the Home Office accompanied by a down payment remittance. A remittance of \$150 (\$75 for Form 4 and Form 6) or one-half of the annual premium, whichever is greater, is required. If the remittance is less than the full amount due and the amount due is more than \$25, a \$5 installment charge will be applied.

Non-Bound Trial Application - No down payment should be collected for non-bound trial applications.

- C. Renewal Payment - The renewal premium is due and payable to the Home Office on or before the policy expiration date. The policyholder may elect to pay the renewal premium in two or four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$25, the installment charge will be waived.
- D. Minimum Premium Rule - The total annual policy **minimum premium**, excluding the Earthquake Endorsement premium, for Form 3 and Form 7 is \$150. For Form 4 and Form 6, the total annual policy **minimum premium**, excluding premium for the Earthquake and Earthquake Loss Assessment Endorsements, is \$75.

XVII. POLICY CHANGES

If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

XVIII. RATE CHANGES

A rate change, meaning any revision of premium, applicable to the Homeowner Program shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. An existing Homeowners Policy may not be endorsed during the current policy term to take advantage of an overall rate reduction.
- D. The current forms and endorsements must apply to all items of the policy to which the premium revision applies, unless otherwise provided at the time the premium revision became effective.

XIX. INFLATION COVERAGE

Each year at the policy renewal, the Coverage A - Dwelling amount may be increased depending upon the building cost index for the geographical location for Forms 3 and 7.

For Forms 4 and 6, each year at the policy renewal, the Coverage C - Personal Property amount may be increased depending upon the personal property cost index for the specified area.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-3 SPECIAL Frame

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01693	01693	01693	01809	01809	01979	02377	03301	04532	06737
002	01503	01503	01503	01607	01607	01757	02110	02931	04024	05983
003	02653	02653	02653	02837	02837	03102	03725	05174	07103	10560
004	01526	01526	01526	01631	01631	01784	02143	02976	04086	06075
005	02157	02157	02157	02306	02306	02522	03028	04206	05775	08585
006	01990	01990	01990	02127	02127	02326	02793	03880	05327	07918
007	01858	01858	01858	01986	01986	02172	02609	03623	04975	07396
008	01450	01450	01450	01550	01550	01695	02036	02828	03882	05772
009	01924	01924	01924	02056	02056	02249	02701	03751	05151	07657
010	02479	02479	02479	02650	02650	02898	03481	04835	06638	09868
012	02253	02253	02253	02408	02408	02633	03163	04393	06030	08965
017	01451	01451	01451	01551	01551	01696	02037	02830	03885	05776
024	01964	01964	01964	02100	02100	02296	02758	03830	05258	07818
026	01645	01645	01645	01759	01759	01923	02310	03208	04404	06548
033	01947	01947	01947	02082	02082	02276	02734	03797	05213	07750
037	01522	01522	01522	01627	01627	01780	02137	02968	04075	06058

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-3 SPECIAL

Veneer

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01410	01410	01410	01552	01552	01682	02262	02893	04254	06062
002	01252	01252	01252	01378	01378	01494	02008	02568	03777	05383
003	02210	02210	02210	02433	02433	02637	03545	04535	06667	09501
004	01272	01272	01272	01399	01399	01517	02039	02609	03836	05466
005	01797	01797	01797	01978	01978	02144	02882	03687	05421	07724
006	01658	01658	01658	01824	01824	01978	02658	03400	05000	07125
007	01548	01548	01548	01704	01704	01847	02483	03176	04669	06654
008	01208	01208	01208	01329	01329	01442	01938	02478	03644	05193
009	01603	01603	01603	01764	01764	01912	02571	03288	04835	06890
010	02065	02065	02065	02274	02274	02465	03313	04237	06231	08879
012	01876	01876	01876	02066	02066	02239	03009	03850	05660	08067
017	01208	01208	01208	01330	01330	01443	01939	02480	03646	05196
024	01637	01637	01637	01801	01801	01953	02625	03357	04936	07034
026	01371	01371	01371	01508	01508	01636	02197	02811	04134	05891
033	01622	01622	01622	01786	01786	01936	02601	03327	04893	06973
037	01268	01268	01268	01396	01396	01513	02033	02601	03826	05451

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-3 SPECIAL Brick

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01410	01410	01410	01552	01552	01682	02262	02893	04254	06062
002	01252	01252	01252	01378	01378	01494	02008	02568	03777	05383
003	02210	02210	02210	02433	02433	02637	03545	04535	06667	09501
004	01272	01272	01272	01399	01399	01517	02039	02609	03836	05466
005	01797	01797	01797	01978	01978	02144	02882	03687	05421	07724
006	01658	01658	01658	01824	01824	01978	02658	03400	05000	07125
007	01548	01548	01548	01704	01704	01847	02483	03176	04669	06654
008	01208	01208	01208	01329	01329	01442	01938	02478	03644	05193
009	01603	01603	01603	01764	01764	01912	02571	03288	04835	06890
010	02065	02065	02065	02274	02274	02465	03313	04237	06231	08879
012	01876	01876	01876	02066	02066	02239	03009	03850	05660	08067
017	01208	01208	01208	01330	01330	01443	01939	02480	03646	05196
024	01637	01637	01637	01801	01801	01953	02625	03357	04936	07034
026	01371	01371	01371	01508	01508	01636	02197	02811	04134	05891
033	01622	01622	01622	01786	01786	01936	02601	03327	04893	06973
037	01268	01268	01268	01396	01396	01513	02033	02601	03826	05451

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS BASE RATES

All Peril

SH-3 SPECIAL

Siding

The premiums shown include section II limits of
 \$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01693	01693	01693	01809	01809	01979	02377	03301	04532	06737
002	01503	01503	01503	01607	01607	01757	02110	02931	04024	05983
003	02653	02653	02653	02837	02837	03102	03725	05174	07103	10560
004	01526	01526	01526	01631	01631	01784	02143	02976	04086	06075
005	02157	02157	02157	02306	02306	02522	03028	04206	05775	08585
006	01990	01990	01990	02127	02127	02326	02793	03880	05327	07918
007	01858	01858	01858	01986	01986	02172	02609	03623	04975	07396
008	01450	01450	01450	01550	01550	01695	02036	02828	03882	05772
009	01924	01924	01924	02056	02056	02249	02701	03751	05151	07657
010	02479	02479	02479	02650	02650	02898	03481	04835	06638	09868
012	02253	02253	02253	02408	02408	02633	03163	04393	06030	08965
017	01451	01451	01451	01551	01551	01696	02037	02830	03885	05776
024	01964	01964	01964	02100	02100	02296	02758	03830	05258	07818
026	01645	01645	01645	01759	01759	01923	02310	03208	04404	06548
033	01947	01947	01947	02082	02082	02276	02734	03797	05213	07750
037	01522	01522	01522	01627	01627	01780	02137	02968	04075	06058

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-3 SPECIAL

Fire Resistive

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01410	01410	01410	01552	01552	01682	02262	02893	04254	06062
002	01252	01252	01252	01378	01378	01494	02008	02568	03777	05383
003	02210	02210	02210	02433	02433	02637	03545	04535	06667	09501
004	01272	01272	01272	01399	01399	01517	02039	02609	03836	05466
005	01797	01797	01797	01978	01978	02144	02882	03687	05421	07724
006	01658	01658	01658	01824	01824	01978	02658	03400	05000	07125
007	01548	01548	01548	01704	01704	01847	02483	03176	04669	06654
008	01208	01208	01208	01329	01329	01442	01938	02478	03644	05193
009	01603	01603	01603	01764	01764	01912	02571	03288	04835	06890
010	02065	02065	02065	02274	02274	02465	03313	04237	06231	08879
012	01876	01876	01876	02066	02066	02239	03009	03850	05660	08067
017	01208	01208	01208	01330	01330	01443	01939	02480	03646	05196
024	01637	01637	01637	01801	01801	01953	02625	03357	04936	07034
026	01371	01371	01371	01508	01508	01636	02197	02811	04134	05891
033	01622	01622	01622	01786	01786	01936	02601	03327	04893	06973
037	01268	01268	01268	01396	01396	01513	02033	02601	03826	05451

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS BASE RATES

All Peril

SH-4 TENANT

1 - 4 Units

The premiums shown include section II limits of
 \$100,000 Liability and \$1,000 Medical Payments

Base Deductible \$1000

Based on \$20,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
002	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
003	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
004	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
005	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
006	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
007	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
008	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
009	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
010	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
012	00194	00194	00194	00194	00194	00194	00194	00210	00289	00311
017	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
024	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
026	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
033	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252
037	00157	00157	00157	00157	00157	00157	00157	00170	00234	00252

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-4 TENANT

5 - 99 Units

The premiums shown include section II limits of
\$100,000 Liability and \$1,000 Medical Payments

Base Deductible \$1000

Based on \$20,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
002	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
003	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
004	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
005	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
006	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
007	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
008	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
009	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
010	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
012	00206	00206	00206	00206	00206	00206	00217	00217	00317	00348
017	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
024	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
026	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
033	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282
037	00167	00167	00167	00167	00167	00167	00175	00175	00256	00282

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-6 CONDOMINIUM 1 - 4 Units

The premiums shown include section II limits of
\$100,000 Liability and \$1,000 Medical Payments

Base Deductible \$1000

Based on \$20,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
002	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
003	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
004	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
005	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
006	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
007	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
008	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
009	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
010	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
012	00253	00253	00253	00253	00253	00253	00253	00273	00376	00405
017	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
024	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
026	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
033	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328
037	00205	00205	00205	00205	00205	00205	00205	00221	00305	00328

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-6 CONDOMINIUM 5 - 99 Units

The premiums shown include section II limits of
\$100,000 Liability and \$1,000 Medical Payments

Base Deductible \$1000

Based on \$20,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
002	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
003	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
004	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
005	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
006	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
007	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
008	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
009	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
010	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
012	00268	00268	00268	00268	00268	00268	00283	00283	00413	00454
017	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
024	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
026	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
033	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367
037	00217	00217	00217	00217	00217	00217	00230	00230	00335	00367

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-7 ELITE

Frame

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02099	02099	02099	02244	02244	02454	02947	04093	05619	08354
002	01863	01863	01863	01993	01993	02179	02617	03635	04989	07419
003	03290	03290	03290	03517	03517	03846	04618	06415	08808	13094
004	01893	01893	01893	02022	02022	02212	02657	03691	05067	07532
005	02674	02674	02674	02859	02859	03127	03756	05215	07161	10646
006	02467	02467	02467	02638	02638	02884	03463	04810	06605	09819
007	02304	02304	02304	02463	02463	02693	03235	04492	06168	09170
008	01798	01798	01798	01922	01922	02102	02525	03506	04813	07157
009	02386	02386	02386	02550	02550	02789	03350	04651	06387	09495
010	03074	03074	03074	03286	03286	03593	04316	05995	08231	12236
012	02793	02793	02793	02986	02986	03265	03922	05447	07477	11117
017	01800	01800	01800	01923	01923	02103	02526	03510	04818	07162
024	02436	02436	02436	02603	02603	02847	03420	04749	06519	09694
026	02039	02039	02039	02180	02180	02384	02864	03977	05461	08119
033	02415	02415	02415	02581	02581	02822	03390	04709	06464	09610
037	01888	01888	01888	02017	02017	02207	02650	03680	05053	07512

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS BASE RATES

All Peril

SH-7 ELITE

Veneer

The premiums shown include section II limits of
\$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01748	01748	01748	01924	01924	02086	02805	03587	05275	07518
002	01552	01552	01552	01709	01709	01852	02490	03185	04683	06675
003	02740	02740	02740	03017	03017	03270	04396	05623	08268	11781
004	01577	01577	01577	01735	01735	01880	02529	03235	04757	06779
005	02228	02228	02228	02453	02453	02660	03574	04572	06721	09578
006	02055	02055	02055	02262	02262	02453	03297	04217	06200	08835
007	01919	01919	01919	02114	02114	02290	03078	03938	05790	08250
008	01499	01499	01499	01648	01648	01787	02403	03073	04519	06440
009	01988	01988	01988	02187	02187	02371	03187	04077	05995	08544
010	02561	02561	02561	02820	02820	03056	04108	05253	07726	11009
012	02327	02327	02327	02562	02562	02776	03731	04774	07019	10002
017	01499	01499	01499	01649	01649	01789	02404	03076	04522	06443
024	02030	02030	02030	02233	02233	02421	03254	04163	06122	08723
026	01699	01699	01699	01871	01871	02028	02725	03485	05126	07306
033	02011	02011	02011	02214	02214	02400	03226	04126	06067	08646
037	01572	01572	01572	01731	01731	01875	02521	03226	04744	06759

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS BASE RATES

All Peril

SH-7 ELITE

Brick

The premiums shown include section II limits of
 \$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01748	01748	01748	01924	01924	02086	02805	03587	05275	07518
002	01552	01552	01552	01709	01709	01852	02490	03185	04683	06675
003	02740	02740	02740	03017	03017	03270	04396	05623	08268	11781
004	01577	01577	01577	01735	01735	01880	02529	03235	04757	06779
005	02228	02228	02228	02453	02453	02660	03574	04572	06721	09578
006	02055	02055	02055	02262	02262	02453	03297	04217	06200	08835
007	01919	01919	01919	02114	02114	02290	03078	03938	05790	08250
008	01499	01499	01499	01648	01648	01787	02403	03073	04519	06440
009	01988	01988	01988	02187	02187	02371	03187	04077	05995	08544
010	02561	02561	02561	02820	02820	03056	04108	05253	07726	11009
012	02327	02327	02327	02562	02562	02776	03731	04774	07019	10002
017	01499	01499	01499	01649	01649	01789	02404	03076	04522	06443
024	02030	02030	02030	02233	02233	02421	03254	04163	06122	08723
026	01699	01699	01699	01871	01871	02028	02725	03485	05126	07306
033	02011	02011	02011	02214	02214	02400	03226	04126	06067	08646
037	01572	01572	01572	01731	01731	01875	02521	03226	04744	06759

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS BASE RATES

All Peril

SH-7 ELITE

Siding

The premiums shown include section II limits of
 \$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02099	02099	02099	02244	02244	02454	02947	04093	05619	08354
002	01863	01863	01863	01993	01993	02179	02617	03635	04989	07419
003	03290	03290	03290	03517	03517	03846	04618	06415	08808	13094
004	01893	01893	01893	02022	02022	02212	02657	03691	05067	07532
005	02674	02674	02674	02859	02859	03127	03756	05215	07161	10646
006	02467	02467	02467	02638	02638	02884	03463	04810	06605	09819
007	02304	02304	02304	02463	02463	02693	03235	04492	06168	09170
008	01798	01798	01798	01922	01922	02102	02525	03506	04813	07157
009	02386	02386	02386	02550	02550	02789	03350	04651	06387	09495
010	03074	03074	03074	03286	03286	03593	04316	05995	08231	12236
012	02793	02793	02793	02986	02986	03265	03922	05447	07477	11117
017	01800	01800	01800	01923	01923	02103	02526	03510	04818	07162
024	02436	02436	02436	02603	02603	02847	03420	04749	06519	09694
026	02039	02039	02039	02180	02180	02384	02864	03977	05461	08119
033	02415	02415	02415	02581	02581	02822	03390	04709	06464	09610
037	01888	01888	01888	02017	02017	02207	02650	03680	05053	07512

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS BASE RATES

All Peril

SH-7 ELITE

Fire Resistive

The premiums shown include section II limits of
 \$300,000 Liability and \$2,000 Medical Payments

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01748	01748	01748	01924	01924	02086	02805	03587	05275	07518
002	01552	01552	01552	01709	01709	01852	02490	03185	04683	06675
003	02740	02740	02740	03017	03017	03270	04396	05623	08268	11781
004	01577	01577	01577	01735	01735	01880	02529	03235	04757	06779
005	02228	02228	02228	02453	02453	02660	03574	04572	06721	09578
006	02055	02055	02055	02262	02262	02453	03297	04217	06200	08835
007	01919	01919	01919	02114	02114	02290	03078	03938	05790	08250
008	01499	01499	01499	01648	01648	01787	02403	03073	04519	06440
009	01988	01988	01988	02187	02187	02371	03187	04077	05995	08544
010	02561	02561	02561	02820	02820	03056	04108	05253	07726	11009
012	02327	02327	02327	02562	02562	02776	03731	04774	07019	10002
017	01499	01499	01499	01649	01649	01789	02404	03076	04522	06443
024	02030	02030	02030	02233	02233	02421	03254	04163	06122	08723
026	01699	01699	01699	01871	01871	02028	02725	03485	05126	07306
033	02011	02011	02011	02214	02214	02400	03226	04126	06067	08646
037	01572	01572	01572	01731	01731	01875	02521	03226	04744	06759

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SH-3 SPECIAL

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	RELATIVITY FACTORS	AMOUNT OF COVERAGE	RELATIVITY FACTORS
15,000	0.450	220,000	1.357
20,000	0.469	225,000	1.382
25,000	0.488	230,000	1.407
30,000	0.507	235,000	1.433
35,000	0.525	240,000	1.458
40,000	0.544	245,000	1.484
45,000	0.563	250,000	1.510
50,000	0.582	260,000	1.558
55,000	0.601	270,000	1.607
60,000	0.620	280,000	1.656
65,000	0.639	290,000	1.705
70,000	0.658	300,000	1.757
75,000	0.676	350,000	1.989
80,000	0.695	400,000	2.256
85,000	0.714	450,000	2.530
90,000	0.733	500,000	2.822
95,000	0.751	550,000	3.084
100,000	0.769	600,000	3.347
105,000	0.795	650,000	3.611
110,000	0.821	700,000	3.876
115,000	0.839	750,000	4.142
120,000	0.866	800,000	4.404
125,000	0.893	850,000	4.668
130,000	0.910	900,000	4.932
135,000	0.937	950,000	5.196
140,000	0.955	1,000,000	5.460
145,000	0.982	1,100,000	5.986
150,000	1.000	1,200,000	6.513
155,000	1.029	1,300,000	7.040
160,000	1.048	1,400,000	7.568
165,000	1.077	1,500,000	8.097
170,000	1.096	1,600,000	8.627
175,000	1.126	1,700,000	9.158
180,000	1.152	1,800,000	9.689
185,000	1.178	1,900,000	10.222
190,000	1.204	2,000,000	10.755
195,000	1.231	2,100,000	11.289
200,000	1.257	2,200,000	11.824
205,000	1.282	2,300,000	12.359
210,000	1.307	2,400,000	12.896
215,000	1.332	2,500,000	13.433
		EACH ADDITIONAL	
		5,000	0.026

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SH-4 TENANT

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	RELATIVITY FACTORS
10,000	0.675
15,000	0.846
20,000	1.000
25,000	1.114
30,000	1.234
35,000	1.349
40,000	1.464
45,000	1.579
50,000	1.694
55,000	1.809
60,000	1.924
65,000	2.039
70,000	2.154
75,000	2.269
80,000	2.384
85,000	2.499
90,000	2.614
95,000	2.729
100,000	2.844
EACH ADDITIONAL 1,000	0.023

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SH-6 CONDOMINIUM

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	RELATIVITY FACTORS
10,000	0.675
15,000	0.846
20,000	1.000
25,000	1.114
30,000	1.234
35,000	1.349
40,000	1.464
45,000	1.579
50,000	1.694
55,000	1.809
60,000	1.924
65,000	2.039
70,000	2.154
75,000	2.269
80,000	2.384
85,000	2.499
90,000	2.614
95,000	2.729
100,000	2.844
EACH ADDITIONAL 1,000	0.023

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SH-7 ELITE

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	RELATIVITY FACTORS	AMOUNT OF COVERAGE	RELATIVITY FACTORS
60,000	0.620	245,000	1.484
65,000	0.639	250,000	1.510
70,000	0.658	260,000	1.558
75,000	0.676	270,000	1.607
80,000	0.695	280,000	1.656
85,000	0.714	290,000	1.705
90,000	0.733	300,000	1.757
95,000	0.751	350,000	1.989
100,000	0.769	400,000	2.256
105,000	0.795	450,000	2.530
110,000	0.821	500,000	2.822
115,000	0.839	550,000	3.084
120,000	0.866	600,000	3.347
125,000	0.893	650,000	3.611
130,000	0.910	700,000	3.876
135,000	0.937	750,000	4.142
140,000	0.955	800,000	4.404
145,000	0.982	850,000	4.668
150,000	1.000	900,000	4.932
155,000	1.029	950,000	5.196
160,000	1.048	1,000,000	5.460
165,000	1.077	1,100,000	5.986
170,000	1.096	1,200,000	6.513
175,000	1.126	1,300,000	7.040
180,000	1.152	1,400,000	7.568
185,000	1.178	1,500,000	8.097
190,000	1.204	1,600,000	8.627
195,000	1.231	1,700,000	9.158
200,000	1.257	1,800,000	9.689
205,000	1.282	1,900,000	10.222
210,000	1.307	2,000,000	10.755
215,000	1.332	2,100,000	11.289
220,000	1.357	2,200,000	11.824
225,000	1.382	2,300,000	12.359
230,000	1.407	2,400,000	12.896
235,000	1.433	2,500,000	13.433
240,000	1.458		
		EACH ADDITIONAL	
		5,000	0.026

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-3 SPECIAL

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
	All Peril						
15,000 & UNDER	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
20,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
25,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
30,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
35,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
40,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
45,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
50,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
55,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
60,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
65,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
70,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
75,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
80,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
85,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
90,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
95,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
100,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
105,000	n/a	0.00	-0.17	-0.34	-0.70	-0.01	-0.18
110,000	n/a	0.00	-0.16	-0.32	-0.68	-0.02	-0.20
115,000	n/a	0.00	-0.16	-0.31	-0.67	-0.02	-0.20
120,000	n/a	0.00	-0.16	-0.30	-0.64	-0.03	-0.21
125,000	n/a	0.00	-0.14	-0.30	-0.63	-0.04	-0.23
130,000	n/a	0.00	-0.14	-0.29	-0.62	-0.04	-0.23
135,000	n/a	0.00	-0.14	-0.29	-0.59	-0.05	-0.24
140,000	n/a	0.00	-0.14	-0.28	-0.58	-0.05	-0.25
145,000	n/a	0.00	-0.13	-0.27	-0.57	-0.06	-0.26
150,000	n/a	0.00	-0.13	-0.26	-0.56	-0.06	-0.26
155,000	n/a	0.00	-0.13	-0.25	-0.54	-0.07	-0.28
160,000	n/a	0.00	-0.12	-0.25	-0.53	-0.07	-0.28
165,000	n/a	0.00	-0.12	-0.24	-0.52	-0.07	-0.29
170,000	n/a	0.00	-0.12	-0.24	-0.51	-0.07	-0.30
175,000	n/a	0.00	-0.12	-0.24	-0.50	-0.08	-0.31
200,000	n/a	0.00	-0.11	-0.21	-0.45	-0.11	-0.33
250,000	n/a	0.00	-0.09	-0.17	-0.36	-0.14	-0.36
350,000	n/a	0.00	-0.07	-0.13	-0.28	-0.16	-0.38
500,000	n/a	0.00	-0.05	-0.10	-0.19	-0.19	-0.40
750,000	n/a	0.00	-0.03	-0.06	-0.14	-0.20	-0.41
1,500,000	n/a	0.00	-0.02	-0.03	-0.07	-0.21	-0.41
2,500,000 & OVER	n/a	0.00	-0.01	-0.02	-0.04	-0.21	-0.42

MINIMUM DEDUCT

\$1000 \$2000

ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-3 SPECIAL

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	\$500 \$1000		\$2000	\$3000	\$5000	1%	2%
	1% Wind & Hail						
15,000 & UNDER	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
20,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
25,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
30,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
35,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
40,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
45,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
50,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
55,000	0.18	0.00	-0.17	n/a	n/a	n/a	n/a
60,000	0.18	0.00	-0.17	n/a	n/a	n/a	n/a
65,000	0.17	0.00	-0.17	n/a	n/a	n/a	n/a
70,000	0.17	0.00	-0.17	n/a	n/a	n/a	n/a
75,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
80,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
85,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
90,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
95,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
100,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
105,000	0.15	0.00	-0.17	n/a	n/a	n/a	n/a
110,000	0.15	0.00	-0.16	n/a	n/a	n/a	n/a
115,000	0.15	0.00	-0.16	n/a	n/a	n/a	n/a
120,000	0.15	-0.01	-0.16	n/a	n/a	n/a	n/a
125,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
130,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
135,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
140,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
145,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
150,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
155,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
160,000	0.14	-0.01	-0.12	n/a	n/a	n/a	n/a
165,000	0.13	-0.01	-0.12	n/a	n/a	n/a	n/a
170,000	0.13	-0.01	-0.12	n/a	n/a	n/a	n/a
175,000	0.13	-0.02	-0.12	n/a	n/a	n/a	n/a
200,000	0.12	-0.02	-0.11	n/a	n/a	n/a	n/a
250,000	0.11	-0.03	-0.09	n/a	n/a	n/a	n/a
350,000	0.10	-0.03	-0.08	n/a	n/a	n/a	n/a
500,000	0.09	-0.04	-0.07	n/a	n/a	n/a	n/a
750,000	0.09	-0.04	-0.06	n/a	n/a	n/a	n/a
1,500,000	0.09	-0.04	-0.05	n/a	n/a	n/a	n/a
2,500,000 & OVER	0.09	-0.04	-0.04	n/a	n/a	n/a	n/a

MINIMUM DEDUCT
 NON-Wind/Hail

Wind/Hail \$1000 \$1000 \$2000

Wind/Hail DEDUCTIBLE CAN NOT BE LOWER THAN NON-Wind/Hail DEDUCTIBLE

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-4 TENANT

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

	\$500	\$1000	\$2000	\$3000	\$5000
All Peril	-----	-----	-----	-----	-----

	0.33	0.00	-0.15	-0.25	-0.35
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MAX PREM ADJ			\$75	\$150	\$300
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ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-6 CONDOMINIUM

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

	\$500	\$1000	\$2000	\$3000	\$5000
All Peril	-----	-----	-----	-----	-----

	0.33	0.00	-0.15	-0.25	-0.35
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MAX PREM ADJ			\$75	\$150	\$300
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ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-7 ELITE

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
	All Peril						
15,000 & UNDER	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
20,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
25,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
30,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
35,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
40,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
45,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
50,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
55,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
60,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
65,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
70,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
75,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
80,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
85,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
90,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
95,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
100,000	n/a	0.00	-0.17	-0.34	-0.72	0.00	-0.17
105,000	n/a	0.00	-0.17	-0.34	-0.70	-0.01	-0.18
110,000	n/a	0.00	-0.16	-0.32	-0.68	-0.02	-0.20
115,000	n/a	0.00	-0.16	-0.31	-0.67	-0.02	-0.20
120,000	n/a	0.00	-0.16	-0.30	-0.64	-0.03	-0.21
125,000	n/a	0.00	-0.14	-0.30	-0.63	-0.04	-0.23
130,000	n/a	0.00	-0.14	-0.29	-0.62	-0.04	-0.23
135,000	n/a	0.00	-0.14	-0.29	-0.59	-0.05	-0.24
140,000	n/a	0.00	-0.14	-0.28	-0.58	-0.05	-0.25
145,000	n/a	0.00	-0.13	-0.27	-0.57	-0.06	-0.26
150,000	n/a	0.00	-0.13	-0.26	-0.56	-0.06	-0.26
155,000	n/a	0.00	-0.13	-0.25	-0.54	-0.07	-0.28
160,000	n/a	0.00	-0.12	-0.25	-0.53	-0.07	-0.28
165,000	n/a	0.00	-0.12	-0.24	-0.52	-0.07	-0.29
170,000	n/a	0.00	-0.12	-0.24	-0.51	-0.07	-0.30
175,000	n/a	0.00	-0.12	-0.24	-0.50	-0.08	-0.31
200,000	n/a	0.00	-0.11	-0.21	-0.45	-0.11	-0.33
250,000	n/a	0.00	-0.09	-0.17	-0.36	-0.14	-0.36
350,000	n/a	0.00	-0.07	-0.13	-0.28	-0.16	-0.38
500,000	n/a	0.00	-0.05	-0.10	-0.19	-0.19	-0.40
750,000	n/a	0.00	-0.03	-0.06	-0.14	-0.20	-0.41
1,500,000	n/a	0.00	-0.02	-0.03	-0.07	-0.21	-0.41
2,500,000 & OVER	n/a	0.00	-0.01	-0.02	-0.04	-0.21	-0.42

MINIMUM DEDUCT

\$1000 \$2000

ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 HOMEOWNERS DEDUCTIBLE ADJUSTMENTS

All Peril

SH-7 ELITE

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
	1% Wind & Hail		-----				
15,000 & UNDER	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
20,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
25,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
30,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
35,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
40,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
45,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
50,000	0.19	0.00	-0.17	n/a	n/a	n/a	n/a
55,000	0.18	0.00	-0.17	n/a	n/a	n/a	n/a
60,000	0.18	0.00	-0.17	n/a	n/a	n/a	n/a
65,000	0.17	0.00	-0.17	n/a	n/a	n/a	n/a
70,000	0.17	0.00	-0.17	n/a	n/a	n/a	n/a
75,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
80,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
85,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
90,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
95,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
100,000	0.16	0.00	-0.17	n/a	n/a	n/a	n/a
105,000	0.15	0.00	-0.17	n/a	n/a	n/a	n/a
110,000	0.15	0.00	-0.16	n/a	n/a	n/a	n/a
115,000	0.15	0.00	-0.16	n/a	n/a	n/a	n/a
120,000	0.15	-0.01	-0.16	n/a	n/a	n/a	n/a
125,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
130,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
135,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
140,000	0.14	-0.01	-0.14	n/a	n/a	n/a	n/a
145,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
150,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
155,000	0.14	-0.01	-0.13	n/a	n/a	n/a	n/a
160,000	0.14	-0.01	-0.12	n/a	n/a	n/a	n/a
165,000	0.13	-0.01	-0.12	n/a	n/a	n/a	n/a
170,000	0.13	-0.01	-0.12	n/a	n/a	n/a	n/a
175,000	0.13	-0.02	-0.12	n/a	n/a	n/a	n/a
200,000	0.12	-0.02	-0.11	n/a	n/a	n/a	n/a
250,000	0.11	-0.03	-0.09	n/a	n/a	n/a	n/a
350,000	0.10	-0.03	-0.08	n/a	n/a	n/a	n/a
500,000	0.09	-0.04	-0.07	n/a	n/a	n/a	n/a
750,000	0.09	-0.04	-0.06	n/a	n/a	n/a	n/a
1,500,000	0.09	-0.04	-0.05	n/a	n/a	n/a	n/a
2,500,000 & OVER	0.09	-0.04	-0.04	n/a	n/a	n/a	n/a

MINIMUM DEDUCT
 NON-Wind/Hail

Wind/Hail \$1000 \$1000 \$2000

Wind/Hail DEDUCTIBLE CAN NOT BE LOWER THAN NON-Wind/Hail DEDUCTIBLE

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS DEDUCTIBLES - SPECIAL EXCEPTIONS

All Peril

SH-3 SPECIAL

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF
COVERAGE

\$500
All Peril

15,000 & UNDER	0.19
20,000	0.19
25,000	0.19
30,000	0.19
35,000	0.19
40,000	0.19
45,000	0.19
50,000	0.19
55,000	0.19
60,000	0.19
65,000	0.19
70,000	0.19
75,000	0.19
80,000	0.19
85,000	0.19
90,000	0.19
95,000	0.19
100,000	0.19
105,000	0.19
110,000	0.19
115,000	0.19
120,000	0.18
125,000	0.18
130,000	0.18
135,000	0.18
140,000	0.18
145,000	0.18
150,000	0.18
155,000	0.18
160,000	0.18
165,000	0.18
170,000	0.18
175,000	0.17
200,000	0.17
250,000	0.16
350,000	0.16
500,000	0.15
750,000	0.15
1,500,000	0.15
2,500,000 & OVER	0.15

MINIMUM DEDUCT

ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

THIS OPTION IS AVAILABLE ONLY FOR RENEWALS AND TRANSFERS THAT ALREADY HAVE THIS DEDUCTIBLE

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
HOMEOWNERS DEDUCTIBLES - SPECIAL EXCEPTIONS

All Peril

SH-7 ELITE

ZONE 001 002 003 004 005 006 007 008 009 010 012 017 024 026 033 037

AMOUNT OF COVERAGE	\$500 All Peril
15,000 & UNDER	0.19
20,000	0.19
25,000	0.19
30,000	0.19
35,000	0.19
40,000	0.19
45,000	0.19
50,000	0.19
55,000	0.19
60,000	0.19
65,000	0.19
70,000	0.19
75,000	0.19
80,000	0.19
85,000	0.19
90,000	0.19
95,000	0.19
100,000	0.19
105,000	0.19
110,000	0.19
115,000	0.19
120,000	0.18
125,000	0.18
130,000	0.18
135,000	0.18
140,000	0.18
145,000	0.18
150,000	0.18
155,000	0.18
160,000	0.18
165,000	0.18
170,000	0.18
175,000	0.17
200,000	0.17
250,000	0.16
350,000	0.16
500,000	0.15
750,000	0.15
1,500,000	0.15
2,500,000 & OVER	0.15

MINIMUM DEDUCT

ALL PERIL DEDUCTIBLE FACTORS SAME FOR ALL ZONES.

THIS OPTION IS AVAILABLE ONLY FOR RENEWALS AND TRANSFERS THAT ALREADY HAVE THIS DEDUCTIBLE

SERFF Tracking Number: ANPC-125297071 State: Arkansas
 Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
 Company
 Company Tracking Number: 03-HO-07-0526
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: AR HO Rule YFP-PA/312340

Supporting Document Schedules

Bypassed -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Review Status: Filed 03/19/2008
Bypass Reason: N/A
Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 03/19/2008
Comments:
Attachments:
 F777AR-HO.pdf
 F779AR-HO.pdf
 F503AR-HO.pdf
 F504-HO.pdf

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey
Review Status: Filed 03/19/2008
Comments:
Attachment:
 HPCS 3-06i-HO.xls

Satisfied -Name: Cover Letter
Review Status: Filed 03/19/2008
Comments:
Attachment:
 ar12217r.ho.pdf

Satisfied -Name: Exhibits
Review Status: Filed 03/19/2008
Comments:

SERFF Tracking Number: ANPC-125297071 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-HO-07-0526
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: AR HO Rule YFP-PA/312340

Satisfied -Name: Actuarial Memorandum **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ANPAC Actuarial Memorandum.pdf

Satisfied -Name: Actuarial Memorandum 3-6-08 **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ANPAC Supplement Memo.pdf

Satisfied -Name: Exhibit 3-6-08 **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ANPAC Supplement Exhibits.pdf

Satisfied -Name: Response Letter 3-6-08 **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ar03068r.ho.pdf

Satisfied -Name: Actuarial Memo 3-18-08 **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ANPAC Supplement Memo 2.pdf

Satisfied -Name: Exhibit 3-18-08 **Review Status:** Filed 03/19/2008

SERFF Tracking Number: ANPC-125297071 *State:* Arkansas
Filing Company: American National Property and Casualty *State Tracking Number:* EFT \$100
Company
Company Tracking Number: 03-HO-07-0526
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: AR HO Rule YFP-PA/312340

Comments:

Attachment:

ANPAC Supplement Exhibits 2.pdf

Effective March 1, 2007

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 03-HO-07-0526

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Please see cover letter.

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.)**

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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-HO-07-0526
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	03-HO-07-0529
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a. Rate Change by Company (As Proposed)							
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)
American National Property And Casualty Company	-3.30%	-3.00%	-129,216	5142	\$4,343,154	55.45	-49.30%

4b. Rate Change by Company (As Accepted) For State Use Only							
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)	-3.30%	
5b.	Overall percentage rate impact for this filing	-3.00%	
5c.	Effect of Rate Filing – Written premium change for this program	(\$129,216)	
5d.	Effect of Rate Filing – Number of policyholders affected	5142	

6.	Overall percentage of last rate revision	zero
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7.	Effective Date of last rate revision	3/1/2007
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	H-GR-Index; GR-1 to GR-7 (10-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	HR-1.001 to HR-3.006 (10-07) HSP-1.001 to 1.002 (10-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	H-P-Index; H-P-1 to H-P-26 (10-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each Company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name American National Property And Casualty Company

NAIC No. 28401 GROUP No. 408

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

We have an ongoing program to determine coverage on homes for new business and existing customers. We use estimating products developed by Marshall & Swift/Boeckh Company to help keep our homes properly insured and provide competitive rates. In addition, we started a program in 2005 to insure our homes to their value at the end of the policy term, instead of at the beginning of the policy term.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

We use the Marshall & Swift/Boeckh RCT System. This program started in 2003. Before this change we used the Boeckh Insurance to Value System.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We offer two options: Replacement Cost and Modified Replacement Cost. Replacement Cost is available if the market value is at least 80% of the replacement cost. Modified Replacement is used to insure the home for its current market value instead of replacement cost.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

We use the Marshall & Swift/Boeckh Residential Building Cost Insurance Index at each renewal. This procedure is discussed in General Rule XIX.

5. Specify the percentage given for credits or discounts for the following:

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>5</u>	%
c. Smoke Alarm	<u>0</u>	%
d. Insured who has both homeowners and auto with your company	<u>0</u>	%
e. Deadbolt Locks	<u>0</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (Specify)	<u>0</u>	%
Burglar Alarm to Police Dept.	<u>10</u>	%
Fire Alarm to Fire Dept.	<u>10</u>	%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance?

No

If so, state areas and explain reason for not writing N/A

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

<u>FORM</u>	<u>PREMIUM VOLUME</u>
SH-3	\$4,092,544
SH-4	\$54,422
SH-6	\$15,733
SH-7	\$236,978

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? Yes

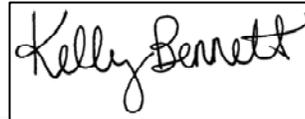
9. Is there a surcharge on risks with wood heat? No

If yes, state surcharge N/A

Does the surcharge apply to conventional fire places? N/A

If yes, state surcharge N/A

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Kelly Bennett

Printed Name

Regulatory Compliance Analyst I

Title

417-887-4990, ext.2009

Telephone Number

kbennett@anpac.com

Email Address

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American National Property And Casualty Company

Contact Person: Kelly Bennett

NAIC Number: 408-28401

Signature: *Kelly Bennett*

Name of Advisory Organization Whose Filing You are Referencing N/A

Telephone No: 417-887-4990 Ext. 2009

Co. Affiliation to Advisory Organization: Member _____ Subscriber _____ Service Purchaser _____

Reference Filing #: _____ Proposed Effective Date: 3/26/2008 New Business; 3/29/2008 Renewal Business

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS 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
SH-3 & SH-7	-2.67%	-3.01%	73.5%	N/A	N/A	N/A	N/A
SH-4 & SH-6	-8.9%	-0.7%	73.5%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	-3.3%	-3.0%*	73.5%	N/A	N/A	N/A	N/A

*(3) Requested % Rate Level Change Total Overall Effect excludes the impact of earthquake rate changes.

N Apply Lost Cost Factors to Future Filings? (Y or N)

55.4% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-49.3% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

		Rate Change History		5 Year History				Selected Provisions	
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	13.3%
2002	5098	24.15	4/15/02	\$2241	\$2147	95.83%	71.90%	B. General Expense	1.1%
2003	5394	57.88%	5/10/03	\$2918	\$1459	50.00%	70.08%	C. Taxes, License & Fees	3.0%
2004	5353	2.52%	11/30/04	\$3500	\$1123	32.08%	81.12%	D. Underwriting Profit & Contingencies	9.2%
2005	5263	N/A	N/A	\$3738	\$1174	31.41%	49.31%	E. Other (explain)	
2006	5,267	N/A	N/A	\$3748	\$2511	67.01%	60.48%	F. TOTAL	26.5%

NAIC Number: 28401
 Company Name: American National Property And Casualty Company
 Contact Person: Kelly Whelan
 Telephone No.: 417-887-4990, ext.2009
 Email Address: kwhelan@anpac.com
 Effective Date: 3/26/2008 NB and 3/29/2008 RB

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$526.40	\$632.14	\$614.14	\$737.42	\$712.95	\$855.63	\$962.76	\$1,155.78	\$722.19	\$866.72	\$674.16	\$809.46	\$674.16	\$809.46	\$698.18	\$838.09	\$817.31	\$981.23
	\$120,000	\$652.44	\$787.16	\$761.18	\$918.26	\$883.66	\$1,065.46	\$1,193.28	\$1,439.20	\$895.10	\$1,079.26	\$835.58	\$1,007.96	\$835.58	\$1,007.96	\$865.34	\$1,043.61	\$1,013.00	\$1,221.85
	\$160,000	\$785.00	\$942.69	\$915.84	\$1,099.69	\$1,063.20	\$1,275.97	\$1,435.73	\$1,723.56	\$1,076.97	\$1,292.50	\$1,005.35	\$1,207.11	\$1,005.35	\$1,207.11	\$1,041.16	\$1,249.81	\$1,218.82	\$1,463.27
6	\$80,000	\$628.45	\$738.81	\$732.81	\$862.10	\$850.56	\$1,000.16	\$1,148.85	\$1,351.10	\$861.64	\$1,013.09	\$804.38	\$946.14	\$804.38	\$946.14	\$833.01	\$979.85	\$975.23	\$1,147.00
	\$120,000	\$778.92	\$915.71	\$908.27	\$1,068.51	\$1,054.21	\$1,239.64	\$1,423.92	\$1,674.60	\$1,067.94	\$1,255.66	\$996.97	\$1,172.68	\$996.97	\$1,172.68	\$1,032.46	\$1,214.45	\$1,208.73	\$1,421.63
	\$160,000	\$937.18	\$1,101.76	\$1,092.81	\$1,285.61	\$1,268.40	\$1,491.51	\$1,713.23	\$2,014.84	\$1,284.93	\$1,510.79	\$1,199.54	\$1,410.94	\$1,199.54	\$1,410.94	\$1,242.23	\$1,461.21	\$1,454.32	\$1,710.48
9	\$80,000	\$1,588.44	\$1,692.34	\$1,853.03	\$1,974.01	\$2,150.40	\$2,290.31	\$2,904.45	\$3,094.23	\$2,178.10	\$2,320.33	\$2,034.04	\$2,167.02	\$2,034.04	\$2,167.02	\$2,106.07	\$2,243.67	\$2,465.78	\$2,626.93
	\$120,000	\$1,968.77	\$2,097.54	\$2,296.70	\$2,446.65	\$2,665.28	\$2,838.69	\$3,599.87	\$3,835.09	\$2,699.61	\$2,875.89	\$2,521.05	\$2,685.88	\$2,521.05	\$2,685.88	\$2,610.33	\$2,780.88	\$3,056.17	\$3,255.91
	\$160,000	\$2,368.78	\$2,523.71	\$2,763.35	\$2,943.76	\$3,206.80	\$3,415.45	\$4,331.29	\$4,614.30	\$3,248.12	\$3,460.21	\$3,033.28	\$3,231.59	\$3,033.28	\$3,231.59	\$3,140.70	\$3,345.90	\$3,677.12	\$3,917.44

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski		
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	
3	\$5,000	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$91.70	\$91.70
	\$15,000	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$114.93	\$114.93
	\$25,000	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$151.27	\$151.27
6	\$5,000	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$74.21	\$91.70	\$91.70
	\$15,000	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$93.01	\$114.93	\$114.93
	\$25,000	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$122.42	\$151.27	\$151.27
9	\$5,000	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$110.60	\$136.60	\$136.60
	\$15,000	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$138.62	\$171.21	\$171.21
	\$25,000	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$182.46	\$225.34	\$225.34

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	5 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	-15 %
		Other (specify)	

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this co

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

Zone Brick Frame



American National Corporate Centre
 1949 East Sunshine
 Springfield, MO • 65899-0001
 417-887-0220 • Fax 417-887-1801
<http://www.anpac.com>

American National Property And Casualty Co.
 American National General Insurance Co.
 American National Lloyds Insurance Co.
 Pacific Property And Casualty Co.
 ANPAC Louisiana Insurance Co.
 American National County Mutual Insurance Co.

December 21, 2007

Arkansas Insurance Department
 Property and Casualty Division
 1200 West 3rd Street
 Little Rock, AR 72201-1904

Re: American National Property And Casualty Company, NAIC #408-28401
 Homeowners Insurance
 Independent Filing of Rules and Rates
 Filing #03-HO-07-0526

American National Property And Casualty Company hereby files the following for use with our Homeowners Insurance Program:

<u>Pages Filed</u>	<u>Edition</u>
H-GR-Index	10-07
GR-1 through GR-7	10-07
HR-1.001 through HR-1.014	10-07
HR-2.001 through HR-2.004	10-07
HR-3.001 through HR-3.006	10-07
HSP-1.001 and 1.002	10-07
H-P-Index	10-07
H-P-1 through H-P-26	10-07

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

<u>Pages Replaced</u>	<u>Edition</u>
H-GR-Index	10-06
GR-1 though GR-8	10-06
HR-1.001 through HR-1.014	10-06
HR-2.001 through HR-2.004	10-06
HR-3.001 through HR-3.006	10-06
H-P-Index	10-06
H-P-1 through H-P-4	10-06
H-P-5	6-07
H-P-6 through H-P-25	10-06



"Members of the American National Family of Companies"

Page 2

December 21, 2007

Filing #03-HO-07-0526

The changes proposed in this filing coincide with the changes proposed in the accompanying homeowners filing for American National General Insurance Company (ANG). As explained in the ANG filing, the marketing and underwriting focus for ANG has changed and requires changes to our rules and guidelines.

We are proposing to decrease our non-earthquake overall rate level by -3.0% resulting in an annual revenue effect of -\$129,216. We will continue to cap our increase due to rate change alone to 20% per year. The capped rate change is -3.1% with a revenue impact of -\$133,387. The accompanying memorandum and exhibits describe the underlying data and ratemaking methodologies used to develop our overall homeowners indication of -3.3%.

Explanation of Revisions and Attachments

Deductible Revisions

The \$500 All Peril Deductible will now only be available for renewal business for Forms 3 and 7.

Homeowner General Rule Page Revisions

Rule XIV, Premium Determination, has been revised to add the Log Home Surcharge factor.

Rule XVI, Rule C and Rule D have been editorially revised to rename the payment methods to be consistent with our Automobile Program. Rule C is now named "Renewal Payment" and Rule D is now named "Minimum Premium Rule."

Rule XVII. Has been editorially revised to be consistent with our Automobile Program. The Rule is now titled "Policy Changes."

Rate & Rule Revisions

The rule for CASHBACK FROM ANPAC[®] has been revised. On or after the effective date of this filing, policies written in American National General Insurance Company (ANG), will no longer qualify an account for CASHBACK and any new policy written in ANG will disqualify the account for CASHBACK. A qualifying automobile, motor home, camping/travel trailer, motorcycle, or recreation vehicle must be written in ANPAC on or after the new business effective date of this filing to qualify for CASHBACK.

Rule C, Claim Free Plus, was revised to expand ATTRACT Risk Score ranges, to revise discounts, and to reference that Equipment Breakdown Claims will not be considered.

The Utilities/Roof Rating Plan has been revised. Premium adjustments for upgrades to heating and cooling systems will now be applied separately and only replacement of the entire heating/cooling system will qualify as an update. Electrical and plumbing updates are no longer considered in the calculation of the premium adjustment. The premium adjustment will now be based on the age of home, the age of the heating system, the age of the cooling system, and the age and type of roof.

Page 3
December 21, 2007
Filing #03-HO-07-0526

Our Tri-Line Client Discount has been revised. Tenant policies written in American National Property And Casualty Company will not count as a qualifying homeowner policy for auto policies written in American National General Insurance Company on or after the new business effective date of this filing. However, tenant policies written in American National Property And Casualty Company will count as a qualifying homeowner policy for auto policies written in American National General Insurance Company prior to the new business effective date of this filing.

A new Log Home Surcharge has been added. For homes constructed of full logs, an 80% surcharge applies. The surcharge does not apply to homes with log siding.

Dwelling Under Renovation, SH-91779, has been removed. No policyholders carry this endorsement, and we have decided to no longer offer this coverage.

The Jewelry Watches and Furs Increased Coverage, SH-9542, Broadened Jewelry Watches and Furs Coverage, SH-9381, and Broadened Jewelry Watches and Furs Coverage-Increased Limits, SH-91281, Endorsements have been revised to state that they are not applicable with the Supreme Protection Package.

Contractor's Interest, SH-9819, has been relocated from II. C. Section I and II to II. A. Section I, as this endorsement applies to Property Damage Coverage only. There was no revision to the wording of the endorsement.

We propose this filing become effective March 26, 2008, for new business and March 29, 2008, for renewals. Please note that we have made corresponding homeowner and rental owner rate and rule filings in American National General Insurance Company and in American National Property And Casualty Company, respectively, with these same effective dates.

If you have any questions regarding this filing, please contact me at 417-887-0220, extension #2009, fax number 417-877-5014, or via my E-mail address listed below.

Please acknowledge receipt in your usual manner.

Sincerely,



Kelly Bennett
Regulatory Compliance Analyst I
E-mail: kbennett@anpac.com

jvr

Enclosures

American National Property and Casualty
Homeowners
Arkansas
Credibility Weighted Rate Level Indications

Form	Trended Ultimate Loss & LAE Ratio	Earned Exposures	Credibility¹	Permissible Loss & LAE Ratio	Trended Permissible Loss & LAE Ratio	Credibility Weighted Loss & LAE Ratio	Rate Level Indication
3 & 7	70.28%	24,841	0.7881	73.5%	76.1%	71.5%	-2.7%
4 & 6	36.94%	1,524	0.1952	73.5%	74.2%	66.9%	-8.9%
All	69.87%	26,366	0.8119	73.5%	76.1%	71.0%	-3.3%

¹Note: The formula for credibility is (earned exposures / 40,000) ^ (1/2).

American National Property and Casualty
Homeowners
Arkansas
Experience by Form

Form	Year Ending	Earned Premium net of Writeoff, CASHBACK, IM & EQ	Current Rate Level Factor	Earned Premium at Present Rates	Premium Trend Factor	Trended Earned Premium at Present Rates net of CASHBACK	Unadjusted Accident Year Incurred Losses	Loss Adjustment Factor	Adjusted Accident Year Incurred Losses	Catastrophe Provision	Ultimate Trended Total Incurred Losses & LAE	Earned Exposures	Trended Ultimate Loss & LAE Ratio
3	12/31/2002	1,772,666	1.9938	3,534,337	0.9798	3,462,913	1,635,208	1.4538	2,377,297	866,112	3,243,409	4,352	93.66%
	12/31/2003	2,441,859	1.7024	4,157,068	1.0049	4,177,625	1,173,621	1.4394	1,689,344	968,167	2,657,511	4,865	63.61%
	12/31/2004	3,009,906	1.3646	4,107,299	1.0306	4,233,149	894,377	1.4252	1,274,647	946,195	2,220,842	4,755	52.46%
	12/31/2005	3,301,470	1.1578	3,822,554	1.0571	4,040,802	1,088,404	1.4252	1,551,170	949,688	2,500,858	4,772	61.89%
	12/31/2006	3,371,542	1.0211	3,442,673	1.0842	3,732,546	1,519,048	1.5028	2,282,807	927,358	3,210,165	4,660	86.00%
Total		13,897,443		19,063,930		19,647,035	6,310,659		9,175,265	4,657,519	13,832,784	23,405	70.41%
7	12/31/2002	258,770	1.5444	399,636	0.9798	391,560	137,968	1.4538	200,581	82,533	283,114	415	72.30%
	12/31/2003	247,018	1.3165	325,197	1.0049	326,805	258,928	1.4394	372,709	64,434	437,143	324	133.76%
	12/31/2004	251,136	1.0838	272,189	1.0306	280,529	30,294	1.4252	43,174	52,281	95,455	263	34.03%
	12/31/2005	232,376	0.9989	232,113	1.0571	245,365	48,806	1.4252	69,557	46,120	115,677	232	47.15%
	12/31/2006	207,046	0.9615	199,076	1.0842	215,838	18,927	1.5028	28,444	40,570	69,014	204	31.97%
Total		1,196,345		1,428,211		1,460,098	494,923		714,464	285,939	1,000,403	1,437	68.52%
3 & 7	12/31/2002	2,031,436		3,933,973		3,854,473	1,773,176	1.4538	2,577,878	948,645	3,526,523	4,767	91.49%
	12/31/2003	2,688,877		4,482,265		4,504,430	1,432,549	1.4394	2,062,053	1,032,601	3,094,654	5,189	68.70%
	12/31/2004	3,261,042		4,379,488		4,513,678	924,670	1.4252	1,317,820	998,477	2,316,297	5,017	51.32%
	12/31/2005	3,533,845		4,054,666		4,286,167	1,137,210	1.4252	1,620,727	995,808	2,616,535	5,004	61.05%
	12/31/2006	3,578,588		3,641,749		3,948,384	1,537,976	1.5028	2,311,251	967,928	3,279,179	4,864	83.05%
Total		15,093,788		20,492,141		21,107,132	6,805,582		9,889,729	4,943,458	14,833,188	24,841	70.28%
4	12/31/2002	36,420	1.1322	41,236	0.8493	35,022	24,029	1.2511	30,064		30,064	239	85.84%
	12/31/2003	38,413	1.0593	40,690	0.8847	35,998	15,425	1.2387	19,107		19,107	250	53.08%
	12/31/2004	42,999	0.9729	41,836	0.9216	38,556	2,905	1.2265	3,563		3,563	263	9.24%
	12/31/2005	45,585	0.9924	45,237	0.9600	43,428	24,629	1.2265	30,206		30,206	306	69.55%
	12/31/2006	44,942	1.0034	45,095	1.0000	45,095	8,500	1.2325	10,477		10,477	319	23.23%
Total		208,358		214,093		198,098	75,488		93,416		93,416	1,377	47.16%
6	12/31/2002	10,227	1.0450	10,688	1.2155	12,991	1,316	1.2511	1,647		1,647	33	12.68%
	12/31/2003	10,170	1.0473	10,651	1.1576	12,329	0	1.2387	0		0	32	0.00%
	12/31/2004	9,649	0.9816	9,471	1.1025	10,442	0	1.2265	0		0	28	0.00%
	12/31/2005	11,365	0.9843	11,186	1.0500	11,746	0	1.2265	0		0	29	0.00%
	12/31/2006	11,828	0.9938	11,754	1.0000	11,754	0	1.2325	0		0	27	0.00%
Total		53,239		53,751		59,263	1,316		1,647		1,647	147	2.78%
4 & 6	12/31/2002	46,647		51,924		48,013	25,346	1.2511	31,710		31,710	272	66.05%
	12/31/2003	48,583		51,341		48,328	15,425	1.2387	19,107		19,107	282	39.54%
	12/31/2004	52,648		51,307		48,998	2,905	1.2265	3,563		3,563	290	7.27%
	12/31/2005	56,949		56,424		55,173	24,629	1.2265	30,206		30,206	334	54.75%
	12/31/2006	56,770		56,849		56,849	8,500	1.2325	10,477		10,477	346	18.43%
Total		261,597		267,844		257,361	76,804		95,062		95,062	1,524	36.94%
All	12/31/2002	2,078,083		3,985,897		3,902,487	1,798,522		2,609,588	948,645	3,558,233	5,039	91.18%
	12/31/2003	2,737,460		4,533,606		4,552,758	1,447,974		2,081,160	1,032,601	3,113,761	5,471	68.39%
	12/31/2004	3,313,690		4,430,795		4,562,676	927,575		1,321,383	998,477	2,319,860	5,308	50.84%
	12/31/2005	3,590,795		4,111,090		4,341,341	1,161,838		1,650,933	995,808	2,646,741	5,339	60.97%
	12/31/2006	3,635,357		3,698,598		4,005,233	1,546,476		2,321,727	967,928	3,289,655	5,210	82.13%
Total		15,355,385		20,759,985		21,364,493	6,882,386		9,984,792	4,943,458	14,928,250	26,366	69.87%

*Incurred Losses for Forms 3&7 exclude catastrophes, while Forms 4&6 include catastrophe losses.

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Premium Trend - EPPR

Form (1)	Year Ending (2)	EPPR (3)	Earned Exposures (4)	Average EPPR (5) = (3)/(4)	Actual Annual Change (6)	5-Year Exponential Fit (7)	Fitted Annual Change (8)	Selected CAF Annual Change (9)	Selected TAF Annual Change (10)	Current Amount Factor (11)	Trended Amount Factor (12)	Premium Trend (13) = (12)*(11)
3 & 7	12/31/2002	3,933,973	4,767	825		867	-2.55%	-2.50%	3.00%	0.9037	1.0842	0.9798
	12/31/2003	4,482,265	5,189	864	4.7%	845	-2.55%			0.9269	1.0842	1.0049
	12/31/2004	4,379,488	5,017	873	1.0%	823	-2.55%			0.9506	1.0842	1.0306
	12/31/2005	4,054,666	5,004	810	-7.2%	802	-2.55%			0.9750	1.0842	1.0571
	12/31/2006	3,641,749	4,864	749	-7.6%	781	-2.55%			1.0000	1.0842	1.0842
4	12/31/2002	41,236	239	172		173	-4.82%	-4.00%	0.00%	0.8493	1.0000	0.8493
	12/31/2003	40,690	250	163	-5.6%	164	-4.82%			0.8847	1.0000	0.8847
	12/31/2004	41,836	263	159	-2.1%	156	-4.82%			0.9216	1.0000	0.9216
	12/31/2005	45,237	306	148	-7.1%	149	-4.82%			0.9600	1.0000	0.9600
	12/31/2006	45,095	319	141	-4.5%	142	-4.82%			1.0000	1.0000	1.0000
6	12/31/2002	10,688	33	328		315	7.61%	5.00%	0.00%	1.2155	1.0000	1.2155
	12/31/2003	10,651	32	337	2.6%	339	7.61%			1.1576	1.0000	1.1576
	12/31/2004	9,471	28	342	1.6%	365	7.61%			1.1025	1.0000	1.1025
	12/31/2005	11,186	29	391	14.2%	393	7.61%			1.0500	1.0000	1.0500
	12/31/2006	11,754	27	439	12.4%	423	7.61%			1.0000	1.0000	1.0000

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Loss Trends

Dwelling Forms

<u>Year</u>	<u>Current Cost Factor</u>	<u>Trended Cost Factor</u>	<u>Loss Trend Factor</u>
2002	1.0406	1.1941	1.2426
2003	1.0303	1.1941	1.2303
2004	1.0201	1.1941	1.2181
2005	1.0100	1.1941	1.2060
2006	1.0000	1.1941	1.1941

Contents Forms

<u>Year</u>	<u>Current Cost Factor</u>	<u>Trended Cost Factor</u>	<u>Loss Trend Factor</u>
2002	1.0406	1.0276	1.0693
2003	1.0303	1.0276	1.0587
2004	1.0201	1.0276	1.0483
2005	1.0100	1.0276	1.0379
2006	1.0000	1.0276	1.0276

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<u>Year</u>	<u>Month</u>	<u>Frequency</u>	<u>% Change</u>	<u>Severity</u>	<u>% Change</u>	<u>Pure Prem</u>	<u>% Change</u>
2002	6	8.55		3,548		303.21	
2002	9	8.51		3,637		309.42	
2002	12	7.96		3,853		306.71	
2003	3	7.64		3,979		303.93	
2003	6	7.14	-16.5%	4,234	19.3%	302.30	-0.3%
2003	9	7.00	-17.8%	4,536	24.7%	317.33	2.6%
2003	12	6.60	-17.0%	4,506	16.9%	297.58	-3.0%
2004	3	6.14	-19.6%	4,541	14.1%	278.70	-8.3%
2004	6	5.84	-18.2%	4,661	10.1%	272.35	-9.9%
2004	9	5.42	-22.6%	4,671	3.0%	253.08	-20.2%
2004	12	5.31	-19.5%	4,811	6.8%	255.68	-14.1%
2005	3	5.26	-14.3%	5,077	11.8%	267.16	-4.1%
2005	6	5.23	-10.5%	5,192	11.4%	271.42	-0.3%
2005	9	5.16	-4.8%	5,352	14.6%	276.18	9.1%
2005	12	5.16	-2.8%	5,677	18.0%	293.11	14.6%
2006	3	5.25	-0.3%	5,756	13.4%	302.01	13.0%
2006	6	5.47	4.7%	5,851	12.7%	320.31	18.0%
2006	9	5.54	7.3%	5,841	9.1%	323.52	17.1%
2006	12	5.39	4.4%	5,971	5.2%	321.97	9.8%
2007	3	5.41	3.2%	6,034	4.8%	326.63	8.2%

<u>Exponential Fit</u>	<u>Annual Percent Change</u>			<u>R2</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>
20-point	-10.04%	11.88%	0.65%	0.7604	0.9817	0.0185
16-point	-6.59%	10.40%	3.12%	0.5637	0.9673	0.1889
12-point	-0.54%	11.04%	10.44%	0.0224	0.9588	0.8814
8-point	3.47%	8.44%	12.20%	0.5800	0.8953	0.9096
4-point	-2.40%	4.68%	2.17%	0.4182	0.8698	0.6976

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<u>Year</u>	<u>Month</u>	<u>Frequency</u>	<u>% Change</u>	<u>Severity</u>	<u>% Change</u>	<u>Pure Prem</u>	<u>% Change</u>
2002	6	3.67		3,307		121.50	
2002	9	3.85		3,792		146.12	
2002	12	3.70		3,645		134.89	
2003	3	3.60		3,661		131.97	
2003	6	3.41	-7.2%	3,835	16.0%	130.77	7.6%
2003	9	3.06	-20.7%	3,530	-6.9%	107.93	-26.1%
2003	12	2.84	-23.3%	3,799	4.2%	107.81	-20.1%
2004	3	2.75	-23.8%	3,593	-1.9%	98.74	-25.2%
2004	6	2.49	-26.9%	3,239	-15.5%	80.74	-38.3%
2004	9	2.44	-20.3%	3,283	-7.0%	79.98	-25.9%
2004	12	2.33	-17.9%	3,049	-19.7%	71.01	-34.1%
2005	3	2.30	-16.2%	3,785	5.4%	87.14	-11.7%
2005	6	2.41	-3.5%	4,129	27.5%	99.32	23.0%
2005	9	2.39	-1.9%	4,403	34.1%	105.23	31.6%
2005	12	2.40	2.8%	4,731	55.2%	113.31	59.6%
2006	3	2.49	8.3%	4,448	17.5%	110.90	27.3%
2006	6	2.43	1.1%	4,605	11.5%	112.02	12.8%
2006	9	2.35	-1.5%	4,350	-1.2%	102.40	-2.7%
2006	12	2.33	-2.5%	4,142	-12.5%	96.70	-14.7%
2007	3	2.22	-10.8%	3,890	-12.5%	86.48	-22.0%

<u>Exponential</u> <u>Fit</u>	<u>Annual Percent Change</u>			<u>R2</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>
20-point	-10.73%	5.12%	-6.16%	0.7736	0.3769	0.2928
16-point	-7.38%	6.84%	-1.05%	0.6008	0.3713	0.0139
12-point	-1.64%	11.64%	9.80%	0.1985	0.4340	0.2872
8-point	-3.49%	-4.37%	-7.71%	0.4098	0.1777	0.2760
4-point	-10.53%	-19.92%	-28.35%	0.9362	0.9985	0.9893

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2002	6	6.55		4,209		275.86	
2002	9	6.98		4,110		286.68	
2002	12	6.54		4,295		281.08	
2003	3	6.39		4,422		282.74	
2003	6	6.06	-7.5%	4,630	10.0%	280.72	1.8%
2003	9	5.68	-18.6%	4,837	17.7%	274.59	-4.2%
2003	12	5.27	-19.4%	4,993	16.3%	263.23	-6.3%
2004	3	5.03	-21.4%	5,099	15.3%	256.30	-9.4%
2004	6	4.82	-20.5%	5,164	11.5%	248.78	-11.4%
2004	9	4.60	-19.0%	5,443	12.5%	250.33	-8.8%
2004	12	4.50	-14.7%	5,821	16.6%	261.70	-0.6%
2005	3	4.47	-11.0%	5,993	17.5%	268.08	4.6%
2005	6	4.42	-8.3%	6,213	20.3%	274.32	10.3%
2005	9	4.40	-4.3%	6,280	15.4%	276.50	10.5%
2005	12	4.40	-2.2%	6,213	6.7%	273.07	4.3%
2006	3	4.35	-2.8%	6,395	6.7%	278.18	3.8%
2006	6	4.34	-1.8%	6,574	5.8%	285.04	3.9%
2006	9	4.30	-2.3%	6,771	7.8%	291.16	5.3%
2006	12	4.31	-2.0%	6,645	6.9%	286.27	4.8%
2007	3	4.40	1.1%	6,676	4.4%	293.61	5.5%

<u>Exponential</u> <u>Fit</u>	<u>Annual Percent Change</u>			<u>R2</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>
20-point	-10.05%	12.05%	0.78%	0.8182	0.9720	0.0628
16-point	-7.36%	10.96%	2.79%	0.7096	0.9510	0.4306
12-point	-2.90%	9.08%	5.92%	0.6740	0.8885	0.9227
8-point	-0.97%	5.23%	4.21%	0.3283	0.8178	0.8326
4-point	1.80%	1.10%	2.92%	0.3189	0.0806	0.4418

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2002	6	3.01		2,931		88.24	
2002	9	3.23		2,801		90.39	
2002	12	3.12		2,913		91.01	
2003	3	3.02		2,955		89.20	
2003	6	2.91	-3.4%	2,999	2.3%	87.25	-1.1%
2003	9	2.74	-15.1%	3,088	10.3%	84.58	-6.4%
2003	12	2.59	-17.3%	3,135	7.6%	81.06	-10.9%
2004	3	2.51	-16.9%	3,122	5.7%	78.30	-12.2%
2004	6	2.45	-15.9%	3,125	4.2%	76.47	-12.4%
2004	9	2.40	-12.3%	3,262	5.6%	78.39	-7.3%
2004	12	2.38	-8.0%	3,440	9.7%	81.85	1.0%
2005	3	2.38	-4.9%	3,452	10.6%	82.31	5.1%
2005	6	2.36	-3.4%	3,579	14.5%	84.57	10.6%
2005	9	2.39	-0.6%	3,682	12.9%	87.94	12.2%
2005	12	2.41	1.3%	3,825	11.2%	92.18	12.6%
2006	3	2.43	2.1%	4,005	16.0%	97.49	18.4%
2006	6	2.45	3.7%	3,830	7.0%	93.85	11.0%
2006	9	2.42	1.2%	3,846	4.5%	92.99	5.7%
2006	12	2.37	-1.5%	3,856	0.8%	91.55	-0.7%
2007	3	2.35	-3.7%	3,800	-5.1%	89.12	-8.6%

<u>Exponential</u> <u>Fit</u>	<u>Annual Percent Change</u>			<u>R2</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Prem</u>
20-point	-6.00%	7.87%	1.39%	0.7144	0.9249	0.0984
16-point	-3.50%	8.14%	4.35%	0.5106	0.8923	0.4866
12-point	-0.32%	7.75%	7.40%	0.0436	0.7760	0.6883
8-point	-0.32%	3.01%	2.68%	0.0160	0.2844	0.1283
4-point	-5.83%	-0.83%	-6.61%	0.9941	0.1733	0.9514

**Homeowners - Dwelling Forms
Homeowners
Arkansas
Resulting Weighted Trend Factors**

Homeowners - Dwelling Forms

5 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-10.04%	0.0074	38.6%	11.88%	0.0008	57.6%	0.65%	0.0062	25.4%
Industry - CW	-10.05%	0.0046	61.4%	12.05%	0.0011	42.4%	0.78%	0.0021	74.6%
Weighted Trend			-10.05%			11.95%			0.75%

4 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-6.59%	0.0052	36.5%	10.40%	0.0005	68.1%	3.12%	0.0061	19.4%
Industry - CW	-7.36%	0.0030	63.5%	10.96%	0.0010	31.9%	2.79%	0.0015	80.6%
Weighted Trend			-7.08%			10.58%			2.86%

3 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-0.54%	0.0012	21.3%	11.04%	0.0005	66.9%	10.44%	0.0011	18.2%
Industry - CW	-2.90%	0.0003	78.7%	9.08%	0.0009	33.1%	5.92%	0.0002	81.8%
Weighted Trend			-2.40%			10.39%			6.74%

2 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	3.47%	0.0003	19.0%	8.44%	0.0003	40.0%	12.20%	0.0005	19.5%
Industry - CW	-0.97%	0.0001	81.0%	5.23%	0.0002	60.0%	4.21%	0.0001	80.5%
Weighted Trend			-0.12%			6.52%			5.77%

1 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-2.40%	0.0001	45.7%	4.68%	0.0000	80.8%	2.17%	0.0000	84.0%
Industry - CW	1.80%	0.0001	54.3%	1.10%	0.0001	19.2%	2.92%	0.0001	16.0%
Weighted Trend			-0.12%			3.99%			2.29%

Selected for CCF	1.00%	Selected for TCF	6.70%
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Resulting Weighted Trend Factors**

Homeowners - Contents Forms

5 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-10.73%	0.0074	29.9%	5.12%	0.0098	8.6%	-6.16%	0.0275	13.0%
Industry - CW	-6.00%	0.0032	70.1%	7.87%	0.0009	91.4%	1.39%	0.0041	87.0%
Weighted Trend			-7.41%			7.63%			0.41%

4 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-7.38%	0.0051	24.7%	6.84%	0.0111	8.3%	-1.05%	0.0249	10.0%
Industry - CW	-3.50%	0.0017	75.3%	8.14%	0.0010	91.7%	4.35%	0.0027	90.0%
Weighted Trend			-4.46%			8.03%			3.81%

3 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-1.64%	0.0009	17.2%	11.64%	0.0118	9.9%	9.80%	0.0163	9.7%
Industry - CW	-0.32%	0.0002	82.8%	7.75%	0.0013	90.1%	7.40%	0.0018	90.3%
Weighted Trend			-0.55%			8.13%			7.63%

2 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-3.49%	0.0007	25.6%	-4.37%	0.0033	19.2%	-7.71%	0.0059	21.8%
Industry - CW	-0.32%	0.0002	74.4%	3.01%	0.0008	80.8%	2.68%	0.0016	78.2%
Weighted Trend			-1.13%			1.59%			0.41%

1 Year Trend									
Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
Industry - AR	-10.53%	0.0001	2.2%	-19.92%	0.0000	76.6%	-28.35%	0.0002	13.8%
Industry - CW	-5.83%	0.0000	97.8%	-0.83%	0.0000	23.4%	-6.61%	0.0000	86.2%
Weighted Trend			-5.94%			-15.46%			-9.61%

Selected for CCF	1.00%	Selected for TCF	1.00%
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**American National Property And Casualty Company
Homeowners
Companywide Excluding Texas - Excluding Catastrophes
Loss Development Factors**

Forms SH-3 & SH-7

Incurred Losses - Direct

Accident Year	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
1991		3,047,659	3,062,866	3,077,802	3,016,508	3,012,938	3,014,116
1992	2,249,994	2,329,372	2,324,891	2,349,403	2,321,665	2,323,720	2,323,720
1993	3,349,753	3,427,689	3,381,898	3,435,267	3,698,023	3,709,622	3,708,997
1994	5,119,490	5,149,076	5,136,542	5,130,501	5,128,982	5,096,095	5,102,880
1995	9,355,306	9,962,254	10,019,994	10,044,580	10,029,921	10,007,767	9,998,298
1996	13,853,216	15,160,016	15,231,355	15,212,386	15,253,588	15,290,441	15,284,010
1997	15,505,391	16,656,728	16,699,981	16,709,921	16,611,049	16,821,828	16,981,476
1998	22,535,109	24,260,485	24,550,525	20,944,025	24,299,712	24,207,269	24,100,951
1999	25,750,943	28,148,475	28,278,336	27,847,171	27,489,005	27,716,840	27,636,014
2000	32,100,353	36,255,157	36,832,128	37,329,471	38,090,643	38,010,150	37,984,465
2001	42,253,146	45,756,737	46,415,956	46,693,595	46,772,003	46,697,467	
2002	48,498,591	49,543,151	49,523,237	49,381,642	49,459,534		
2003	52,038,740	54,447,484	55,109,835	55,005,620			
2004	56,702,122	59,959,584	60,715,215				
2005	57,198,875	59,427,165					
2006	62,192,985						

Loss Development Factors

Accident Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84
1991			1.0049	0.9801	0.9988	1.0004
1992		0.9981	1.0105	0.9882	1.0009	1.0000
1993	1.0233	0.9866	1.0158	1.0765	1.0031	0.9998
1994	1.0058	0.9976	0.9988	0.9997	0.9936	1.0013
1995	1.0649	1.0058	1.0025	0.9985	0.9978	0.9991
1996	1.0943	1.0047	0.9988	1.0027	1.0024	0.9996
1997	1.0743	1.0026	1.0006	0.9941	1.0127	1.0095
1998	1.0766	1.0120	0.8531	1.1602	0.9962	0.9956
1999	1.0931	1.0046	0.9848	0.9871	1.0083	0.9971
2000	1.1294	1.0159	1.0135	1.0204	0.9979	0.9993
2001	1.0829	1.0144	1.0060	1.0017	0.9984	
2002	1.0215	0.9996	0.9971	1.0016		
2003	1.0463	1.0122	0.9981			
2004	1.0574	1.0126				
2005	1.0390					
Average	1.0622	1.0051	0.9911	1.0176	1.0009	1.0002
3-pt. Average	1.0476	1.0081	1.0004	1.0079	1.0015	0.9973
2-pt. Average	1.0482	1.0124	0.9976	1.0017	0.9982	0.9982
Selected	1.0650	1.0100	1.0000	1.0000	1.0000	1.0000
12 to Ultimate =		1.0757				
24 to Ultimate =		1.0100				
36 to Ultimate =		1.0000				
48 to Ultimate =		1.0000				
60 to Ultimate =		1.0000				

**American National Property And Casualty Company
Homeowners
Companywide Excluding Texas - Excluding Catastrophes
Loss Development Factors**

Forms SH-4 & SH-6

Incurred Losses - Direct

Accident Year	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
1991			523,277	523,277	536,777	536,777	536,777
1992		517,847	521,126	521,684	521,921	521,921	521,899
1993	623,470	638,463	631,937	633,389	633,389	633,889	652,480
1994	617,874	620,093	615,300	614,785	619,787	629,787	625,650
1995	630,019	642,356	644,345	644,540	644,304	663,304	663,064
1996	681,534	694,008	684,008	690,120	690,120	690,120	690,120
1997	884,647	895,350	929,329	930,690	903,941	910,483	908,067
1998	1,055,677	1,086,488	1,086,814	921,804	1,088,614	1,088,614	1,093,287
1999	1,002,275	1,026,919	1,011,855	1,010,555	1,008,593	1,008,593	1,008,593
2000	1,046,604	1,060,909	1,063,476	1,076,038	1,091,932	1,079,357	1,079,357
2001	1,355,153	1,486,858	1,481,035	1,490,492	1,490,928	1,490,828	
2002	1,485,090	1,417,711	1,786,950	1,792,535	1,791,366		
2003	1,485,630	1,270,659	1,285,017	1,282,378			
2004	1,661,986	1,476,915	1,620,599				
2005	1,557,032	1,422,000					
2006	1,923,006						

Loss Development Factors

Accident Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84
1991			1.0000	1.0258	1.0000	1.0000
1992		1.0063	1.0011	1.0005	1.0000	1.0000
1993	1.0240	0.9898	1.0023	1.0000	1.0008	1.0293
1994	1.0036	0.9923	0.9992	1.0081	1.0161	0.9934
1995	1.0196	1.0031	1.0003	0.9996	1.0295	0.9996
1996	1.0183	0.9856	1.0089	1.0000	1.0000	1.0000
1997	1.0121	1.0380	1.0015	0.9713	1.0072	0.9973
1998	1.0292	1.0003	0.8482	1.1810	1.0000	1.0043
1999	1.0246	0.9853	0.9987	0.9981	1.0000	1.0000
2000	1.0137	1.0024	1.0118	1.0148	0.9885	1.0000
2001	1.0972	0.9961	1.0064	1.0003	0.9999	
2002	0.9546	1.2604	1.0031	0.9993		
2003	0.8553	1.0113	0.9979			
2004	0.8886	1.0973				
2005	0.9133					
Average	0.9888	1.0283	0.9907	1.0166	1.0038	1.0024
3-pt. Average	0.8857	1.1230	1.0025	1.0048	0.9961	1.0014
2-pt. Average	0.9010	1.0543	1.0005	0.9998	0.9942	1.0000
Selected	1.0150	1.0100	1.0000	1.0000	1.0000	1.0000
12 to Ultimate =		1.0252				
24 to Ultimate =		1.0100				
36 to Ultimate =		1.0000				
48 to Ultimate =		1.0000				
60 to Ultimate =		1.0000				

American National Property And Casualty Company
Homeowners
Arkansas
Companywide Data
Loss Adjustment Expense Factor

Year (1)	Total Incurred Loss Adjustment Expense (2)	Incurred Losses (3)	Loss Adjustment Expense Factor (4) = (2) / (3) + 1
2002	14,342,108	76,714,611	1.187
2003	16,907,199	91,893,038	1.184
2004	19,510,649	120,056,915	1.163
2005	31,307,907	345,885,138	1.091
2006	22,084,358	107,684,884	1.205
Selected			1.170

American National Property And Casualty Company
 American National General Insurance Company
 Homeowners/Rental Owners
 Arkansas, Colorado, Kansas, Missouri, Nebraska, and Oklahoma
 State Non-Hurricane Catastrophe Provision Distribution

<u>State</u>	<u>Policies Inforce</u>	<u>Average Annual Loss¹</u>	<u>Average Loss per Inforce Policy</u>	<u>Relativity</u>	<u>Catastrophe Provision</u>
Arkansas	6,055	1,414,033	233.5	0.75	181
Colorado	21,057	5,583,966	265.2	0.85	205
Kansas	3,977	1,563,513	393.1	1.27	307
Missouri	15,400	3,801,695	246.9	0.80	193
Nebraska	524	208,616	398.1	1.28	309
Oklahoma	15,539	6,833,614	439.8	1.42	343
Total	62,552	19,405,436	310.2	1	242

1 As modeled by Version 8.5 of AIR Clasic 2.

**American National Property and Casualty Company
American National General Insurance Company
Homeowners/Rental Owners
Countrywide
Non-Hurricane Catastrophe Risk Load**

<u>Year</u>	<u>CPI Trended Pure Premium</u>	<u>Difference from Average Pure Premium</u>	<u>Square of Positive Differences</u>
1993	\$52	-\$39	\$0
1994	\$56	-\$35	\$0
1995	\$48	-\$43	\$0
1996	\$146	\$55	\$2,994
1997	\$30	-\$61	\$0
1998	\$164	\$73	\$5,368
1999	\$76	-\$15	\$0
2000	\$179	\$88	\$7,752
2001	\$106	\$15	\$238
2002	\$58	-\$33	\$0
2003	\$148	\$57	\$3,280
2004	\$51	-\$40	\$0
2005	\$27	-\$64	\$0
2006	\$125	\$34	\$1,144
Total			\$20,776
Pure Premium Standard Deviation			\$39
Target Rate of Return			15.8%
Risk Load			\$18

American National Property And Casualty Company
Homeowners
Arkansas
Estimated Effect Of Investment Income
On Unearned Premium & Loss Reserves

A. Unearned Premium Reserve		
1. Direct Earned Premium For Calendar Year Ended 12-31-06		3,747,875
2. Mean Unearned Premium Reserve		2,926,061
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		11.1%
Taxes, Licenses, and Fees		3.0%
50% of Other Acquisition Expenses		1.1%
50% of Company Operating Expenses		0.6%
Total		15.8%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		460,855
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		204,824
6. Net Subject to Investment		2,260,382
B. Delayed Remissions of Premium (Agents' Balances)		
1. Direct Earned Premium		3,747,875
2. Average Agents' Balances		0.1436
3. Delayed Premiums		538,240
C. Loss Reserve		
1. Direct Earned Premium		3,747,875
2. Expected Incurred Losses And Loss Adjustment :	73.5%	2,754,688
3. Expected Mean Loss Reserves		416,143
4. Tax on Loss & LAE Reserves discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		11,336
5. Adjusted Mean Loss Reserves		404,807
D. Net Subject to Investment		2,126,949
E. Expected Average Rate of Return		5.1%
F. Investment Earning on Net Subject to Investment		109,287
G. Average Rate of Return as a Percent of Direct Earned Premium		2.9%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 28.7%)		2.1%
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	7.1%	5.1%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)		7.8%

American National Property And Casualty Company
Homeowners
Arkansas
Estimated Effect Of Investment Income
On Unearned Premium & Loss Reserves
Factor Calculations

I. Percent of Net Earned Premium to Direct Earned Premium

A) Companywide Homeowners Direct Premiums Earned 2006	190,762,486
B) Companywide Homeowners Net Premiums Earned 2006	166,661,226
C) (Net Premiums Earned) / (Direct Premiums Earned)	0.8737

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	3,274,362
B) Net Unearned Premium Reserve December 31, 2005	2,499,022
C) Net Unearned Premium Reserve December 31, 2006	2,613,733
	0.7807

III. Average Agents' Balances Factor

A) Companywide Homeowners Agents' Balances Dec. 31, 2005	23,331,473
B) Companywide Homeowners Agents' Balances Dec. 31, 2006	24,537,668
C) Net Earned Premium Percent Of Companywide	2.0%
D) Average Agents' Balances	470,238

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	1,416,990
B) Incurred Losses & LAE 2006	2,940,793
C) Loss & LAE Reserves December 31, 2004	324,165
D) Loss & LAE Reserves December 31, 2005	315,029
E) Loss & LAE Reserves December 31, 2006	573,485
F) Mean Loss & LAE Reserve 2005	319,597
G) Mean Loss & LAE Reserve 2006	444,257
H) Ratio of 2005 Mean Loss & LAE Res. to 2005 Inc. Losses	0.2255
I) Ratio of 2006 Mean Loss & LAE Res. to 2006 Inc. Losses	0.1511

American National Property and Casualty Company
Average Federal Tax Rate on Investment Income

	Investment Income*		Federal Income Tax Rate**	Investment Income*		Federal Income Tax Rate**	Investment Income*		Federal Income Tax Rate**
	2004	Distribution		2005	Distribution		2006	Distribution	
Bonds (Taxable)	\$27,632,917	0.699	0.350	\$28,810,913	0.662	0.350	\$25,793,881	0.591	0.350
Bonds (Tax Exempt) **	5,004,815	0.127	0.053	6,372,682	0.147	0.053	7,776,548	0.178	0.053
Stocks (Unaffiliated) ***	3,263,994	0.083	0.142	3,382,475	0.078	0.142	4,165,962	0.095	0.142
Other (Net of Depreciation)	3,605,033	0.091	0.350	4,929,334	0.113	0.350	5,906,511	0.135	0.350
Total	\$39,506,759	1.000	0.295	\$43,495,404	1.000	0.290	\$43,642,902	1.000	0.277
Weighted Federal Tax Rate on Investment Income For 2004 through 2006									0.287

*From Annual Statement Page 6, Part 1

**Tax rate on bonds (tax exempt) reflects 15% taxable at current rate

***Tax rate on stock dividends reflects credit for dividends received $[(1.00 - .70) \times .35]$ and 15% of 70% being taxable

American National Property And Casualty Company
Homeowners
Arkansas
Permissible Loss and LAE Ratio

	2004	2005	2006	Average	Selected
1) Commission and Brokerage (%WP)	10.8%	11.2%	11.4%	11.1%	11.1%
2) Taxes, Licenses, and Fees (%WP)	3.0%	3.1%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	2.4%	2.1%	2.1%	2.2%	2.2%
4) General Expense (%EP - Companywide)	1.0%	0.9%	1.3%	1.1%	1.1%
5) Expense Ratio	17.2%	17.3%	17.7%	17.4%	17.4%
6) Underwriting Profit Ratio (Reflects Investment Income)					7.8%
7) Contingency Factor					1.4%
8) Permissible Loss and LAE Ratio					73.5%

American National Property And Casualty Company
Homeowners
Arkansas
Base Rates - Form SH-3
Cov. A = \$150,000 Cov. E = \$300,000 Cov. F = \$2,000

Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Baxter, Boone, Carroll, Madison, and Marion Countie								
001	1	Brick	1,333	1,410	5.76%	0.0%	2002	80.2%
	1	Frame	1,599	1,693	5.87%	0.0%	2003	48.7%
	2	Brick	1,333	1,410	5.76%	0.0%	2004	161.7%
	2	Frame	1,599	1,693	5.87%	0.0%	2005	26.9%
	3	Brick	1,333	1,410	5.76%	7.0%	2006	330.4%
	3	Frame	1,599	1,693	5.87%	8.4%	Combined	131.2%
	4	Brick	1,467	1,552	5.78%	7.2%		
	4	Frame	1,710	1,809	5.81%	13.9%		
	5	Brick	1,467	1,552	5.78%	6.6%	Number of Policies	
	5	Frame	1,710	1,809	5.81%	12.2%	234	
	6	Brick	1,590	1,682	5.80%	1.8%		
	6	Frame	1,869	1,979	5.89%	8.3%		
	7	Brick	2,137	2,262	5.85%	2.2%		
	7	Frame	2,245	2,377	5.86%	5.2%		
	8	Brick	2,733	2,893	5.84%	3.5%		
	8	Frame	3,119	3,301	5.83%	8.2%		
	9	Brick	4,020	4,254	5.82%	2.1%		
	9	Frame	4,282	4,532	5.83%	9.7%		
	10	Brick	5,727	6,062	5.85%	0.0%		
10	Frame	6,366	6,737	5.83%	3.6%			
					Revenue Effect with All Changes (including EQ)	2.89%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	2.68%		
Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Count								
002	1	Brick	1,360	1,252	-7.95%	0.0%	2002	61.6%
	1	Frame	1,632	1,503	-7.90%	0.0%	2003	46.5%
	2	Brick	1,360	1,252	-7.95%	0.0%	2004	32.0%
	2	Frame	1,632	1,503	-7.90%	0.0%	2005	29.4%
	3	Brick	1,360	1,252	-7.95%	0.4%	2006	36.4%
	3	Frame	1,632	1,503	-7.90%	0.0%	Combined	39.6%
	4	Brick	1,497	1,378	-7.95%	5.3%		
	4	Frame	1,744	1,607	-7.86%	3.2%	Number of Policies	
	5	Brick	1,497	1,378	-7.95%	1.9%	176	
	5	Frame	1,744	1,607	-7.86%	3.9%		
	6	Brick	1,622	1,494	-7.92%	9.5%		
	6	Frame	1,907	1,757	-7.84%	18.3%		
	7	Brick	2,181	2,008	-7.95%	4.5%		
	7	Frame	2,291	2,110	-7.88%	3.6%		
	8	Brick	2,789	2,568	-7.91%	7.8%		
	8	Frame	3,182	2,931	-7.89%	15.5%		
	9	Brick	4,101	3,777	-7.91%	6.4%		
	9	Frame	4,369	4,024	-7.90%	19.6%		
	10	Brick	5,844	5,383	-7.89%	0.0%		
	10	Frame	6,495	5,983	-7.89%	0.0%		
					Revenue Effect with All Changes (including EQ)	-8.96%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-9.00%		

American National Property And Casualty Company
Homeowners
Arkansas
Base Rates - Form SH-3
Cov. A = \$150,000 Cov. E = \$300,000 Cov. F = \$2,000

Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Clay, Cross, Greene, Jackson, Lawrence, Lee, Mississippi, Monroe, Phillips, Poinsett, and St. Francis County								
003	1	Brick	2,222	2,210	-0.54%	0.0%	2002	71.2%
	1	Frame	2,667	2,653	-0.52%	0.0%	2003	51.5%
	2	Brick	2,222	2,210	-0.54%	0.0%	2004	26.7%
	2	Frame	2,667	2,653	-0.52%	0.0%	2005	17.8%
	3	Brick	2,222	2,210	-0.54%	9.0%	2006	38.5%
	3	Frame	2,667	2,653	-0.52%	24.4%	Combined	47.2%
	4	Brick	2,445	2,433	-0.50%	0.0%		
	4	Frame	2,850	2,837	-0.47%	16.0%		
	5	Brick	2,445	2,433	-0.50%	2.9%	Number of Policies	
	5	Frame	2,850	2,837	-0.47%	2.3%	23	
	6	Brick	2,650	2,637	-0.48%	17.9%		
	6	Frame	3,117	3,102	-0.50%	13.2%		
	7	Brick	3,563	3,545	-0.52%	4.2%		
	7	Frame	3,743	3,725	-0.49%	3.6%		
	8	Brick	4,558	4,535	-0.51%	6.4%		
	8	Frame	5,200	5,174	-0.50%	0.0%		
	9	Brick	6,701	6,667	-0.50%	0.0%		
	9	Frame	7,139	7,103	-0.50%	0.0%		
	10	Brick	9,548	9,501	-0.49%	0.0%		
10	Frame	10,613	10,560	-0.50%	0.0%			
					Revenue Effect with All Changes (including EQ)	0.71%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	0.71%		
Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier County								
004	1	Brick	1,394	1,272	-8.75%	0.0%	2002	91.0%
	1	Frame	1,674	1,526	-8.82%	0.0%	2003	56.4%
	2	Brick	1,394	1,272	-8.75%	0.0%	2004	39.5%
	2	Frame	1,674	1,526	-8.82%	0.0%	2005	104.1%
	3	Brick	1,394	1,272	-8.75%	2.1%	2006	780.4%
	3	Frame	1,674	1,526	-8.82%	4.1%	Combined	198.2%
	4	Brick	1,535	1,399	-8.85%	7.0%		
	4	Frame	1,790	1,631	-8.86%	0.0%		
	5	Brick	1,535	1,399	-8.85%	8.3%	Number of Policies	
	5	Frame	1,790	1,631	-8.86%	6.1%	42	
	6	Brick	1,664	1,517	-8.84%	12.2%		
	6	Frame	1,957	1,784	-8.84%	11.1%		
	7	Brick	2,237	2,039	-8.83%	7.4%		
	7	Frame	2,350	2,143	-8.79%	7.9%		
	8	Brick	2,861	2,609	-8.82%	3.6%		
	8	Frame	3,265	2,976	-8.84%	10.7%		
	9	Brick	4,207	3,836	-8.82%	4.6%		
	9	Frame	4,481	4,086	-8.81%	14.2%		
	10	Brick	5,995	5,466	-8.82%	0.6%		
	10	Frame	6,663	6,075	-8.83%	0.0%		
					Revenue Effect with All Changes (including EQ)	-11.06%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-11.06%		

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Arkansas, Lonoke, Prairie, White, and Woodruff Counties								
005	1	Brick	1,730	1,797	3.86%	0.0%	2002	647.0%
	1	Frame	2,077	2,157	3.86%	0.0%	2003	22.6%
	2	Brick	1,730	1,797	3.86%	12.6%	2004	21.1%
	2	Frame	2,077	2,157	3.86%	7.8%	2005	25.2%
	3	Brick	1,730	1,797	3.86%	17.2%	2006	115.0%
	3	Frame	2,077	2,157	3.86%	7.3%	Combined	183.6%
	4	Brick	1,904	1,978	3.88%	1.7%		
	4	Frame	2,220	2,306	3.85%	5.3%	Number of Policies	
	5	Brick	1,904	1,978	3.88%	5.3%	42	
	5	Frame	2,220	2,306	3.85%	2.3%		
	6	Brick	2,064	2,144	3.89%	3.3%		
	6	Frame	2,428	2,522	3.86%	8.9%		
	7	Brick	2,775	2,882	3.86%	0.0%		
	7	Frame	2,916	3,028	3.86%	6.5%		
	8	Brick	3,549	3,687	3.88%	13.9%		
	8	Frame	4,050	4,206	3.85%	4.7%		
	9	Brick	5,219	5,421	3.87%	3.1%		
	9	Frame	5,560	5,775	3.86%	0.0%		
	10	Brick	7,437	7,724	3.86%	0.0%		
10	Frame	8,266	8,585	3.86%	0.0%			
Revenue Effect with All Changes (including EQ)					3.10%			
Revenue Effect with All Changes Capped at 20% (including EQ)					3.06%			
Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties								
006	1	Brick	1,690	1,658	-1.90%	0.0%	2002	32.8%
	1	Frame	2,029	1,990	-1.94%	0.0%	2003	63.7%
	2	Brick	1,690	1,658	-1.90%	0.0%	2004	43.1%
	2	Frame	2,029	1,990	-1.94%	0.0%	2005	20.7%
	3	Brick	1,690	1,658	-1.90%	27.2%	2006	22.0%
	3	Frame	2,029	1,990	-1.94%	5.6%	Combined	39.3%
	4	Brick	1,861	1,824	-1.97%	18.0%		
	4	Frame	2,170	2,127	-1.96%	13.9%	Number of Policies	
	5	Brick	1,861	1,824	-1.97%	9.6%	15	
	5	Frame	2,170	2,127	-1.96%	17.1%		
	6	Brick	2,017	1,978	-1.94%	0.0%		
	6	Frame	2,373	2,326	-2.00%	0.0%		
	7	Brick	2,711	2,658	-1.94%	0.0%		
	7	Frame	2,849	2,793	-1.96%	0.0%		
	8	Brick	3,468	3,400	-1.95%	8.7%		
	8	Frame	3,957	3,880	-1.96%	0.0%		
	9	Brick	5,100	5,000	-1.96%	0.0%		
	9	Frame	5,432	5,327	-1.94%	0.0%		
	10	Brick	7,267	7,125	-1.95%	0.0%		
10	Frame	8,076	7,918	-1.95%	0.0%			
Revenue Effect with All Changes (including EQ)					-0.02%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-0.02%			

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Ashley, Bradley, Columbia, Hempstead, Lafayette, Miller, and Union Counties								
007	1	Brick	1,647	1,548	-6.04%	0.0%	2002	36.1%
	1	Frame	1,977	1,858	-6.01%	0.0%	2003	38.0%
	2	Brick	1,647	1,548	-6.04%	0.0%	2004	20.7%
	2	Frame	1,977	1,858	-6.01%	0.0%	2005	40.3%
	3	Brick	1,647	1,548	-6.04%	7.0%	2006	22.2%
	3	Frame	1,977	1,858	-6.01%	2.7%	Combined	32.1%
	4	Brick	1,813	1,704	-5.99%	35.1%		
	4	Frame	2,114	1,986	-6.03%	17.8%		
	5	Brick	1,813	1,704	-5.99%	0.0%		
	5	Frame	2,114	1,986	-6.03%	7.2%	Number of Policies	25
	6	Brick	1,966	1,847	-6.08%	0.0%		
	6	Frame	2,311	2,172	-6.02%	2.9%		
	7	Brick	2,642	2,483	-6.04%	0.0%		
	7	Frame	2,777	2,609	-6.06%	4.2%		
	8	Brick	3,379	3,176	-6.01%	4.6%		
	8	Frame	3,856	3,623	-6.04%	0.0%		
	9	Brick	4,969	4,669	-6.03%	13.5%		
	9	Frame	5,294	4,975	-6.03%	5.0%		
	10	Brick	7,082	6,654	-6.05%	0.0%		
10	Frame	7,870	7,396	-6.03%	0.0%			
					Revenue Effect with All Changes (including EQ)	-0.06%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-1.09%		
Garland County and Hot Springs Village in Saline County								
008	1	Brick	1,427	1,208	-15.32%	0.0%	2002	43.8%
	1	Frame	1,713	1,450	-15.35%	0.0%	2003	34.7%
	2	Brick	1,427	1,208	-15.32%	16.5%	2004	46.5%
	2	Frame	1,713	1,450	-15.35%	14.5%	2005	103.5%
	3	Brick	1,427	1,208	-15.32%	0.0%	2006	29.0%
	3	Frame	1,713	1,450	-15.35%	0.0%	Combined	50.5%
	4	Brick	1,570	1,329	-15.34%	0.0%		
	4	Frame	1,831	1,550	-15.36%	0.0%		
	5	Brick	1,570	1,329	-15.34%	6.6%	Number of Policies	228
	5	Frame	1,831	1,550	-15.36%	11.3%		
	6	Brick	1,702	1,442	-15.30%	0.0%		
	6	Frame	2,002	1,695	-15.34%	0.0%		
	7	Brick	2,289	1,938	-15.35%	20.3%		
	7	Frame	2,405	2,036	-15.33%	19.0%		
	8	Brick	2,927	2,478	-15.33%	0.3%		
	8	Frame	3,340	2,828	-15.33%	1.8%		
	9	Brick	4,305	3,644	-15.35%	1.1%		
	9	Frame	4,586	3,882	-15.36%	0.0%		
	10	Brick	6,133	5,193	-15.33%	3.8%		
10	Frame	6,817	5,772	-15.33%	4.8%			
					Revenue Effect with All Changes (including EQ)	-17.32%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-17.32%		

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Treated Ultimate Loss & LAE Ratio	
Pulaski County								
012	1	Brick	1,845	1,876	1.69%	0.0%	2002	40.8%
	1	Frame	2,215	2,253	1.69%	0.0%	2003	142.6%
	2	Brick	1,845	1,876	1.69%	42.6%	2004	28.4%
	2	Frame	2,215	2,253	1.69%	31.6%	2005	88.0%
	3	Brick	1,845	1,876	1.69%	5.9%	2006	32.3%
	3	Frame	2,215	2,253	1.69%	4.3%	Combined	67.6%
	4	Brick	2,031	2,066	1.72%	0.0%		
	4	Frame	2,368	2,408	1.70%	0.5%		
	5	Brick	2,031	2,066	1.72%	4.0%	Number of Policies 267	
	5	Frame	2,368	2,408	1.70%	3.5%		
	6	Brick	2,202	2,239	1.67%	1.0%		
	6	Frame	2,590	2,633	1.66%	4.0%		
	7	Brick	2,959	3,009	1.70%	0.0%		
	7	Frame	3,110	3,163	1.71%	0.8%		
	8	Brick	3,785	3,850	1.72%	0.0%		
	8	Frame	4,319	4,393	1.71%	1.7%		
9	Brick	5,566	5,660	1.70%	0.0%			
9	Frame	5,930	6,030	1.69%	0.0%			
10	Brick	7,933	8,067	1.68%	0.0%			
10	Frame	8,816	8,965	1.70%	0.0%			
					Revenue Effect with All Changes (including EQ)	0.02%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-0.12%		
Benton and Washington Countie								
017	1	Brick	1,161	1,208	4.08%	0.0%	2002	55.5%
	1	Frame	1,393	1,451	4.17%	0.0%	2003	99.7%
	2	Brick	1,161	1,208	4.08%	4.1%	2004	98.3%
	2	Frame	1,393	1,451	4.17%	3.1%	2005	57.6%
	3	Brick	1,161	1,208	4.08%	23.0%	2006	74.6%
	3	Frame	1,393	1,451	4.17%	18.7%	Combined	77.6%
	4	Brick	1,278	1,330	4.09%	7.9%		
	4	Frame	1,489	1,551	4.15%	7.9%	Number of Policies 1,179	
	5	Brick	1,278	1,330	4.09%	3.6%		
	5	Frame	1,489	1,551	4.15%	12.2%		
	6	Brick	1,385	1,443	4.16%	2.1%		
	6	Frame	1,629	1,696	4.11%	3.6%		
	7	Brick	1,861	1,939	4.18%	1.0%		
	7	Frame	1,956	2,037	4.16%	2.8%		
	8	Brick	2,381	2,480	4.17%	2.0%		
	8	Frame	2,717	2,830	4.17%	2.0%		
9	Brick	3,501	3,646	4.15%	0.8%			
9	Frame	3,729	3,885	4.18%	2.6%			
10	Brick	4,989	5,196	4.15%	0.0%			
10	Frame	5,545	5,776	4.16%	0.0%			
					Revenue Effect with All Changes (including EQ)	2.97%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	2.89%		

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Craighead County								
024	1	Brick	1,638	1,637	-0.08%	0.0%	2002	120.8%
	1	Frame	1,967	1,964	-0.14%	0.0%	2003	34.6%
	2	Brick	1,638	1,637	-0.08%	0.0%	2004	21.9%
	2	Frame	1,967	1,964	-0.14%	0.0%	2005	44.4%
	3	Brick	1,638	1,637	-0.08%	36.9%	2006	23.6%
	3	Frame	1,967	1,964	-0.14%	37.1%	Combined	53.1%
	4	Brick	1,804	1,801	-0.17%	0.0%		
	4	Frame	2,103	2,100	-0.15%	0.0%		
	5	Brick	1,804	1,801	-0.17%	0.0%		
	5	Frame	2,103	2,100	-0.15%	0.0%		
	6	Brick	1,955	1,953	-0.13%	5.0%		
	6	Frame	2,299	2,296	-0.13%	21.0%		
	7	Brick	2,628	2,625	-0.13%	0.0%		
	7	Frame	2,762	2,758	-0.14%	0.0%		
	8	Brick	3,361	3,357	-0.12%	0.0%		
	8	Frame	3,835	3,830	-0.14%	0.0%		
	9	Brick	4,942	4,936	-0.11%	0.0%		
9	Frame	5,265	5,258	-0.14%	0.0%			
10	Brick	7,043	7,034	-0.13%	0.0%			
10	Frame	7,828	7,818	-0.13%	0.0%			
							Number of Policies	86
Revenue Effect with All Changes (including EQ)					-0.98%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-0.99%			
Saline County excluding Hot Springs Villag								
026	1	Brick	1,595	1,371	-14.07%	0.0%	2002	37.8%
	1	Frame	1,915	1,645	-14.09%	0.0%	2003	43.7%
	2	Brick	1,595	1,371	-14.07%	0.0%	2004	74.7%
	2	Frame	1,915	1,645	-14.09%	0.0%	2005	34.5%
	3	Brick	1,595	1,371	-14.07%	24.1%	2006	48.4%
	3	Frame	1,915	1,645	-14.09%	25.5%	Combined	48.1%
	4	Brick	1,756	1,508	-14.10%	0.9%		
	4	Frame	2,047	1,759	-14.09%	0.6%		
	5	Brick	1,756	1,508	-14.10%	1.1%		
	5	Frame	2,047	1,759	-14.09%	5.8%		
	6	Brick	1,903	1,636	-14.05%	11.1%		
	6	Frame	2,239	1,923	-14.12%	19.3%		
	7	Brick	2,559	2,197	-14.13%	1.6%		
	7	Frame	2,688	2,310	-14.07%	3.1%		
	8	Brick	3,272	2,811	-14.09%	0.5%		
	8	Frame	3,734	3,208	-14.10%	0.8%		
	9	Brick	4,812	4,134	-14.09%	0.0%		
9	Frame	5,126	4,404	-14.08%	5.7%			
10	Brick	6,857	5,891	-14.08%	0.0%			
10	Frame	7,622	6,548	-14.10%	0.0%			
							Number of Policies	241
Revenue Effect with All Changes (including EQ)					-17.13%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-17.15%			

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Treated Ultimate Loss & LAE Ratio	
Crawford County								
033	1	Brick	1,818	1,622	-10.79%	0.0%	2002	184.7%
	1	Frame	2,182	1,947	-10.76%	0.0%	2003	41.5%
	2	Brick	1,818	1,622	-10.79%	41.1%	2004	39.8%
	2	Frame	2,182	1,947	-10.76%	8.7%	2005	35.5%
	3	Brick	1,818	1,622	-10.79%	0.0%	2006	85.4%
	3	Frame	2,182	1,947	-10.76%	0.0%	Combined	77.0%
	4	Brick	2,000	1,786	-10.70%	6.5%		
	4	Frame	2,332	2,082	-10.73%	0.6%		
	5	Brick	2,000	1,786	-10.70%	8.4%	Number of Policies	
	5	Frame	2,332	2,082	-10.73%	3.9%	443	
	6	Brick	2,169	1,936	-10.76%	16.4%		
	6	Frame	2,550	2,276	-10.75%	5.6%		
	7	Brick	2,915	2,601	-10.76%	0.0%		
	7	Frame	3,063	2,734	-10.75%	0.0%		
	8	Brick	3,728	3,327	-10.75%	3.7%		
	8	Frame	4,254	3,797	-10.74%	1.0%		
	9	Brick	5,482	4,893	-10.74%	0.3%		
	9	Frame	5,841	5,213	-10.75%	0.0%		
	10	Brick	7,813	6,973	-10.76%	2.2%		
10	Frame	8,683	7,750	-10.75%	1.7%			
Revenue Effect with All Changes (including EQ)					-9.91%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-9.93%			
Conway, Faulkner, and Pope Countie								
037	1	Brick	1,284	1,268	-1.26%	0.0%	2002	55.8%
	1	Frame	1,541	1,522	-1.22%	0.0%	2003	188.0%
	2	Brick	1,284	1,268	-1.26%	0.0%	2004	35.8%
	2	Frame	1,541	1,522	-1.22%	0.0%	2005	56.4%
	3	Brick	1,284	1,268	-1.26%	32.1%	2006	85.7%
	3	Frame	1,541	1,522	-1.22%	13.1%	Combined	85.1%
	4	Brick	1,414	1,396	-1.27%	4.9%		
	4	Frame	1,647	1,627	-1.21%	3.6%	Number of Policies	
	5	Brick	1,414	1,396	-1.27%	4.8%	209	
	5	Frame	1,647	1,627	-1.21%	7.5%		
	6	Brick	1,531	1,513	-1.20%	5.8%		
	6	Frame	1,801	1,780	-1.18%	3.0%		
	7	Brick	2,058	2,033	-1.21%	1.5%		
	7	Frame	2,164	2,137	-1.25%	0.7%		
	8	Brick	2,634	2,601	-1.24%	8.7%		
	8	Frame	3,006	2,968	-1.26%	10.4%		
	9	Brick	3,873	3,826	-1.23%	2.2%		
	9	Frame	4,126	4,075	-1.24%	0.2%		
	10	Brick	5,519	5,451	-1.24%	1.5%		
	10	Frame	6,133	6,058	-1.22%	0.0%		
Revenue Effect with All Changes (including EQ)					0.00%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-0.13%			
Total Form SH-3					Revenue Effect with All Changes (including EQ)	-2.74%	Total Number of Policies	
					Revenue Effect with All Changes Capped at 20% (including EQ)	-2.85%	4,575	

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Brick	1,619	1748	7.96%	0.0%	2002	22.4%
	1	Frame	1,943	2099	8.02%	0.0%	2003	20.1%
	2	Brick	1,619	1748	7.96%	0.0%	2004	20.7%
	2	Frame	1,943	2099	8.02%	0.0%	2005	21.4%
	3	Brick	1,619	1748	7.96%	60.0%	2006	17.8%
	3	Frame	1,943	2099	8.02%	0.0%	Combined	20.1%
	4	Brick	1,782	1924	7.96%	0.0%		
	4	Frame	2,077	2244	8.04%	22.1%	Number of Policies	
	5	Brick	1,782	1924	7.96%	17.9%	3	
	5	Frame	2,077	2244	8.04%	0.0%		
	6	Brick	1,931	2086	8.03%	0.0%		
	6	Frame	2,271	2454	8.05%	0.0%		
	7	Brick	2,595	2805	8.08%	0.0%		
	7	Frame	2,728	2947	8.02%	0.0%		
	8	Brick	3,320	3587	8.04%	0.0%		
	8	Frame	3,789	4093	8.01%	0.0%		
	9	Brick	4,883	5275	8.02%	0.0%		
	9	Frame	5,201	5619	8.04%	0.0%		
10	Brick	6,957	7518	8.06%	0.0%			
10	Frame	7,733	8354	8.03%	0.0%			
Revenue Effect with All Changes (including EQ)					-11.04%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-11.04%			
Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Counties								
002	1	Brick	1,651	1552	-6.01%	0.0%	2002	380.0%
	1	Frame	1,983	1863	-6.03%	0.0%	2003	8089.8%
	2	Brick	1,651	1552	-6.01%	0.0%	2004	12.5%
	2	Frame	1,983	1863	-6.03%	0.0%	2005	14.4%
	3	Brick	1,651	1552	-6.01%	0.0%	2006	0.0%
	3	Frame	1,983	1863	-6.03%	0.0%	Combined	2715.0%
	4	Brick	1,819	1709	-6.06%	0.0%		
	4	Frame	2,120	1993	-6.00%	0.0%	Number of Policies	
	5	Brick	1,819	1709	-6.06%	0.0%	0	
	5	Frame	2,120	1993	-6.00%	0.0%		
	6	Brick	1,971	1852	-6.05%	0.0%		
	6	Frame	2,318	2179	-5.98%	0.0%		
	7	Brick	2,649	2490	-6.00%	0.0%		
	7	Frame	2,784	2617	-5.99%	0.0%		
	8	Brick	3,389	3185	-6.01%	0.0%		
	8	Frame	3,866	3635	-5.98%	0.0%		
	9	Brick	4,983	4683	-6.02%	0.0%		
	9	Frame	5,308	4989	-6.00%	0.0%		
	10	Brick	7,101	6675	-6.00%	0.0%		
	10	Frame	7,892	7419	-5.99%	0.0%		
Revenue Effect with All Changes (including EQ)					0.00%			
Revenue Effect with All Changes Capped at 20% (including EQ)					0.00%			

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<u>Zone</u>	<u>Protection Class</u>	<u>Construction Type</u>	<u>Present \$1000 Ded</u>	<u>Proposed \$1000 Ded</u>	<u>Percent Change</u>	<u>Percent Distribution</u>	<u>Accident Year Trended Ultimate Loss & LAE Ratio</u>	
Clay, Cross, Greene, Jackson, Lawrence, Lee, Mississippi, Monroe, Phillips, Poinsett, and St. Francis Counties								
003	1	Brick	2,699	2740	1.52%	0.0%	2002	12.8%
	1	Frame	3,240	3290	1.55%	0.0%	2003	12.5%
	2	Brick	2,699	2740	1.52%	0.0%	2004	17.2%
	2	Frame	3,240	3290	1.55%	0.0%	2005	19.2%
	3	Brick	2,699	2740	1.52%	100.0%	2006	25.1%
	3	Frame	3,240	3290	1.55%	0.0%	Combined	14.3%
	4	Brick	2,971	3017	1.54%	0.0%		
	4	Frame	3,464	3517	1.53%	0.0%	Number of Policies	
	5	Brick	2,971	3017	1.54%	0.0%	1	
	5	Frame	3,464	3517	1.53%	0.0%		
	6	Brick	3,221	3270	1.52%	0.0%		
	6	Frame	3,788	3846	1.52%	0.0%		
	7	Brick	4,329	4396	1.54%	0.0%		
	7	Frame	4,549	4618	1.53%	0.0%		
	8	Brick	5,537	5623	1.56%	0.0%		
	8	Frame	6,318	6415	1.54%	0.0%		
	9	Brick	8,142	8268	1.55%	0.0%		
9	Frame	8,673	8808	1.55%	0.0%			
10	Brick	11,602	11781	1.54%	0.0%			
10	Frame	12,895	13094	1.54%	0.0%			
Revenue Effect with All Changes (including EQ)					-19.21%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-19.21%			
Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties								
004	1	Brick	1,695	1577	-6.95%	0.0%	2002	21.9%
	1	Frame	2,034	1893	-6.92%	0.0%	2003	20.1%
	2	Brick	1,695	1577	-6.95%	0.0%	2004	17.7%
	2	Frame	2,034	1893	-6.92%	0.0%	2005	151.8%
	3	Brick	1,695	1577	-6.95%	0.0%	2006	810.0%
	3	Frame	2,034	1893	-6.92%	0.0%	Combined	102.0%
	4	Brick	1,865	1735	-6.96%	0.0%		
	4	Frame	2,174	2022	-6.97%	0.0%	Number of Policies	
	5	Brick	1,865	1735	-6.96%	0.0%	0	
	5	Frame	2,174	2022	-6.97%	0.0%		
	6	Brick	2,022	1880	-7.00%	0.0%		
	6	Frame	2,377	2212	-6.93%	0.0%		
	7	Brick	2,717	2529	-6.91%	0.0%		
	7	Frame	2,856	2657	-6.95%	0.0%		
	8	Brick	3,475	3235	-6.90%	0.0%		
	8	Frame	3,966	3691	-6.94%	0.0%		
	9	Brick	5,111	4757	-6.92%	0.0%		
	9	Frame	5,444	5067	-6.93%	0.0%		
	10	Brick	7,282	6779	-6.91%	0.0%		
10	Frame	8,094	7532	-6.94%	0.0%			
Revenue Effect with All Changes (including EQ)					0.00%			
Revenue Effect with All Changes Capped at 20% (including EQ)					0.00%			

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Arkansas, Lonoke, Prairie, White, and Woodruff Counties								
005	1	Brick	2,102	2228	6.00%	0.0%	2002	89.9%
	1	Frame	2,523	2674	6.00%	0.0%	2003	29.6%
	2	Brick	2,102	2228	6.00%	0.0%	2004	27.3%
	2	Frame	2,523	2674	6.00%	0.0%	2005	22.0%
	3	Brick	2,102	2228	6.00%	0.0%	2006	19.1%
	3	Frame	2,523	2674	6.00%	100.0%	Combined	53.6%
	4	Brick	2,313	2453	6.05%	0.0%		
	4	Frame	2,697	2859	6.00%	0.0%	Number of Policies	
	5	Brick	2,313	2453	6.05%	0.0%	1	
	5	Frame	2,697	2859	6.00%	0.0%		
	6	Brick	2,508	2660	6.04%	0.0%		
	6	Frame	2,949	3127	6.04%	0.0%		
	7	Brick	3,371	3574	6.03%	0.0%		
	7	Frame	3,542	3756	6.03%	0.0%		
	8	Brick	4,311	4572	6.05%	0.0%		
	8	Frame	4,919	5215	6.02%	0.0%		
	9	Brick	6,340	6721	6.02%	0.0%		
	9	Frame	6,753	7161	6.05%	0.0%		
	10	Brick	9,034	9578	6.02%	0.0%		
	10	Frame	10,041	10646	6.02%	0.0%		
Revenue Effect with All Changes (including EQ)					-20.35%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-20.35%			
Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties								
006	1	Brick	2,054	2055	0.07%	0.0%	2002	25.2%
	1	Frame	2,466	2467	0.03%	0.0%	2003	24.4%
	2	Brick	2,054	2055	0.07%	0.0%	2004	21.2%
	2	Frame	2,466	2467	0.03%	0.0%	2005	22.7%
	3	Brick	2,054	2055	0.07%	69.4%	2006	23.1%
	3	Frame	2,466	2467	0.03%	0.0%	Combined	23.4%
	4	Brick	2,262	2262	0.00%	30.6%		
	4	Frame	2,636	2638	0.09%	0.0%	Number of Policies	
	5	Brick	2,262	2262	0.00%	0.0%	3	
	5	Frame	2,636	2638	0.09%	0.0%		
	6	Brick	2,451	2453	0.08%	0.0%		
	6	Frame	2,883	2884	0.04%	0.0%		
	7	Brick	3,294	3297	0.08%	0.0%		
	7	Frame	3,461	3463	0.06%	0.0%		
	8	Brick	4,214	4217	0.06%	0.0%		
	8	Frame	4,808	4810	0.05%	0.0%		
	9	Brick	6,196	6200	0.06%	0.0%		
	9	Frame	6,601	6605	0.06%	0.0%		
	10	Brick	8,829	8835	0.07%	0.0%		
	10	Frame	9,813	9819	0.06%	0.0%		
Revenue Effect with All Changes (including EQ)					-7.47%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-7.47%			

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Ashley, Bradley, Columbia, Hempstead, Lafayette, Miller, and Union Counties								
007	1	Brick	2,001	1919	-4.12%	0.0%	2002	19.3%
	1	Frame	2,402	2304	-4.06%	0.0%	2003	79.2%
	2	Brick	2,001	1919	-4.12%	0.0%	2004	16.1%
	2	Frame	2,402	2304	-4.06%	0.0%	2005	16.7%
	3	Brick	2,001	1919	-4.12%	0.0%	2006	16.3%
	3	Frame	2,402	2304	-4.06%	0.0%	Combined	30.9%
	4	Brick	2,202	2114	-4.01%	0.0%	Number of Policies	
	4	Frame	2,567	2463	-4.03%	0.0%	0	
	5	Brick	2,202	2114	-4.01%	0.0%		
	5	Frame	2,567	2463	-4.03%	0.0%		
	6	Brick	2,388	2290	-4.12%	0.0%		
	6	Frame	2,808	2693	-4.08%	0.0%		
	7	Brick	3,209	3078	-4.07%	0.0%		
	7	Frame	3,372	3235	-4.06%	0.0%		
	8	Brick	4,105	3938	-4.07%	0.0%		
	8	Frame	4,684	4492	-4.09%	0.0%		
	9	Brick	6,036	5790	-4.08%	0.0%		
	9	Frame	6,430	6168	-4.07%	0.0%		
	10	Brick	8,601	8250	-4.08%	0.0%		
	10	Frame	9,560	9170	-4.08%	0.0%		
Revenue Effect with All Changes (including EQ)					0.00%			
Revenue Effect with All Changes Capped at 20% (including EQ)					0.00%			
Garland County and Hot Springs Village in Saline County								
008	1	Brick	1,733	1499	-13.51%	0.0%	2002	75.9%
	1	Frame	2,081	1798	-13.61%	0.0%	2003	46.0%
	2	Brick	1,733	1499	-13.51%	26.1%	2004	26.0%
	2	Frame	2,081	1798	-13.61%	0.0%	2005	103.4%
	3	Brick	1,733	1499	-13.51%	0.0%	2006	16.9%
	3	Frame	2,081	1798	-13.61%	0.0%	Combined	56.5%
	4	Brick	1,908	1648	-13.61%	0.0%	Number of Policies	
	4	Frame	2,225	1922	-13.63%	0.0%	13	
	5	Brick	1,908	1648	-13.61%	13.2%		
	5	Frame	2,225	1922	-13.63%	17.5%		
	6	Brick	2,068	1787	-13.58%	0.0%		
	6	Frame	2,433	2102	-13.61%	0.0%		
	7	Brick	2,780	2403	-13.56%	12.6%		
	7	Frame	2,922	2525	-13.59%	30.6%		
	8	Brick	3,556	3073	-13.58%	0.0%		
	8	Frame	4,059	3506	-13.61%	0.0%		
	9	Brick	5,230	4519	-13.60%	0.0%		
	9	Frame	5,572	4813	-13.61%	0.0%		
	10	Brick	7,453	6440	-13.60%	0.0%		
	10	Frame	8,283	7157	-13.59%	0.0%		
Revenue Effect with All Changes (including EQ)					-21.07%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-21.07%			

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Sebastian County								
009	1	Brick	1,953	1988	1.77%	0.0%	2002	149.1%
	1	Frame	2,344	2386	1.79%	0.0%	2003	52.8%
	2	Brick	1,953	1988	1.77%	78.3%	2004	32.3%
	2	Frame	2,344	2386	1.79%	4.9%	2005	75.9%
	3	Brick	1,953	1988	1.77%	9.5%	2006	47.4%
	3	Frame	2,344	2386	1.79%	0.0%	Combined	76.7%
	4	Brick	2,149	2187	1.76%	4.5%	Number of Policies	
	4	Frame	2,506	2550	1.77%	0.0%	46	
	5	Brick	2,149	2187	1.76%	2.9%		
	5	Frame	2,506	2550	1.77%	0.0%		
	6	Brick	2,330	2371	1.77%	0.0%		
	6	Frame	2,740	2789	1.78%	0.0%		
	7	Brick	3,131	3187	1.80%	0.0%		
	7	Frame	3,291	3350	1.78%	0.0%		
	8	Brick	4,006	4077	1.77%	0.0%		
	8	Frame	4,571	4651	1.76%	0.0%		
	9	Brick	5,889	5995	1.81%	0.0%		
	9	Frame	6,274	6387	1.79%	0.0%		
	10	Brick	8,393	8544	1.79%	0.0%		
	10	Frame	9,328	9495	1.80%	0.0%		
Revenue Effect with All Changes (including EQ)					-6.02%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-6.02%			
Crittenden County								
010	1	Brick	2,524	2561	1.46%	0.0%	2002	24.7%
	1	Frame	3,030	3074	1.45%	0.0%	2003	21.6%
	2	Brick	2,524	2561	1.46%	0.0%	2004	0.0%
	2	Frame	3,030	3074	1.45%	0.0%	2005	0.0%
	3	Brick	2,524	2561	1.46%	0.0%	2006	0.0%
	3	Frame	3,030	3074	1.45%	0.0%	Combined	24.0%
	4	Brick	2,779	2820	1.46%	0.0%	Number of Policies	
	4	Frame	3,240	3286	1.42%	0.0%	0	
	5	Brick	2,779	2820	1.46%	0.0%		
	5	Frame	3,240	3286	1.42%	0.0%		
	6	Brick	3,012	3056	1.46%	0.0%		
	6	Frame	3,542	3593	1.45%	0.0%		
	7	Brick	4,049	4108	1.44%	0.0%		
	7	Frame	4,255	4316	1.44%	0.0%		
	8	Brick	5,179	5253	1.44%	0.0%		
	8	Frame	5,910	5995	1.44%	0.0%		
	9	Brick	7,615	7726	1.46%	0.0%		
	9	Frame	8,113	8231	1.45%	0.0%		
	10	Brick	10,852	11009	1.45%	0.0%		
	10	Frame	12,061	12236	1.45%	0.0%		
Revenue Effect with All Changes (including EQ)					0.00%			
Revenue Effect with All Changes Capped at 20% (including EQ)					0.00%			

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Pulaski County								
012	1	Brick	2,242	2327	3.78%	0.0%	2002	37.0%
	1	Frame	2,691	2793	3.79%	0.0%	2003	42.7%
	2	Brick	2,242	2327	3.78%	51.9%	2004	45.0%
	2	Frame	2,691	2793	3.79%	24.9%	2005	39.8%
	3	Brick	2,242	2327	3.78%	0.0%	2006	18.0%
	3	Frame	2,691	2793	3.79%	7.6%	Combined	37.2%
	4	Brick	2,468	2562	3.81%	0.0%		
	4	Frame	2,877	2986	3.79%	0.0%	Number of Policies	
	5	Brick	2,468	2562	3.81%	2.3%	32	
	5	Frame	2,877	2986	3.79%	2.9%		
	6	Brick	2,675	2776	3.78%	10.4%		
	6	Frame	3,146	3265	3.78%	0.0%		
	7	Brick	3,595	3731	3.79%	0.0%		
	7	Frame	3,779	3922	3.78%	0.0%		
	8	Brick	4,600	4774	3.79%	0.0%		
	8	Frame	5,248	5447	3.80%	0.0%		
	9	Brick	6,763	7019	3.79%	0.0%		
	9	Frame	7,205	7477	3.78%	0.0%		
	10	Brick	9,638	10002	3.78%	0.0%		
10	Frame	10,711	11117	3.79%	0.0%			
Revenue Effect with All Changes (including EQ)					-5.58%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-5.58%			
Benton and Washington Counties								
017	1	Brick	1,409	1499	6.38%	0.0%	2002	27.5%
	1	Frame	1,692	1800	6.38%	0.0%	2003	105.7%
	2	Brick	1,409	1499	6.38%	9.5%	2004	56.5%
	2	Frame	1,692	1800	6.38%	1.3%	2005	25.3%
	3	Brick	1,409	1499	6.38%	11.0%	2006	27.6%
	3	Frame	1,692	1800	6.38%	39.8%	Combined	48.4%
	4	Brick	1,552	1649	6.27%	13.5%		
	4	Frame	1,809	1923	6.29%	19.0%	Number of Policies	
	5	Brick	1,552	1649	6.27%	0.0%	40	
	5	Frame	1,809	1923	6.29%	0.0%		
	6	Brick	1,683	1789	6.31%	0.0%		
	6	Frame	1,979	2103	6.27%	0.0%		
	7	Brick	2,262	2404	6.28%	0.0%		
	7	Frame	2,376	2526	6.31%	0.0%		
	8	Brick	2,892	3076	6.37%	0.0%		
	8	Frame	3,300	3510	6.35%	6.0%		
	9	Brick	4,253	4522	6.32%	0.0%		
	9	Frame	4,531	4818	6.33%	0.0%		
	10	Brick	6,060	6443	6.31%	0.0%		
10	Frame	6,736	7162	6.33%	0.0%			
Revenue Effect with All Changes (including EQ)					-2.77%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-2.84%			

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Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Craighead County								
024	1	Brick	1,990	2030	2.01%	0.0%	2002	55.5%
	1	Frame	2,389	2436	1.96%	0.0%	2003	11.5%
	2	Brick	1,990	2030	2.01%	0.0%	2004	13.2%
	2	Frame	2,389	2436	1.96%	0.0%	2005	22.3%
	3	Brick	1,990	2030	2.01%	76.9%	2006	11.7%
	3	Frame	2,389	2436	1.96%	8.2%	Combined	25.4%
	4	Brick	2,190	2233	1.98%	0.0%		
	4	Frame	2,554	2603	1.93%	0.0%	Number of Policies	
	5	Brick	2,190	2233	1.98%	0.0%	9	
	5	Frame	2,554	2603	1.93%	0.0%		
	6	Brick	2,375	2421	1.94%	0.0%		
	6	Frame	2,793	2847	1.94%	0.0%		
	7	Brick	3,191	3254	1.98%	14.9%		
	7	Frame	3,354	3420	1.95%	0.0%		
	8	Brick	4,082	4163	1.98%	0.0%		
	8	Frame	4,658	4749	1.95%	0.0%		
	9	Brick	6,004	6122	1.96%	0.0%		
	9	Frame	6,396	6519	1.92%	0.0%		
10	Brick	8,555	8723	1.96%	0.0%			
10	Frame	9,508	9694	1.95%	0.0%			
Revenue Effect with All Changes (including EQ)					-5.70%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-5.70%			
Saline County excluding Hot Springs Village								
026	1	Brick	1,936	1699	-12.23%	0.0%	2002	40.7%
	1	Frame	2,325	2039	-12.28%	0.0%	2003	43.2%
	2	Brick	1,936	1699	-12.23%	0.0%	2004	19.7%
	2	Frame	2,325	2039	-12.28%	0.0%	2005	20.0%
	3	Brick	1,936	1699	-12.23%	32.9%	2006	20.5%
	3	Frame	2,325	2039	-12.28%	13.1%	Combined	31.1%
	4	Brick	2,132	1871	-12.25%	0.0%		
	4	Frame	2,486	2180	-12.29%	6.9%	Number of Policies	
	5	Brick	2,132	1871	-12.25%	0.0%	14	
	5	Frame	2,486	2180	-12.29%	0.0%		
	6	Brick	2,311	2028	-12.26%	18.3%		
	6	Frame	2,718	2384	-12.29%	7.3%		
	7	Brick	3,106	2725	-12.26%	10.0%		
	7	Frame	3,265	2864	-12.28%	0.0%		
	8	Brick	3,973	3485	-12.28%	0.0%		
	8	Frame	4,534	3977	-12.28%	11.5%		
	9	Brick	5,843	5126	-12.27%	0.0%		
	9	Frame	6,225	5461	-12.27%	0.0%		
10	Brick	8,327	7306	-12.27%	0.0%			
10	Frame	9,255	8119	-12.28%	0.0%			
Revenue Effect with All Changes (including EQ)					-12.43%			
Revenue Effect with All Changes Capped at 20% (including EQ)					-12.43%			

American National Property And Casualty Company
Homeowners
Arkansas
Base Rates - Form SH-7
Cov. A = \$150,000 Cov. E = \$300,000 Cov. F = \$2,000

Zone	Protection Class	Construction Type	Present \$1000 Ded	Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Crawford County								
033	1	Brick	2,208	2011	-8.93%	0.0%	2002	24.4%
	1	Frame	2,650	2415	-8.88%	0.0%	2003	19.7%
	2	Brick	2,208	2011	-8.93%	78.8%	2004	20.3%
	2	Frame	2,650	2415	-8.88%	10.2%	2005	18.8%
	3	Brick	2,208	2011	-8.93%	0.0%	2006	17.2%
	3	Frame	2,650	2415	-8.88%	0.0%	Combined	20.7%
	4	Brick	2,430	2214	-8.87%	0.0%		
	4	Frame	2,833	2581	-8.89%	0.0%	Number of Policies	
	5	Brick	2,430	2214	-8.87%	0.0%	9	
	5	Frame	2,833	2581	-8.89%	0.0%		
	6	Brick	2,634	2400	-8.89%	11.0%		
	6	Frame	3,099	2822	-8.95%	0.0%		
	7	Brick	3,541	3226	-8.91%	0.0%		
	7	Frame	3,721	3390	-8.90%	0.0%		
	8	Brick	4,530	4126	-8.93%	0.0%		
	8	Frame	5,168	4709	-8.89%	0.0%		
	9	Brick	6,660	6067	-8.90%	0.0%		
	9	Frame	7,095	6464	-8.90%	0.0%		
	10	Brick	9,491	8646	-8.90%	0.0%		
10	Frame	10,548	9610	-8.89%	0.0%			
				Revenue Effect with All Changes (including EQ)	-8.83%			
				Revenue Effect with All Changes Capped at 20% (including EQ)	-8.83%			
Conway, Faulkner, and Pope Counties								
037	1	Brick	1,560	1572	0.77%	0.0%	2002	34.8%
	1	Frame	1,872	1888	0.85%	0.0%	2003	36.3%
	2	Brick	1,560	1572	0.77%	0.0%	2004	34.8%
	2	Frame	1,872	1888	0.85%	0.0%	2005	37.3%
	3	Brick	1,560	1572	0.77%	100.0%	2006	37.0%
	3	Frame	1,872	1888	0.85%	0.0%	Combined	35.9%
	4	Brick	1,716	1731	0.87%	0.0%		
	4	Frame	2,001	2017	0.81%	0.0%	Number of Policies	
	5	Brick	1,716	1731	0.87%	0.0%	3	
	5	Frame	2,001	2017	0.81%	0.0%		
	6	Brick	1,861	1875	0.76%	0.0%		
	6	Frame	2,188	2207	0.86%	0.0%		
	7	Brick	2,500	2521	0.83%	0.0%		
	7	Frame	2,628	2650	0.84%	0.0%		
	8	Brick	3,199	3226	0.83%	0.0%		
	8	Frame	3,649	3680	0.86%	0.0%		
	9	Brick	4,703	4744	0.86%	0.0%		
	9	Frame	5,010	5053	0.86%	0.0%		
	10	Brick	6,702	6759	0.84%	0.0%		
10	Frame	7,449	7512	0.85%	0.0%			
				Revenue Effect with All Changes (including EQ)	-8.51%			
				Revenue Effect with All Changes Capped at 20% (including EQ)	-8.51%			
Total Form SH-7				Revenue Effect with All Changes (including EQ)	-7.21%		Total Number of Policies	
				Revenue Effect with All Changes Capped at 20% (including EQ)	-7.23%		174	

American National Property And Casualty Company
Homeowners
Arkansas
Base Rates - Form SH-4
Cov. C = \$20,000 Cov. E = \$100,000 Cov. F = \$1,000

Group	Protection Class	Number of Families	Present \$1,000 Ded	Proposed \$1,000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Zones 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 17, 24, 26, 33, and 37								
001	1	1-4 Family	157	157	0.00%	0.0%	2002	90.8%
	1	All Other	167	167	0.00%	0.0%	2003	60.1%
	2	1-4 Family	157	157	0.00%	34.0%	2004	10.1%
	2	All Other	167	167	0.00%	2.3%	2005	74.5%
	3	1-4 Family	157	157	0.00%	23.1%	2006	24.9%
	3	All Other	167	167	0.00%	1.7%	Combined	50.7%
	4	1-4 Family	157	157	0.00%	15.0%	Number of Policies 347	
	4	All Other	167	167	0.00%	0.9%		
	5	1-4 Family	157	157	0.00%	0.0%		
	5	All Other	167	167	0.00%	9.8%		
	6	1-4 Family	157	157	0.00%	0.6%		
	6	All Other	157	157	0.00%	4.9%		
	7	1-4 Family	167	167	0.00%	0.0%		
	7	All Other	157	157	0.00%	2.9%		
	7	All Other	175	175	0.00%	0.0%		
	8	1-4 Family	170	170	0.00%	1.4%		
	8	All Other	175	175	0.00%	0.0%		
	9	1-4 Family	234	234	0.00%	1.7%		
	9	All Other	256	256	0.00%	0.0%		
10	1-4 Family	252	252	0.00%	1.7%			
10	All Other	282	282	0.00%	0.0%			
					Revenue Effect with All Changes (including EQ)	-0.86%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-0.86%		
Zone 12								
002	1	1-4 Family	194	194	0.00%	0.0%	2002	46.9%
	1	All Other	206	206	0.00%	0.0%	2003	0.0%
	2	1-4 Family	194	194	0.00%	68.4%	2004	0.0%
	2	All Other	206	206	0.00%	5.3%	2005	0.0%
	3	1-4 Family	194	194	0.00%	15.8%	2006	0.0%
	3	All Other	206	206	0.00%	0.0%	Combined	10.9%
	4	1-4 Family	194	194	0.00%	0.0%	Number of Policies 19	
	4	All Other	206	206	0.00%	0.0%		
	5	1-4 Family	194	194	0.00%	5.3%		
	5	All Other	206	206	0.00%	0.0%		
	6	1-4 Family	194	194	0.00%	5.3%		
	6	All Other	206	206	0.00%	0.0%		
	7	1-4 Family	194	194	0.00%	0.0%		
	7	All Other	217	217	0.00%	0.0%		
	8	1-4 Family	210	210	0.00%	0.0%		
	8	All Other	217	217	0.00%	0.0%		
	9	1-4 Family	289	289	0.00%	0.0%		
	9	All Other	317	317	0.00%	0.0%		
	10	1-4 Family	311	311	0.00%	0.0%		
10	All Other	348	348	0.00%	0.0%			
					Revenue Effect with All Changes (including EQ)	0.23%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	0.23%		
							Total Number of Policies	
							366	
Total Form SH-4					Revenue Effect with All Changes (including EQ)	-0.79%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-0.79%		

American National Property And Casualty Company
Homeowners
Arkansas
Base Rates - Form SH-6
Cov. A = \$1,000 Cov. C = \$20,000 Cov. E = \$100,000 Cov. F = \$1,000

Group	Protection Class	Number of Families	Present \$1,000 Ded	Proposed \$1,000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Zones 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 17, 24, 26, 33, and 37								
001	1	1-4 Family	201	205	1.99%	0.0%	2002	14.0%
	1	All Other	213	217	1.88%	0.0%	2003	0.0%
	2	1-4 Family	201	205	1.99%	45.5%	2004	0.0%
	2	All Other	213	217	1.88%	0.0%	2005	0.0%
	3	1-4 Family	201	205	1.99%	9.1%	2006	0.0%
	3	All Other	213	217	1.88%	0.0%	Combined	3.1%
	4	1-4 Family	201	205	1.99%	9.1%	Number of Policies 22	
	4	All Other	213	217	1.88%	0.0%		
	5	1-4 Family	201	205	1.99%	13.6%		
	5	All Other	213	217	1.88%	4.5%		
	6	1-4 Family	201	205	1.99%	13.6%		
	6	All Other	213	217	1.88%	0.0%		
	7	1-4 Family	201	205	1.99%	4.5%		
	7	All Other	225	230	2.22%	0.0%		
	8	1-4 Family	217	221	1.84%	0.0%		
	8	All Other	225	230	2.22%	0.0%		
	9	1-4 Family	299	305	2.01%	0.0%		
	9	All Other	328	335	2.13%	0.0%		
	10	1-4 Family	322	328	1.86%	0.0%		
	10	All Other	360	367	1.94%	0.0%		
					Revenue Effect with All Changes (including EQ)	-0.89%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-0.89%		
Zone 12								
002	1	1-4 Family	248	253	2.02%	0.0%	2002	0.0%
	1	All Other	263	268	1.90%	0.0%	2003	0.0%
	2	1-4 Family	248	253	2.02%	100.0%	2004	0.0%
	2	All Other	263	268	1.90%	0.0%	2005	0.0%
	3	1-4 Family	248	253	2.02%	0.0%	2006	0.0%
	3	All Other	263	268	1.90%	0.0%	Combined	0.0%
	4	1-4 Family	248	253	2.02%	0.0%	Number of Policies 5	
	4	All Other	263	268	1.90%	0.0%		
	5	1-4 Family	248	253	2.02%	0.0%		
	5	All Other	263	268	1.90%	0.0%		
	6	1-4 Family	248	253	2.02%	0.0%		
	6	All Other	263	268	1.90%	0.0%		
	7	1-4 Family	248	253	2.02%	0.0%		
	7	All Other	277	283	2.17%	0.0%		
	8	1-4 Family	268	273	1.87%	0.0%		
	8	All Other	277	283	2.17%	0.0%		
	9	1-4 Family	369	376	1.90%	0.0%		
	9	All Other	405	413	1.98%	0.0%		
	10	1-4 Family	397	405	2.02%	0.0%		
	10	All Other	445	454	2.02%	0.0%		
					Revenue Effect with All Changes (including EQ)	0.29%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	0.29%		
							Total Number of Policies	27
Total Form SH-6					Revenue Effect with All Changes (including EQ)	-0.64%		
					Revenue Effect with All Changes Capped at 20% (including EQ)	-0.64%		

American National Property And Casualty Company
Homeowners
Arkansas
Policy Amount Relativities

Form SH-3 - All Zones

Coverage Amount	Present Factor \$1000 Ded	Proposed Factor \$1000 Ded	Percent Change	Percent Distribution
15,000	0.430	0.450	4.74%	0.00%
20,000	0.450	0.469	4.19%	0.00%
25,000	0.463	0.488	5.35%	0.00%
30,000	0.474	0.507	6.86%	0.00%
35,000	0.486	0.525	8.10%	0.00%
40,000	0.497	0.544	9.48%	0.01%
45,000	0.512	0.563	9.99%	0.02%
50,000	0.527	0.582	10.48%	0.03%
55,000	0.541	0.601	11.13%	0.03%
60,000	0.555	0.620	11.75%	0.09%
65,000	0.572	0.639	11.61%	0.16%
70,000	0.591	0.658	11.31%	0.24%
75,000	0.610	0.676	10.85%	0.59%
80,000	0.632	0.695	9.94%	0.61%
85,000	0.653	0.714	9.40%	1.02%
90,000	0.675	0.733	8.60%	1.44%
95,000	0.692	0.751	8.57%	1.35%
100,000	0.707	0.769	8.69%	1.71%
105,000	0.729	0.795	8.94%	1.87%
110,000	0.762	0.821	7.69%	2.47%
115,000	0.782	0.839	7.30%	2.87%
120,000	0.819	0.866	5.68%	2.74%
125,000	0.839	0.893	6.38%	2.99%
130,000	0.870	0.910	4.71%	2.87%
135,000	0.892	0.937	5.09%	2.89%
140,000	0.918	0.955	4.05%	3.25%
145,000	0.948	0.982	3.60%	2.72%
150,000	1.000	1.000	0.00%	3.24%
155,000	1.025	1.029	0.35%	3.12%
160,000	1.051	1.048	-0.31%	3.07%
165,000	1.086	1.077	-0.83%	3.27%
170,000	1.111	1.096	-1.34%	2.53%
175,000	1.136	1.126	-0.92%	2.94%
180,000	1.163	1.152	-0.93%	2.94%
185,000	1.188	1.178	-0.84%	2.11%
190,000	1.213	1.204	-0.74%	2.40%
195,000	1.238	1.231	-0.62%	1.74%
200,000	1.265	1.257	-0.57%	2.29%
205,000	1.293	1.282	-0.88%	1.61%
210,000	1.322	1.307	-1.17%	2.10%
215,000	1.351	1.332	-1.45%	1.32%
220,000	1.382	1.357	-1.80%	1.50%
225,000	1.411	1.382	-2.05%	1.28%
230,000	1.440	1.407	-2.30%	1.15%
235,000	1.470	1.433	-2.53%	1.06%
240,000	1.501	1.458	-2.82%	0.93%
245,000	1.531	1.484	-3.03%	1.23%
250,000	1.561	1.510	-3.24%	1.79%
260,000	1.618	1.558	-3.71%	2.25%
270,000	1.675	1.607	-4.08%	1.99%
280,000	1.734	1.656	-4.48%	1.60%
290,000	1.791	1.705	-4.79%	1.64%
300,000	1.850	1.757	-5.02%	3.88%
350,000	2.123	1.989	-6.28%	4.09%
400,000	2.396	2.256	-5.82%	2.66%
450,000	2.671	2.530	-5.30%	1.89%
500,000	2.947	2.822	-4.27%	0.88%
550,000	3.222	3.084	-4.30%	0.54%
600,000	3.498	3.347	-4.32%	0.91%
650,000	3.774	3.611	-4.32%	0.50%
700,000	4.052	3.876	-4.35%	0.39%
750,000	4.331	4.142	-4.37%	0.34%
800,000	4.605	4.404	-4.36%	0.27%
850,000	4.881	4.668	-4.38%	0.00%
900,000	5.157	4.932	-4.37%	0.00%
950,000	5.434	5.196	-4.39%	0.00%
1,000,000	5.712	5.460	-4.40%	0.26%
1,100,000	6.262	5.986	-4.40%	0.00%
1,200,000	6.813	6.513	-4.41%	0.20%
1,300,000	7.366	7.040	-4.42%	0.00%
1,400,000	7.919	7.568	-4.43%	0.00%
1,500,000	8.473	8.097	-4.43%	0.11%
1,600,000	9.028	8.627	-4.44%	0.00%
1,700,000	9.584	9.158	-4.45%	0.00%
1,800,000	10.141	9.689	-4.45%	0.00%
1,900,000	10.699	10.222	-4.46%	0.00%
2,000,000	11.257	10.755	-4.46%	0.00%
2,100,000	11.818	11.289	-4.47%	0.00%
2,200,000	12.378	11.824	-4.48%	0.00%
2,300,000	12.939	12.359	-4.48%	0.00%
2,400,000	13.502	12.896	-4.49%	0.00%
2,500,000	14.066	13.433	-4.50%	0.00%
Each Addtl 5,000	0.028	0.026	-4.50%	0.00%
Total			0.43%	

American National Property And Casualty Company
Homeowners
Arkansas
Policy Amount Relativities
Form SH-7 - All Zones

Coverage Amount	Present Factor \$1000 Ded	Proposed Factor \$1000 Ded	Percent Change	Percent Distribution
60,000	0.555	0.620	11.75%	0.00%
65,000	0.572	0.639	11.61%	0.00%
70,000	0.591	0.658	11.31%	0.00%
75,000	0.610	0.676	10.85%	0.00%
80,000	0.632	0.695	9.94%	0.00%
85,000	0.653	0.714	9.40%	0.00%
90,000	0.675	0.733	8.60%	0.00%
95,000	0.692	0.751	8.57%	0.00%
100,000	0.707	0.769	8.69%	1.29%
105,000	0.729	0.795	8.94%	0.30%
110,000	0.762	0.821	7.69%	0.85%
115,000	0.782	0.839	7.30%	0.42%
120,000	0.819	0.866	5.68%	1.18%
125,000	0.839	0.893	6.38%	2.60%
130,000	0.870	0.910	4.71%	1.48%
135,000	0.892	0.937	5.09%	3.04%
140,000	0.918	0.955	4.05%	2.01%
145,000	0.948	0.982	3.60%	2.06%
150,000	1.000	1.000	0.00%	2.45%
155,000	1.025	1.029	0.35%	1.74%
160,000	1.051	1.048	-0.31%	2.67%
165,000	1.086	1.077	-0.83%	3.43%
170,000	1.111	1.096	-1.34%	2.98%
175,000	1.136	1.126	-0.92%	0.50%
180,000	1.163	1.152	-0.93%	2.75%
185,000	1.188	1.178	-0.84%	2.18%
190,000	1.213	1.204	-0.74%	0.40%
195,000	1.238	1.231	-0.62%	1.53%
200,000	1.265	1.257	-0.57%	1.08%
205,000	1.293	1.282	-0.88%	1.52%
210,000	1.322	1.307	-1.17%	0.64%
215,000	1.351	1.332	-1.45%	1.41%
220,000	1.382	1.357	-1.80%	1.55%
225,000	1.411	1.382	-2.05%	3.02%
230,000	1.440	1.407	-2.30%	0.63%
235,000	1.470	1.433	-2.53%	1.61%
240,000	1.501	1.458	-2.82%	1.91%
245,000	1.531	1.484	-3.03%	0.70%
250,000	1.561	1.510	-3.24%	0.88%
260,000	1.618	1.558	-3.71%	1.96%
270,000	1.675	1.607	-4.08%	2.17%
280,000	1.734	1.656	-4.48%	1.47%
290,000	1.791	1.705	-4.79%	1.05%
300,000	1.850	1.757	-5.02%	5.06%
350,000	2.123	1.989	-6.28%	8.93%
400,000	2.396	2.256	-5.82%	2.92%
450,000	2.671	2.530	-5.30%	6.37%
500,000	2.947	2.822	-4.27%	4.00%
550,000	3.222	3.084	-4.30%	2.43%
600,000	3.498	3.347	-4.32%	3.46%
650,000	3.774	3.611	-4.32%	0.68%
700,000	4.052	3.876	-4.35%	1.00%
750,000	4.331	4.142	-4.37%	1.45%
800,000	4.605	4.404	-4.36%	0.00%
850,000	4.881	4.668	-4.38%	0.00%
900,000	5.157	4.932	-4.37%	0.00%
950,000	5.434	5.196	-4.39%	1.53%
1,000,000	5.712	5.460	-4.40%	0.00%
1,100,000	6.262	5.986	-4.40%	0.00%
1,200,000	6.813	6.513	-4.41%	0.00%
1,300,000	7.366	7.040	-4.42%	0.00%
1,400,000	7.919	7.568	-4.43%	0.00%
1,500,000	8.473	8.097	-4.43%	0.00%
1,600,000	9.028	8.627	-4.44%	0.00%
1,700,000	9.584	9.158	-4.45%	0.00%
1,800,000	10.141	9.689	-4.45%	0.00%
1,900,000	10.699	10.222	-4.46%	4.70%
2,000,000	11.257	10.755	-4.46%	0.00%
2,100,000	11.818	11.289	-4.47%	0.00%
2,200,000	12.378	11.824	-4.48%	0.00%
2,300,000	12.939	12.359	-4.48%	0.00%
2,400,000	13.502	12.896	-4.49%	0.00%
2,500,000	14.066	13.433	-4.50%	0.00%
Each Add'l				
5,000	0.028	0.026	-4.50%	0.00%
Total			-2.02%	

American National Property And Casualty Company
Homeowners
Arkansas
Policy Amount Relativities
Form SH-4 - All Zones

Coverage Amount	Present Factor	Proposed Factor	Percent Change	Percent Distribution
10,000	0.675	0.675	0.00%	0.45%
15,000	0.846	0.846	0.00%	41.16%
20,000	1.000	1.000	0.00%	11.12%
25,000	1.114	1.114	0.00%	13.01%
30,000	1.234	1.234	0.00%	5.29%
35,000	1.349	1.349	0.00%	3.09%
40,000	1.464	1.464	0.00%	4.36%
45,000	1.579	1.579	0.00%	1.62%
50,000	1.694	1.694	0.00%	7.78%
55,000	1.809	1.809	0.00%	1.94%
60,000	1.924	1.924	0.00%	0.63%
65,000	2.039	2.039	0.00%	1.27%
70,000	2.154	2.154	0.00%	0.52%
75,000	2.269	2.269	0.00%	3.51%
80,000	2.384	2.384	0.00%	0.00%
85,000	2.499	2.499	0.00%	0.00%
90,000	2.614	2.614	0.00%	0.00%
95,000	2.729	2.729	0.00%	0.00%
100,000	2.844	2.844	0.00%	1.80%
Each Add'l				
1,000	0.023	0.023	0.00%	2.46%

American National Property And Casualty Company
Homeowners
Arkansas
Policy Amount Relativities
Form SH-6 - All Zones

Coverage Amount	Present Factor	Proposed Factor	Percent Change	Percent Distribution
10,000	0.675	0.675	0.00%	0.00%
15,000	0.846	0.846	0.00%	0.00%
20,000	1.000	1.000	0.00%	4.55%
25,000	1.114	1.114	0.00%	5.06%
30,000	1.234	1.234	0.00%	8.67%
35,000	1.349	1.349	0.00%	2.04%
40,000	1.464	1.464	0.00%	2.77%
45,000	1.579	1.579	0.00%	3.46%
50,000	1.694	1.694	0.00%	2.95%
55,000	1.809	1.809	0.00%	4.11%
60,000	1.924	1.924	0.00%	2.17%
65,000	2.039	2.039	0.00%	0.00%
70,000	2.154	2.154	0.00%	0.00%
75,000	2.269	2.269	0.00%	4.56%
80,000	2.384	2.384	0.00%	0.00%
85,000	2.499	2.499	0.00%	7.21%
90,000	2.614	2.614	0.00%	0.00%
95,000	2.729	2.729	0.00%	4.20%
100,000	2.844	2.844	0.00%	16.41%
Each Add'l				
1,000	0.023	0.023	0.00%	31.83%

**American National Property And Casualty Company
Homeowners
Arkansas
Proposed Deductible Adjustment Factors**

Forms SH-3 & SH-7

Policy Amount	Deductible						
	\$500	\$1000	\$2000	1%	2%	\$3000	\$5000
15,000	19%	0%	-17%	0%	-17%	-34%	-72%
20,000	19%	0%	-17%	0%	-17%	-34%	-72%
25,000	19%	0%	-17%	0%	-17%	-34%	-72%
30,000	19%	0%	-17%	0%	-17%	-34%	-72%
35,000	19%	0%	-17%	0%	-17%	-34%	-72%
40,000	19%	0%	-17%	0%	-17%	-34%	-72%
45,000	19%	0%	-17%	0%	-17%	-34%	-72%
50,000	19%	0%	-17%	0%	-17%	-34%	-72%
55,000	19%	0%	-17%	0%	-17%	-34%	-72%
60,000	19%	0%	-17%	0%	-17%	-34%	-72%
65,000	19%	0%	-17%	0%	-17%	-34%	-72%
70,000	19%	0%	-17%	0%	-17%	-34%	-72%
75,000	19%	0%	-17%	0%	-17%	-34%	-72%
80,000	19%	0%	-17%	0%	-17%	-34%	-72%
85,000	19%	0%	-17%	0%	-17%	-34%	-72%
90,000	19%	0%	-17%	0%	-17%	-34%	-72%
95,000	19%	0%	-17%	0%	-17%	-34%	-72%
100,000	19%	0%	-17%	0%	-17%	-34%	-72%
105,000	19%	0%	-17%	-1%	-18%	-34%	-70%
110,000	19%	0%	-16%	-2%	-20%	-32%	-68%
115,000	19%	0%	-16%	-2%	-20%	-31%	-67%
120,000	18%	0%	-16%	-3%	-21%	-30%	-64%
125,000	18%	0%	-14%	-4%	-23%	-30%	-63%
130,000	18%	0%	-14%	-4%	-23%	-29%	-62%
135,000	18%	0%	-14%	-5%	-24%	-29%	-59%
140,000	18%	0%	-14%	-5%	-25%	-28%	-58%
145,000	18%	0%	-13%	-6%	-26%	-27%	-57%
150,000	18%	0%	-13%	-6%	-26%	-26%	-56%
155,000	18%	0%	-13%	-7%	-28%	-25%	-54%
160,000	18%	0%	-12%	-7%	-28%	-25%	-53%
165,000	18%	0%	-12%	-7%	-29%	-24%	-52%
170,000	18%	0%	-12%	-7%	-30%	-24%	-51%
175,000	17%	0%	-12%	-8%	-31%	-24%	-50%
200,000	17%	0%	-11%	-11%	-33%	-21%	-45%
250,000	16%	0%	-9%	-14%	-36%	-17%	-36%
350,000	16%	0%	-7%	-16%	-38%	-13%	-28%
500,000	15%	0%	-5%	-19%	-40%	-10%	-19%
750,000	15%	0%	-3%	-20%	-41%	-6%	-14%
1,500,000	15%	0%	-2%	-21%	-41%	-3%	-7%
2,500,000	15%	0%	-1%	-21%	-42%	-2%	-4%

- Minimum 1% Deductible: \$1000
- Minimum 2% Deductible: \$2000

Note: The \$500 All peril deductible is only available for renewal or transfer business that already has this deductible.

**American National Property And Casualty Company
Homeowners
Arkansas
Wind / Hail Deductible Adjustment Factors**

Forms SH-3 & SH-7

Policy Amount	1% Wind/Hail Deductible		
	\$500 / 1%	\$1000 / 1%	\$2000 / 1%
15,000	19%	0%	-17%
20,000	19%	0%	-17%
25,000	19%	0%	-17%
30,000	19%	0%	-17%
35,000	19%	0%	-17%
40,000	19%	0%	-17%
45,000	19%	0%	-17%
50,000	19%	0%	-17%
55,000	18%	0%	-17%
60,000	18%	0%	-17%
65,000	17%	0%	-17%
70,000	17%	0%	-17%
75,000	16%	0%	-17%
80,000	16%	0%	-17%
85,000	16%	0%	-17%
90,000	16%	0%	-17%
95,000	16%	0%	-17%
100,000	16%	0%	-17%
105,000	15%	0%	-17%
110,000	15%	0%	-16%
115,000	15%	0%	-16%
120,000	15%	-1%	-16%
125,000	14%	-1%	-14%
130,000	14%	-1%	-14%
135,000	14%	-1%	-14%
140,000	14%	-1%	-14%
145,000	14%	-1%	-13%
150,000	14%	-1%	-13%
155,000	14%	-1%	-13%
160,000	14%	-1%	-12%
165,000	13%	-1%	-12%
170,000	13%	-1%	-12%
175,000	13%	-2%	-12%
200,000	12%	-2%	-11%
250,000	11%	-3%	-9%
350,000	10%	-3%	-8%
500,000	9%	-4%	-7%
750,000	9%	-4%	-6%
1,500,000	9%	-4%	-5%
2,500,000	9%	-4%	-4%
Wind/Hail Minimum	\$1,000	\$1,000	\$2,000

**American National Property And Casualty Company
Equipment Breakdown Coverage for Homeowners
Rate and Rule Filing Memorandum**

PURPOSE:

These rates and rules were developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB will reinsure 100% of our Equipment Breakdown exposures.

HSB has been a leader in the field of Boiler and Machinery (Equipment Breakdown) Insurance in Commercial lines since 1866. At this time HSB is leveraging its expertise in Equipment Breakdown Insurance to develop a new Personal Lines product. This product provides homeowners with the choice of including Equipment Breakdown coverage on their Homeowners insurance policy.

This coverage option offers homeowners and renters the ability to add Equipment Breakdown coverage for equipment that is currently not covered for this peril by the HO policy. Examples of the Real Property equipment that will be covered are:

- Boilers, water heaters, furnaces
- Central air conditioners
- Deep well pumps
- Elevators and chair lifts
- Back-up generators
- Central vacuums
- Walk-in freezers
- Motors and other mechanical devices attached to and made a permanent part of the dwelling

This coverage will exclude Personal Property such as:

- Kitchen or laundry appliances, including but not limited to, refrigerator, dishwasher, oven, stove, clothes washer or clothes dryer unless they are permanently installed as part of the house.
- Electronic entertainment or computer equipment, including but not limited to television or stereo equipment or any other electronic component used with such electronic entertainment or computer equipment are excluded from coverage.

The premium for this coverage is based on the value of the dwelling, as defined by the Coverage A values.

Coverage A Value Range	0-\$250K	\$250-\$500K	\$500K-\$1M	\$1M-\$5M
Base Rate	\$30	\$48	\$75	\$111

These rates include a \$500 deductible.

An explanation of the development of the rates follows.

Development of Base Rates

Rates were calculated for each tier as follows:

	Coverage A Value Range	0-\$250K	\$251-\$500K	\$501K-\$1M	\$1M-\$5M		
(1)	Frequency	1.05%	1.38%	1.66%	1.97%		
(2)	Severity	\$1,032	\$1,296	\$1,757	\$2,250		
(3)	Loss Cost	\$10.84	\$17.89	\$29.17	\$44.32	equals	(1)*(2)
(4)	LAE	\$2.10	\$2.76	\$3.32	\$3.94		
(5)	Subtotal Loss Cost & LAE	\$12.94	\$20.65	\$32.49	\$48.26		
	<u>Projected Expenses (HSB)</u>						
(6)	HSB Expenses	38.00%	38.00%	38.00%	38.00%		
(7)	HSB's Premium Component	\$20.87	\$33.31	\$52.41	\$77.84		
	<u>Projected Expenses (ANPAC)</u>						
(8)	ANPAC Expenses	30.00%	26.00%	26.00%	26.00%		
(9)	Expense Factor	1.429	1.429	1.429	1.429	equals	1 / (1-0.30)
(10)	Premium:	\$30	\$48	\$75	\$111	equals	(9)*(7)

**American National Property And Casualty Company
Equipment Breakdown Coverage for Homeowners
Rate and Rule Filing Memorandum**

(1) Frequency

Frequency was determined by using HSB's Commercial frequency experience for risks defined as having the same equipment exposures as those found in a home. Equipment considered commonly found in a home generally has an operational life expectancy that is governed by the design and operational characteristics of the specific piece of equipment independent of the equipment size. For that reason, it is assumed that the failure frequency will parallel that of the corresponding equipment of low to moderate sizes found in HSB's commercial claims data.

For the fully developed experience period of 1/01 through 12/04, the frequency of loss was determined to be:

Coverage A Value Range	0-\$250K	\$250-\$500K	\$500K-\$1M	\$1M-\$5M
Frequency	1.05%	1.38%	1.66%	1.97%

(2) Severity

In contrast with frequency, experience clearly shows that repair / replacement costs of equipment objects are governed directly by the size of the equipment. That must be coupled with the fact that equipment normally found in a homeowners setting is much smaller than those normally found in a commercial setting. For this reason, we have not relied on HSB's commercial experience to determine the severity component of the loss cost.

As a substitute for Commercial experience, HSB developed a model that considered the probability of repair versus replacement, along with the distribution of costs associated with the common types of equipment intended to be covered by this insurance.

The mean severity by value range is:

Coverage A Value Range	0-\$250K	\$250-\$500K	\$500K-\$1M	\$1M-\$5M
Severity	\$1,032	\$1,296	\$1,757	\$2,250

(4) LAE

HSB's LAE represents the costs involved in processing a claim. This was based on the experience period from 1/03 through 12/04.

(6) HSB Expenses

HSB	Projected
Other Acq	5.00%
Gen Exp	28.00%
Total Overhead	33.00%
Profit	5.00%
Total Exp	38.00%

(1) Ratio to GEP

(2) WP taxes are included in ANPAC expenses

(8) ANPAC Expenses

	Projected
Client Expense	3.70%
Commission	14.70%
Taxes, License, Fees	2.60%
Profit	9.00%
Total Expense	30.00%

American National Property And Casualty Company and Subsidiaries
Homeowners
Arkansas
New Claim Free Plus Ranges

Present Claim Free Plus				Proposed Claim Free Plus			
ATTRACT Risk Score	Number of Years Claim Free			ATTRACT Risk Score	Number of Years Claim Free		
	<u>0-2</u>	<u>3-5</u>	<u>6+</u>		<u>0-2</u>	<u>3-5</u>	<u>6+</u>
619 and below	0%	10%	15%	619 and below	0%	10%	15%
620 - 729	26%	33%	37%	620 - 674	22%	30%	34%
730 - 809	35%	41%	45%	675 - 729	26%	33%	37%
810 - 899	42%	48%	51%	730 - 769	32%	40%	43%
900 and above	44%	50%	52%	770 - 809	35%	41%	46%
No Hit/No Score	35%	42%	45%	810 - 854	39%	44%	49%
				855 - 899	42%	47%	51%
				900 - 949	45%	50%	54%
				950 and above	48%	53%	56%
				No Hit/No Score	35%	41%	46%

American National Property And Casualty Company
Homeowners
Arkansas
Utilities / Roof Rating Plan

Year of Construction / Update Completion	Utilities			Roof						
	Electrical Service	Heating/Cooling	Plumbing	Roof Age	UL Class				Construction	
					1	2	3	4	Concrete/Clay Tile or Composite Wood Fiber/Cement	Wood Shake or Shingle
Current Calendar Year	-12%	-5%	-12%	-21%	0%	0%	-6%	-9%	-6%	10%
1st Preceding Year	-12%	-5%	-12%	-20%	0%	0%	-6%	-9%	-6%	11%
2nd Preceding Year	-12%	-5%	-12%	-18%	0%	0%	-6%	-9%	-6%	12%
3rd Preceding Year	-12%	-5%	-12%	-17%	0%	0%	-6%	-9%	-6%	13%
4th Preceding Year	-12%	-5%	-12%	-16%	0%	0%	-6%	-9%	-6%	14%
5th Preceding Year	-12%	-4%	-12%	-15%	0%	0%	-5%	-8%	-6%	15%
6th Preceding Year	-12%	-4%	-12%	-14%	0%	0%	-5%	-7%	-5%	16%
7th Preceding Year	-12%	-4%	-12%	-12%	0%	0%	-5%	-7%	-5%	17%
8th Preceding Year	-12%	-4%	-12%	-11%	0%	0%	-4%	-6%	-4%	18%
9th Preceding Year	-12%	-3%	-12%	-9%	0%	0%	-3%	-5%	-4%	19%
10th Preceding Year	-12%	-3%	-12%	-7%	0%	0%	-3%	-5%	-3%	20%
11th Preceding Year	-12%	-3%	-12%	-5%	0%	0%	-2%	-4%	-2%	21%
12th Preceding Year	-12%	-3%	-12%	-3%	0%	0%	-2%	-4%	-1%	22%
13th Preceding Year	-12%	-2%	-12%	-1%	0%	0%	-2%	-4%	-1%	23%
14th Preceding Year	-12%	-2%	-12%	0%	0%	0%	-1%	-3%	0%	24%
15th Preceding Year	-12%	-1%	-12%	0%	0%	0%	-1%	-3%	0%	25%
16th Preceding Year	-12%	-1%	-12%	0%	0%	0%	0%	-2%	0%	26%
17th Preceding Year	-12%	0%	-12%	0%	0%	0%	0%	-2%	0%	27%
18th Preceding Year	-12%	0%	-11%	0%	0%	0%	0%	-1%	0%	28%
19th Preceding Year	-12%	0%	-10%	0%	0%	0%	0%	-1%	0%	29%
20th Preceding Year	-12%	0%	-10%	0%	0%	0%	0%	0%	0%	30%
21st Preceding Year	-12%	0%	-9%	0%	0%	0%	0%	0%	0%	32%
22nd Preceding Year	-12%	0%	-9%	0%	0%	0%	0%	0%	0%	34%
23rd Preceding Year	-11%	0%	-9%	0%	0%	0%	0%	0%	0%	36%
24th Preceding Year	-11%	0%	-8%	0%	0%	0%	0%	0%	0%	38%
25th Preceding Year	-10%	0%	-7%	0%	0%	0%	0%	0%	0%	40%
26th Preceding Years	-9%	0%	-7%	0%	0%	0%	0%	0%	0%	42%
27th Preceding Year	-9%	0%	-6%	0%	0%	0%	0%	0%	0%	44%
28th Preceding Year	-8%	0%	-6%	0%	0%	0%	0%	0%	0%	46%
29th Preceding Year	-8%	0%	-5%	0%	0%	0%	0%	0%	0%	48%
30th Preceding Year	-7%	0%	-5%	0%	0%	0%	0%	0%	0%	50%
31st Preceding Year	-6%	0%	-4%	0%	0%	0%	0%	0%	0%	52%
32nd Preceding Year	-6%	0%	-3%	0%	0%	0%	0%	0%	0%	54%
33rd Preceding Year	-5%	0%	-3%	0%	0%	0%	0%	0%	0%	56%
34th Preceding Year	-4%	0%	-3%	0%	0%	0%	0%	0%	0%	58%
35th Preceding Year	-4%	0%	-2%	0%	0%	0%	0%	0%	0%	60%
36th Preceding Year	-3%	0%	-2%	0%	0%	0%	0%	0%	0%	62%
37th Preceding Year	-2%	0%	-2%	0%	0%	0%	0%	0%	0%	64%
38th Preceding Year	-2%	0%	-1%	0%	0%	0%	0%	0%	0%	66%
39th Preceding Year	-1%	0%	-1%	0%	0%	0%	0%	0%	0%	68%
40th and All Preceding Years	0%	0%	0%	0%	0%	0%	0%	0%	0%	70%

- Each discount is cumulative, with a maximum discount of 50%.

American National Property And Casualty Company
Homeowners
Arkansas
Proposed Utilities / Roof Rating Plan

Year of Construction / Update Completion	Utilities			Roof						
	Age of Home	Heating	Cooling	Roof Age	UL Class				Construction	
					1	2	3	4	Concrete/Clay Tile or Composite Wood Fiber/Cement	Wood Shake or Shingle
Current Calendar Year	-20%	-3%	-3%	-24%	0%	0%	-6%	-9%	-12%	10%
1st Preceding Year	-20%	-3%	-3%	-23%	0%	0%	-6%	-9%	-12%	11%
2nd Preceding Year	-20%	-3%	-3%	-21%	0%	0%	-6%	-9%	-12%	12%
3rd Preceding Year	-20%	-3%	-3%	-20%	0%	0%	-6%	-9%	-12%	13%
4th Preceding Year	-20%	-2%	-3%	-19%	0%	0%	-6%	-9%	-12%	14%
5th Preceding Year	-20%	-2%	-3%	-17%	0%	0%	-5%	-8%	-12%	15%
6th Preceding Year	-20%	-2%	-2%	-15%	0%	0%	-5%	-7%	-11%	16%
7th Preceding Year	-20%	-2%	-2%	-13%	0%	0%	-5%	-7%	-11%	17%
8th Preceding Year	-20%	-2%	-2%	-11%	0%	0%	-4%	-6%	-11%	18%
9th Preceding Year	-20%	-2%	-2%	-9%	0%	0%	-3%	-5%	-11%	19%
10th Preceding Year	-20%	-1%	-2%	-7%	0%	0%	-3%	-5%	-10%	20%
11th Preceding Year	-20%	-1%	-2%	-5%	0%	0%	-2%	-4%	-10%	21%
12th Preceding Year	-20%	-1%	-1%	-3%	0%	0%	-2%	-4%	-10%	22%
13th Preceding Year	-20%	-1%	-1%	-1%	0%	0%	-2%	-4%	-9%	23%
14th Preceding Year	-20%	0%	-1%	0%	0%	0%	-1%	-3%	-9%	24%
15th Preceding Year	-20%	0%	0%	0%	0%	0%	-1%	-3%	-9%	25%
16th Preceding Year	-20%	0%	0%	0%	0%	0%	0%	-2%	-8%	26%
17th Preceding Year	-20%	0%	0%	0%	0%	0%	0%	-2%	-8%	27%
18th Preceding Year	-20%	0%	0%	0%	0%	0%	0%	-1%	-8%	28%
19th Preceding Year	-19%	0%	0%	0%	0%	0%	0%	-1%	-7%	29%
20th Preceding Year	-19%	0%	0%	0%	0%	0%	0%	0%	-7%	30%
21st Preceding Year	-19%	0%	0%	0%	0%	0%	0%	0%	-7%	32%
22nd Preceding Year	-19%	0%	0%	0%	0%	0%	0%	0%	-6%	34%
23rd Preceding Year	-19%	0%	0%	0%	0%	0%	0%	0%	-6%	36%
24th Preceding Year	-19%	0%	0%	0%	0%	0%	0%	0%	-6%	38%
25th Preceding Year	-18%	0%	0%	0%	0%	0%	0%	0%	-5%	40%
26th Preceding Year	-17%	0%	0%	0%	0%	0%	0%	0%	-5%	42%
27th Preceding Year	-16%	0%	0%	0%	0%	0%	0%	0%	-5%	44%
28th Preceding Year	-14%	0%	0%	0%	0%	0%	0%	0%	-4%	46%
29th Preceding Year	-13%	0%	0%	0%	0%	0%	0%	0%	-4%	48%
30th Preceding Year	-12%	0%	0%	0%	0%	0%	0%	0%	-4%	50%
31st Preceding Year	-10%	0%	0%	0%	0%	0%	0%	0%	-3%	52%
32nd Preceding Year	-9%	0%	0%	0%	0%	0%	0%	0%	-3%	54%
33rd Preceding Year	-8%	0%	0%	0%	0%	0%	0%	0%	-3%	56%
34th Preceding Year	-7%	0%	0%	0%	0%	0%	0%	0%	-2%	58%
35th Preceding Year	-6%	0%	0%	0%	0%	0%	0%	0%	-2%	60%
36th Preceding Year	-5%	0%	0%	0%	0%	0%	0%	0%	-2%	62%
37th Preceding Year	-4%	0%	0%	0%	0%	0%	0%	0%	-1%	64%
38th Preceding Year	-3%	0%	0%	0%	0%	0%	0%	0%	-1%	66%
39th Preceding Year	-2%	0%	0%	0%	0%	0%	0%	0%	-1%	68%
40th and All Preceding Years	0%	0%	0%	0%	0%	0%	0%	0%	0%	70%

- Each discount is cumulative, with a maximum discount of 50%.

American National Property And Casualty Company
Homeowners
Rate Level History

	Effective	Percent Change				
	Date	SH-3	SH-7	SH-4	SH-6	Total
Rate Review	3/1/2007	0.27%	-4.58%	-0.46%	-0.62%	0.00%
Rate Review	11/30/2004	2.60%	2.00%	-3.10%	-2.30%	2.50%
Rate Review	5/10/03	52.95%	22.39%	12.35%	10.34%	48.71%
Rate Review	4/15/02	24.82%	29.88%	5.45%	-3.30%	25.27%

American National Property And Casualty Company
Arkansas
Homeowners
Actuarial Memorandum

The purpose of this filing is to implement several changes to the homeowners program as detailed in this memorandum and to decrease the overall rate level due to our historical experience in the state. We are proposing to decrease our non-earthquake overall rate level by -3.0% resulting in an annual revenue effect of \$-129,216. We will continue to cap our increase due to rate change alone to 20% per year. The capped rate change is -3.1% with a revenue impact of -\$133,387. This memorandum and accompanying exhibits describe the underlying data and ratemaking methodologies used to develop our overall Homeowners indication of -3.3%.

Exhibit I – Rate Level Indications - Rate level indications are displayed on Page 1 of this exhibit. For credibility reasons we have grouped our experience by dwelling and contents forms. The trended ultimate loss and LAE ratio for each group is calculated as five years of trended ultimate loss and LAE divided by five years of trended earned premium at present rates (EPPR). Since our experience is not fully credible for some forms, the trended ultimate loss and LAE ratio is credibility weighted with our trended permissible loss and LAE ratio. The trend period used for the permissible loss and LAE ratio is 1 year. The standard for full credibility is 40,000 earned house years.

On Page 2, five years of Arkansas experience are developed by form. The earned premiums for each year are net of CASHBACK, write-off, inland marine, and earthquake and have been adjusted to current rate levels. The resulting EPPR are adjusted for premium trend. Accident year losses are valued as of 12/31/06. The accident year incurred losses exclude catastrophe losses for forms SH-3 and SH-7 and includes all losses for forms SH-4 and SH-6. The losses were then trended, developed to ultimate, and adjusted for LAE. For forms SH-3 and SH-7 catastrophe losses are the sum of such losses by zone, which are calculated as the product of the catastrophe provision developed on Exhibit VI and earned exposures.

Exhibit II – Premium Trend - Premium trend is the product of the current amount factor, the trended amount factor, and an insurance to value provision. To estimate the annual change for the current amount factor, the historical EPPR is fitted to a curve and the annual change is selected using a 5-point fit. The current amount factor (CAF) is calculated as the selected CAF annual change trended from the mid-point of each respective year to 6/30/06. The trended amount factor is calculated as the selected annual TAF change trended from the average earned date 6/30/06 to 3/25/09. The premium trend factors are the product of the respective current amount factors and the trended amount factors.

Exhibit III – Loss Trend - Page 1 of this exhibit displays our loss trend factors for Dwelling (SH-3 and SH-7) and Contents (SH-4 and SH-6) Forms separately. The data supporting our loss trends is ISS Fast Track data and excludes catastrophes. Loss trend is the product of the Current Cost Factor (CCF) and the Trended Cost Factor (TCF).

The CCF adjusts the cost level existing at the midpoint of each previous accident year to the cost level existing at the midpoint of the latest experience period. The CCF is calculated as the selected CCF annual change trended from the mid-point of each respective year to 6/30/06.

The TCF adjusts the cost level at 6/30/06 to the cost level expected at 3/25/09. It is calculated by trending the selected TCF annual change to the appropriate cost date. Pages 2-5 display the annual growth factors for various exponential fits for both Arkansas and Countrywide.

American National Property And Casualty Company
Arkansas
Homeowners
Actuarial Memorandum

Credibility-weighted factors are displayed on pages 6 and 7. The credibility procedure is based on the variance of the residuals from each exponential fit. Specifically, the inverse of the variance for both Arkansas and Countrywide is determined and the credibility weight is calculated as the proportion of each source's variance inverse to the total. For example, if the variance for Arkansas is X and the variance for Countrywide is Y, then the weight for Arkansas is calculated as $(1/X)/[(1/X)+(1/Y)]$. After developing the credibility-weighted change, an annual change is selected based on recent trends. At the bottom of pages 6 and 7, our selected annual CCF and TCF changes are displayed for Dwelling and Contents forms, respectively.

Exhibit IV – Loss Development Factors - The loss development factors used to adjust the accident year losses in Exhibit I to ultimate cost are derived in this exhibit. Countrywide non-catastrophe data excluding Texas is used.

Exhibit V – Loss Adjustment Expense Factors - This exhibit displays the data utilized to calculate the companywide loss adjustment expense factors used in Exhibit I. Companywide calendar year data is used since Arkansas's data is not fully credible.

Exhibit VI – Catastrophe Provision - Due to the infrequent nature of catastrophes, we have developed a catastrophe pure premium using catastrophe experience from the past 14 accident years for Arkansas, Colorado, Kansas, Missouri, Nebraska, and Oklahoma. The catastrophe frequency and severity are calculated for each year from 1/1/93 to 12/31/06. The severities have been developed to ultimate using the development factors displayed in Exhibit IV and have been adjusted for the change in exposure using the annual percent change in our average policy amount. The average severity is then trended from 12/31/99 to 3/25/09 using a linear fit of our regional historical experience. The trended catastrophe pure premium is the product of the average frequency and trended severity.

To estimate the catastrophe exposure for each state in the region, a relativity is assigned based on the results of a wind and hail model. Wind and hail losses by state are estimated using Version 8.0 of the AIR Classic 2 model. The average modeled loss per policy is determined by state, and this is divided by the regional average modeled loss per policy to calculate each state's catastrophe relativity. These relativities can be seen on Page 2. The catastrophe provision for each state is the trended ultimate pure premium for the region multiplied by the relativity for each state.

Given the volatility of catastrophe experience, we have included a risk provision in our catastrophe provision. The risk provision, which is based upon a paper by Rodney Kreps published in the 1990 Proceedings of the Casualty Actuarial Society, is defined to be our target return of 15.8% multiplied by three times the standard deviation of the CPI trended countrywide catastrophe pure premium. Three standard deviations is used to insure that we are 99% confident that the risk provision will be adequate.

Since this catastrophe data cannot be separated by form, the catastrophe procedure is not used for Forms SH-4 and SH-6.

Exhibit VII – Estimated Effect of Investment Income - This exhibit develops the underwriting profit provision. This factor is based upon the estimated effect of investment earnings on unearned premium

American National Property And Casualty Company
Arkansas
Homeowners
Actuarial Memorandum

reserves and loss reserves. The figure for expected yield is the best estimate of actual yield during the times rates are in effect. The tax rate shown was computed as described on Page 3 of this exhibit.

Exhibit VIII – Permissible Loss and LAE Ratio - This exhibit develops our actual underwriting expense, by account, for three years. This data, combined with the allowance for underwriting profit developed in Exhibit VII and a contingency factor, allows the calculation of a permissible loss and LAE ratio for Exhibit I.

Exhibit IX – Proposed Base Rates –This exhibit displays our present and proposed base rates by form and by zone. Included in this exhibit are accident year loss ratios for each zone. The ‘Revenue Effect with All Changes displayed by zone is the average percent change that the policyholders in that zone will receive due to all changes we are proposing in this filing, including the risk score model change detailed in Exhibit XIII. The Revenue Effect with All Changes Capped at 20% by zone displays the overall impact of all changes with the first year impact capped at 20%.

Exhibit X – Policy Amount Relativities - Pages 1 to 2 of this exhibit display the proposed policy amount relativities for forms SH-3 and SH-7. Pages 3 and 4 display the proposed policy amount relativities for forms SH-4 and SH-6, which have been extended to \$100,000 before the each additional \$1,000 factor applies. No other changes have been made to the policy amount factors.

Exhibit XI – Deductible Relativities - Pages 1 and 2 of this exhibit display our proposed deductible adjustment factors for forms SH-3 and SH-7, which vary by Coverage A amount. Given that we are a small company in Arkansas, we lack credible experience by coverage amount by deductible. Therefore, in setting our deductible adjustment factors, we considered the dollar differences between the various deductibles, and company philosophy. No changes are being made to the Forms SH-4 and SH-6 deductible factors.

Exhibit XII - Equipment Breakdown Coverage - ANPAC is partnering with Hartford Steam Boiler Inspection and Insurance Company (HSB) to begin offering equipment breakdown coverage for our customers. HSB will reinsure 100% of the equipment breakdown exposure. This exhibit provides explanation and support for our proposed pricing.

Exhibit XIII – Claim Free Plus Discounts – With this review, we are increasing the Claim Free Plus discounts for certain risk score ranges and adding several risk score range discount levels.

Exhibit XIV – Utility/Roof Discounts – This exhibit displays the current and proposed Utility/Roof discount factors for Arkansas. The Discounts for concrete/clay tile roofs have been extended to apply to additional years. We will also split the heating/cooling discounts in to separate heating and cooling discounts. The wiring and plumbing discounts will be eliminated in favor of an overall age of home discount.

Exhibit XV – Rate Change History – This exhibit shows the approved rate changes for the past 5 years.

American National Property And Casualty Company
Homeowners
Arkansas
Supplemental Actuarial Memorandum

The following discourse is in response to your objection letter of January 2, 2008.

1. Provide the supporting loss experience for the revised ATTRACT score ranges and discounts.

The enclosed Exhibit XIII-a displays our calendar year 2006 experience in all states excluding those with variations in the risk score model. Countrywide experience was used given the lack of credible data by risk score for Arkansas. To limit rate dislocation, we are selecting discounts larger than our present discounts but less than what is indicated.

The discounts for three or more years claim free were developed as the product of the discount by risk score and the claim free discount for risk scores 619 and below. For example, the 30% credit for 620 – 674 ATTRACT and 3-5 years claim free on the original Exhibit XIII was calculated as $(1 - 0.22) \times (1 - 0.10) - 1$.

2. Provide supporting documentation for the development of the log home surcharge amount.

Currently, log homes are underwritten exclusively in American National General Insurance Company (ANG), our non-preferred company. To retain our current pricing, the log home surcharge is one minus the current ANG-to-ANPAC differential.

American National Property And Casualty Company
Homeowners
Countrywide x/ CA, MT, NM, TX, VA, and WA
Experience by Risk Score Excluding Catastrophes

Risk Score Level	CY 2006 Earned Premium	CY 2006 Incurred Loss	Loss Ratio	Loss Ratio Index	Current Factor	Indicated Factor	Indicated Credit	Current Credit	Selected Credit
619 and below	5,850,734	2,753,178	47.1%	1.350	1.00	1.35	0%	0%	0%
620 – 674	11,770,766	6,367,348	54.1%	1.552	0.74	1.15	-15%	-26%	-22%
675 – 729	19,790,647	8,807,678	44.5%	1.277	0.74	0.95	-30%	-26%	-26%
730 – 769	19,293,186	9,043,348	46.9%	1.345	0.65	0.87	-35%	-35%	-32%
770 – 809, no match/no score	23,082,419	6,999,410	30.3%	0.870	0.65	0.57	-58%	-35%	-35%
810 – 854	25,564,948	7,357,292	28.8%	0.826	0.58	0.48	-65%	-42%	-39%
855 – 899	22,185,425	5,277,519	23.8%	0.683	0.58	0.40	-71%	-42%	-42%
900 – 949	15,866,701	4,241,419	26.7%	0.767	0.56	0.43	-68%	-44%	-45%
950 and above	12,265,884	3,402,786	27.7%	0.796	0.56	0.45	-67%	-44%	-48%
Total	155,670,709	54,249,977	34.8%	1.000					



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American National Property And Casualty Co.
American National General Insurance Co.
American National Lloyds Insurance Co.
Pacific Property And Casualty Co.
ANPAC Louisiana Insurance Co.
American National County Mutual Insurance Co.

March 6, 2008

Becky Harrington
Arkansas Insurance Department
Property and Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: American National Property And Casualty Company, NAIC #408-28401
Homeowners Insurance
Independent Filing of Rules and Rates; December 21, 2007
Supplemental to Filing #03-HO-07-0526

Dear Ms. Harrington:

This supplement is in response to your Objection Letter dated January 2, 2008, in which you submitted questions/comments in regard to our filing referenced above. Please see accompanying actuarial memorandum and exhibits for responses to your objections.

American National Property And Casualty Company hereby files the following for use with our Homeowners Insurance Program:

<u>Pages Filed</u>	<u>Edition</u>
H-P-1 through H-P-3	10-07B
H-P-6	10-07B

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

<u>Pages Replaced</u>	<u>Edition</u>
H-P-1 through H-P-3	10-07
H-P-6	10-07

Due to revising the effective date of this filing, our CASHBACK FROM ANPAC[®], and TLC rules have been updated with a May 14, 2008 effective date. We have also revised the TLC rule by adding the following bullet:

- Tenant policies written in American National Property And Casualty Company will not count as a qualifying homeowner policy for auto policies written in American National General Insurance Company on or after May 14, 2008. However, Tenant policies written in American National Property And Casualty Company will count as a qualifying homeowner policy for auto policies written in American National General Insurance Company prior to May 14, 2008.



"Members of the American National Family of Companies"

Page 2
March 6, 2008
Supplemental to Filing #03-HO-07-0526

We propose a change in effective date for this filing to May, 14, 2008, for new business and renewal business.

If you have any questions regarding this filing, please contact me at 417-887-0220, extension #2009, fax number 417-877-5014, or via my E-mail address listed below.

Please acknowledge receipt in your usual manner.

Sincerely,

A handwritten signature in cursive script that reads "Kelly Bennett".

Kelly Bennett
Regulatory Compliance Analyst I
E-mail: kbennett@anpac.com

Enclosures

American National Property And Casualty Company
Homeowners
Arkansas
Supplemental Actuarial Memorandum

The following discourse is in response to your objection letter of March 7, 2008.

1. Explain and show the development of the contingency factor.

The contingency factor compensates for risks falling outside of conventional or expected circumstances. Everyone knows there is a certain amount of risk associated with perils such as fire and wind and hail. The risk of not properly pricing these exposures is quite large, and the underwriting profit margin should compensate the company for taking on such risk.

Unintended coverage or unanticipated events create an additional level of risk. Examples of such events might include judicial or legislative changes broadening coverage beyond that intended in the policy, an economic collapse, or events such as 9/11 or the mold crises in Texas. Prior to year 2000, no one could have conceived the impact water losses would have on the Texas insurance market. If they had, insurers would have incorporated the cost into their rates, and the tremendous drain on surplus would have been avoided. The lessons learned from Texas have made us wiser and our eyes are now open to the fact that at some point, in some location, some unthinkable event will occur that will adversely affect the financial stability of our company.

Not knowing the exact nature of the unanticipated event, the contingency factor is developed using countrywide mold experience as a proxy. Exhibit A shows the development of the mold pure premium. The contingency provision in Exhibit VIII is calculated by dividing our countrywide mold pure premium of \$7.84 by the 2006 Arkansas average earned premium of \$768.76.

In developing this response, we discovered an error in the calculation of the contingency factor. It is 1.0% as opposed to the 1.4% shown in the original Exhibit VIII. We apologize for the mistake. Exhibit I & Exhibit VIII have been updated and are attached in this supplemental.

**American National Property And Casualty Company
Homeowners
Companywide Excluding Texas
Estimated Mold Pure Premium**

Frequency	(1)	0.02%
Severity	(2)	35000
LAE	(3)	1.12
Pure Premium	(4) = (1)*(2)*(3)	7.84

American National Property and Casualty
Homeowners
Arkansas
Credibility Weighted Rate Level Indications

Form	Trended Ultimate Loss & LAE Ratio	Earned Exposures	Credibility¹	Permissible Loss & LAE Ratio	Trended Permissible Loss & LAE Ratio	Credibility Weighted Loss & LAE Ratio	Rate Level Indication
3 & 7	70.28%	24,841	0.7881	73.8%	76.5%	71.6%	-3.01%
4 & 6	36.94%	1,524	0.1952	73.8%	74.5%	67.2%	-8.95%
All	69.87%	26,366	0.8119	73.8%	76.4%	71.1%	-3.66%

¹Note: The formula for credibility is (earned exposures / 40,000) ^ (1/2).

American National Property And Casualty Company
Homeowners
Arkansas
Permissible Loss and LAE Ratio

	2004	2005	2006	Average	Selected
1) Commission and Brokerage (%WP)	10.8%	11.2%	11.4%	11.1%	11.1%
2) Taxes, Licenses, and Fees (%WP)	3.0%	3.1%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	2.4%	2.1%	2.1%	2.2%	2.2%
4) General Expense (%EP - Companywide)	1.0%	0.9%	1.3%	1.1%	1.1%
5) Expense Ratio	17.2%	17.3%	17.7%	17.4%	17.4%
6) Underwriting Profit Ratio (Reflects Investment Income)					7.8%
7) Contingency Factor					1.0%
8) Permissible Loss and LAE Ratio					73.8%

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
MISCELLANEOUS AND ENDORSEMENT COVERAGES INDEX**

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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

I. Miscellaneous Coverages, Credits, and Charges

A. CA\$HBACK FROM ANPAC®

For policies written in American National Property And Casualty Company and enrolled in CA\$HBACK FROM ANPAC® prior to March 26, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies for the three-year period after their CA\$HBACK FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowners premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC® and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company or an affiliated company will be enrolled in the CA\$HBACK program. If any new policy is written in American National General Insurance Company on or after Month, Day, Year, then the account will no longer qualify for CA\$HBACK FROM ANPAC®.
- 2) All automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.
- 3) All automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CA\$HBACK policies must be written in a state where the CA\$HBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CA\$HBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle, or homeowner policy during this time period other than automobile Towing and Labor Claims, homeowner Earthquake Claims, Secure I.D. from ANPAC® claims and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and
- C) the CA\$HBACK policies are in a state where the CA\$HBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums from the third prior year.

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to a new policy on the account being written in American National General Insurance Company on or after March 26, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

For policies written in American National Property And Casualty Company and enrolled in CA\$HBACK FROM ANPAC[®] on or after March 26, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company for the three-year period after their CA\$HBACK FROM ANPAC[®] enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC[®], and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National Property And Casualty Company will be enrolled in the CA\$HBACK program. If any new policy is written in American National General Insurance Company on or after March 26, 2008, then the account will no longer qualify for CA\$HBACK FROM ANPAC[®].
- 2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.
- 3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CA\$HBACK policies must be written in a state where the CA\$HBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CA\$HBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy written in American National Property And Casualty Company during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company; and
- C) the CA\$HBACK policies are in a state where the CA\$HBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums in American National Property And Casualty Company from the third prior year.

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.
- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after March 26, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

B. PROTECTIVE DEVICE CREDITS

A premium credit may be applied for the protective devices listed below. A full description of each protective device must be shown on the application.

The following premium credits apply for each of the following devices which are properly installed and maintained:

- | | | |
|----|--|-----|
| 1. | Local burglar alarm covering all windows and exterior doors. | 5% |
| 2. | Burglar alarm as in 1, above, reporting to central station or police department. | 10% |
| 3. | Fire alarm reporting to central station or fire department. | 10% |

Any combination of the above credits is allowed but maximum total credit cannot exceed 15%.

Applicable to All Policy Forms.

C. CLAIM FREE PLUS

An insured will receive a Claim Free Plus discount on his/her homeowners policy based upon the length of time the insured has been claim free and his/her ATTRACT Risk Score. The length of time is calculated as the number of years since the date of the last claim and the effective date of the policy or the effective date of reinstatement for a policy with a lapse in coverage. If a claim exists with an established reserve, the insured is considered claim free as long as no payment has been made on the claim. Equipment Breakdown claims will not be considered. The appropriate Claim Free Plus discount shall be applied according to the schedule below:

ATTRACT Risk Score	Number of Years Claim Free		
	0-2	3-5	6+
619 and below	0%	10%	15%
620 – 674	22%	30%	34%
675 – 729	26%	33%	37%
730 – 769	32%	40%	43%
770 – 809	35%	41%	46%
810 – 854	39%	44%	49%
855 – 899	42%	47%	51%
900 – 949	45%	50%	54%
950 and above	48%	53%	56%
No Hit/No Score	35%	41%	46%

Annually, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, as detailed in the chart above, then the more favorable discount level will be applied. If such update results in a less favorable discount level, the current (more favorable) discount level will continue to apply. However, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a less favorable discount level can result and will be applied.

D. UTILITIES/ROOF RATING PLAN

A premium adjustment will be made on all Homeowners Dwelling forms depending on the age of the home and the calendar year that any of the following components have been newly installed or completely upgraded:

Heating

Complete replacement of the entire heating system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Cooling

Complete replacement of the entire cooling system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Roof

- A. To determine age of roof - Complete replacement or overlay of the entire roof by a qualified contractor and installed to meet or exceed local building codes.

B. Roof Construction Rating Factors

1. A credit (as listed below) applies to roofs constructed of concrete tile, clay tile, slate, or composite wood fiber/cement.
2. A surcharge (as listed below) applies to roofs constructed of wood shake, wood shingle, or a composition overlay to a wood shake roof.
3. Roof coverings meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218 are eligible for a credit, as listed below. Note: The credit is not available when wind and hail coverage is excluded from the policy.

The applicable adjustments are added together to determine the total premium adjustments for the rating plan. The different adjustments depend on the number of years since the home was built or since the heating unit, cooling unit, or roof was newly installed. The maximum discount allowed is 50%.

PREMIUM ADJUSTMENTS										
Home Completed Or Utilities/ Roof Updated	Age of Home	Heating	Cooling	Roof	UL1	UL2	UL3	UL4	Concrete/ Clay Tile, Slate, or Composite Wood Fiber/ Cement	Wood Shake or Shingle
Current Year	-20%	-3%	-3%	-24%	0	0	-6%	-9%	-12%	+10%
1 st Preceding	-20%	-3%	-3%	-23%	0	0	-6%	-9%	-12%	+11%
2 nd Preceding	-20%	-3%	-3%	-21%	0	0	-6%	-9%	-12%	+12%
3 rd Preceding	-20%	-3%	-3%	-20%	0	0	-6%	-9%	-12%	+13%
4 th Preceding	-20%	-2%	-3%	-19%	0	0	-6%	-9%	-12%	+14%
5 th Preceding	-20%	-2%	-3%	-17%	0	0	-5%	-8%	-12%	+15%
6 th Preceding	-20%	-2%	-2%	-15%	0	0	-5%	-7%	-11%	+16%
7 th Preceding	-20%	-2%	-2%	-13%	0	0	-5%	-7%	-11%	+17%
8 th Preceding	-20%	-2%	-2%	-11%	0	0	-4%	-6%	-11%	+18%
9 th Preceding	-20%	-2%	-2%	-9%	0	0	-3%	-5%	-11%	+19%
10 th Preceding	-20%	-1%	-2%	-7%	0	0	-3%	-5%	-10%	+20%
11 th Preceding	-20%	-1%	-2%	-5%	0	0	-2%	-4%	-10%	+21%
12 th Preceding	-20%	-1%	-1%	-3%	0	0	-2%	-4%	-10%	+22%
13 th Preceding	-20%	-1%	-1%	-1%	0	0	-2%	-4%	-9%	+23%
14 th Preceding	-20%	0	-1%	0	0	0	-1%	-3%	-9%	+24%
15 th Preceding	-20%	0	0	0	0	0	-1%	-3%	-9%	+25%
16 th Preceding	-20%	0	0	0	0	0	0	-2%	-8%	+26%
17 th Preceding	-20%	0	0	0	0	0	0	-2%	-8%	+27%
18 th Preceding	-20%	0	0	0	0	0	0	-1%	-8%	+28%
19 th Preceding	-19%	0	0	0	0	0	0	-1%	-7%	+29%
20 th Preceding	-19%	0	0	0	0	0	0	0	-7%	+30%
21 st Preceding	-19%	0	0	0	0	0	0	0	-7%	+32%
22 nd Preceding	-19%	0	0	0	0	0	0	0	-6%	+34%
23 rd Preceding	-19%	0	0	0	0	0	0	0	-6%	+36%
24 th Preceding	-19%	0	0	0	0	0	0	0	-6%	+38%
25 th Preceding	-18%	0	0	0	0	0	0	0	-5%	+40%
26 th Preceding	-17%	0	0	0	0	0	0	0	-5%	+42%
27 th Preceding	-16%	0	0	0	0	0	0	0	-5%	+44%
28 th Preceding	-14%	0	0	0	0	0	0	0	-4%	+46%
29 th Preceding	-13%	0	0	0	0	0	0	0	-4%	+48%
30 th Preceding	-12%	0	0	0	0	0	0	0	-4%	+50%
31 st Preceding	-10%	0	0	0	0	0	0	0	-3%	+52%
32 nd Preceding	-9%	0	0	0	0	0	0	0	-3%	+54%
33 rd Preceding	-8%	0	0	0	0	0	0	0	-3%	+56%
34 th Preceding	-7%	0	0	0	0	0	0	0	-2%	+58%
35 th Preceding	-6%	0	0	0	0	0	0	0	-2%	+60%
36 th Preceding	-5%	0	0	0	0	0	0	0	-2%	+62%
37 th Preceding	-4%	0	0	0	0	0	0	0	-1%	+64%
38 th Preceding	-3%	0	0	0	0	0	0	0	-1%	+66%
39 th Preceding	-2%	0	0	0	0	0	0	0	-1%	+68%
40 th and all additional Preceding	0	0	0	0	0	0	0	0	0	+70%

If the year the dwelling was occupied is different from the year it was completed, the later year shall apply.

Applicable to Policy Form 3 and Form 7 Only

E. NON-WEATHER RELATED CLAIMS RATING PLAN

The appropriate surcharge shall be applied according to the schedule below:

Number of Qualified Paid Claims in the last 3 years			
0 or 1	2	3	4+
0%	20%	45%	75%

The number of paid claims will be determined by the number of qualified paid claims the policyholder has had in the last 3 years. The length of time is calculated as the 36 months prior to the effective date of the policy or the effective date of reinstatement for a policy with a lapse in coverage. A qualified claim is any non-catastrophe or non-weather related claim which results in a net paid loss during the 3 year period. Losses which have payments under Medical Coverage only, and Equipment Breakdown claims are not considered to be qualified claims.

F. TRI-LINE CLIENT DISCOUNT (TLC DISCOUNT)

A 15% Tri-Line Client Discount will be applied to the total Homeowner policy premium excluding any Earthquake Coverage premium when the appropriate homeowner, automobile, and life insurance or annuity conditions, as outlined below, have been met by the account.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active automobile or motorcycle policy written in American National Property And Casualty Company or an affiliated company.
- Camping/travel trailers, utility trailers and recreational vehicles may not be used to qualify a homeowner policy for the TLC Discount.
- The automobile or motorcycle policy must be in force anytime during the 15 days prior to the effective date of the homeowner policy; or the qualifying new business automobile or motorcycle policy effective date may not be greater than 90 days after the homeowner policy's effective date.
- There must be an active permanent life insurance policy or an annuity policy on the account owner and/or spouse with American National Insurance Company or American National Life Insurance Company of Texas subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The life insurance/annuity conditions are as follows:

1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be equal to or greater than the Coverage A amount for the Homeowner Dwelling forms, or Coverage C amount for the Tenant and Condominium forms.

This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner and life policies remain in force. If more than one homeowner policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply. If the account changes from a Tenant policy to a Homeowner Dwelling form or Condominium form, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply, or
2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than \$500,000, or
3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to \$1,200, or
4. If the annuity method is selected, the annuity policies on the account owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

The TLC Discount may be applied to or deleted from a homeowner policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

Applicable to All Policy Forms.

G. OPTIONAL LIABILITY LIMITS

The premium pages include Coverages E and F coverage limits of \$100,000/\$1,000 for Forms 4 and 6, and \$300,000/\$2,000 for Forms 3 and 7. If other limits are desired, the premium is adjusted according to the table below. In all cases, the limits for Coverages E and F must be the same for all exposures covered under the policy. Coverage F limits are "each person" limits.

Coverage E – Personal Liability Limits	Premium Adjustment			Add'l. Residence Premises Occupied by Insured 1 or 2 Fam. Dwelling
	Form 3 Described Residence	Forms 4 & 6 Described Residence	Form 7 Described Residence	
\$ 25,000	\$-12	\$-2	N/A	\$+1
50,000	-11	-1	N/A	+2
100,000	-10	Base	\$-10	+3
200,000	-5	+5	-5	+4
300,000	Base	+10	Base	+5
500,000	+7	+17	+7	+7
1,000,000	+25	+35	+25	+12

Coverage F – Medical Payments Limits	Premium Adjustment			Add'l. Residence Premises Occupied by Insured 1 or 2 Fam. Dwelling
	Form 3 Described Residence	Forms 4 & 6 Described Residence	Form 7 Described Residence	
\$ 1,000	\$-3	Base	\$-3	\$+2
2,000	Base	\$+3	Base	+3
5,000	+6	+9	+6	+6

H. PERSONAL PROPERTY

1. Increased Limits

When the limit of liability for Coverage C is increased, the additional premium shall be \$0.45 per \$1,000 of insurance.

2. Reduction in Limit

The limit of liability for Coverage C may be reduced to an amount not less than 40% of the limit for Coverage A at a credit of \$0.63 per \$1,000 of insurance. Reduction in the limit of liability for Coverage C is not permitted when Endorsement SH-9042 – Office, Professional, Private School, or Studio Use or SH-31263 – Special Protection Package (Silver), SH-31796 – Enhanced Protection Package (Gold), or the SH-91801 - Supreme Protection Package (Platinum) is requested. Form 7 Coverage C may not be reduced.

Applicable to Form 3 and Form 7 Only.

I. OTHER STRUCTURES - Increased Limits

The basic policy provides a 10% of Coverage A extension applicable to Coverage B, Other Structures, located on the residence premises. The structure must be identified and the specific amount of additional coverage must be shown.

When the limit of liability for Coverage B is increased, the additional premium shall be \$2.10 per \$1,000 of insurance.

Applicable to Form 3 and Form 7 Only.

J. BUILDING ADDITIONS AND ALTERATIONS

When the basic limit of \$1,000 is increased, the applicable premium is \$4.45 for each additional \$1,000 of Coverage A.

Applicable to Form 6 Only.

K. LOG HOME SURCHARGE

For homes constructed of full logs, an 80% surcharge applies. The surcharge does not apply to homes with log siding.

Applicable to Form 3 and Form 7 Only.

II. Optional Endorsement Coverages and Credits

A. Section I - Property Damage Coverages and Credits

1. SH-9291 - CONTENTS REPLACEMENT COVERAGE

Coverage for personal property may be extended to include the full cost of repair or replacement without deduction for depreciation, subject to the terms of the contents replacement cost endorsement.

When this coverage is provided on a Form 3 policy without Modified Replacement Cost Coverage, Coverage A must be 100% of the dwelling replacement cost.

The additional annual premium for this coverage is determined as follows:

Form 3 - Multiply the total adjusted base premium by 10% (round to the nearest dollar).

Form 4 - Multiply the total adjusted base premium by 30% (round to nearest dollar).

<u>Policy</u>	<u>Minimum Additional Premium</u>
Form 3	\$22
Form 4	24

Applicable to Policy Form 3 and Form 4 Only.

Coverage required with the Special Protection Package (Silver), and the Enhanced Protection Package (Gold).

Coverage automatically provided with the Supreme Protection Package (Platinum).

2. SH-31161 - MODIFIED REPLACEMENT COST

When a home's market value is 80% or less of its replacement cost, then Modified Replacement Cost will apply. This endorsement revises the Loss Settlement provision for Coverage A allowing us to repair and replace damage to a dwelling with commonly used construction materials and methods. The additional premium is determined by multiplying the total adjusted base premium by the following applicable percentage:

<u>Percent Market Value To Replacement Cost</u>	<u>Premium Adjustment</u>
>70% but ≤80%	30%
>60% but ≤70%	45%
>50% but ≤60%	60%
≤ 50%	85%

Applicable to Policy Form 3 Only.

3. SH-9292 - DWELLING UNDER CONSTRUCTION

A Homeowner policy may be issued to cover a dwelling under construction if the construction will be completed and the dwelling occupied within one year from the date construction begins. The effective date of the policy must be the date construction is actually started. If a home has a basement, however, the effective date must be the date construction begins above the level of the lowest basement floor. The amount of coverage provided is provisional.

Upon occupancy or completion, whichever is sooner, the home office must be notified and the policy will be amended to reflect any adjustments. (Refer to further requirements under eligibility section of manual.)

To determine the Dwelling Under Construction credit, multiply the adjusted base premium by 50%.

The Utilities/Roof Rating Plan and Protective Device Credit do not apply to a policy that receives the Dwelling Under Construction credit.

The following endorsements are not available to homes receiving the Dwelling Under Construction Credit: the Special Protection Package (Silver), the Enhanced Protection Package (Gold), and the Supreme Protection Package (Platinum).

Applicable to Policy Form 3 and Form 7 Only.

Not Applicable for Manufactured Homes.

4. **SH-9781 - THEFT COVERAGE ON DWELLING UNDER CONSTRUCTION**

For an additional premium, theft coverage in or to a newly constructed dwelling prior to occupancy is available if the dwelling is fully enclosed and capable of being locked.

Upon occupancy or completion, whichever is sooner, the home office must be notified and the policy will be amended to reflect any adjustments.

The Dwelling Under Construction Endorsement, SH-9292, must be present in order to add endorsement.

The premium will not be refunded if this endorsement is cancelled.

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$11
\$1,000 or \$1,000/1% Wind/Hail	10
1% of Coverage A	9
\$2,000 or \$2,000/1% Wind/Hail	8
\$3,000	7
2% of Coverage A	6
\$5,000	4

Applicable to Policy Form 3 and Form 7 Only.

5. **SH-9766 - SCHEDULED PERSONAL PROPERTY COVERAGE**

This endorsement provides specific coverage for certain eligible classes of personal property. Refer to underwriting section for description of eligible classes. Each item must be listed separately and a premium charged accordingly. The amount of coverage shown for each item will be the maximum limit of coverage provided by the Company. Each item must be scheduled for 100% of its current value.

The additional premium for this coverage is:

LIMIT CODE	ELIGIBLE CLASSES	ANNUAL RATES PER \$100 OF INSURANCE DEDUCTIBLE	
		ACV	10%
01	Jewelry	\$ 1.05	\$1.00
02	Furs	0.55	0.52
03	Cameras and Equipment (Noncommercial)	1.50	1.43
04	Musical Instruments* (Nonprofessional Only)	0.70	0.67
05	Silverware	0.30	0.29
06	Sporting Equipment	1.80	1.71
07	Fine Arts	0.45	0.43
08	Stamps	0.75	0.71
09	Coins	1.70	1.62
10	Tools	1.80	1.71
11	Collectibles	0.90	0.86
12	Guns	1.80	1.71
13	Pets		
	First \$200	9.00	8.55
	Each Additional \$100	4.50	4.28

* A professional is a person who receives any remuneration during the term of the policy for playing a musical instrument.

Applicable to All Policy Forms.

6. **SH-9542 - JEWELRY, WATCHES, AND FURS INCREASED COVERAGE**

This endorsement may be attached to the policy to increase the individual limit for any one such item to \$2,500, with an aggregate total limit of \$5,000 per occurrence, for all perils other than theft. The aggregate limit for theft is the greater of \$5,000 or 1% of Coverage A.

In addition, the endorsement increases the limit of liability for Coverage C by \$5,000 for all perils other than the named perils listed in the policy.

The annual premium for these increased limits is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$21
\$1,000 or \$1,000/1% Wind/Hail	18
1% of Coverage A	17
\$2,000 or \$2,000/1% Wind/Hail	16
\$3,000	14
2% of Coverage A	13
\$5,000	8

Applicable to Policy Form 7 Only.
Not applicable with the Supreme Protection Package (Platinum).

7. **SH-9381 - BROADENED JEWELRY, WATCHES, AND FURS COVERAGE**

This endorsement may be attached providing coverage for such items when the loss is caused by direct, physical loss or damage other than any named peril listed in the policy with an individual limit per item of \$1,000 and a total limit of \$2,500 per occurrence.

The Special Limits of Liability under Coverage C – Personal Property, for loss by theft are as follows:

- a. The greater of \$2,500 or ½ of 1% of Coverage A for all Property subject to a maximum limit of \$1,000 for any one item. This applies to Policy Form SH-3.
- b. The greater of \$2,500 or 1% of Coverage C for all property subject to a maximum limit of \$1,000 for any one item. This applies to Policy Form SH-4.
- c. The greater of \$2,500 or 2% of Coverage C for all property subject to a maximum limit of \$1,000 for any one item. This applies to Policy Form SH-6.

The limit of liability shown in the Declarations for Coverage C is increased \$2,500 for covered perils other than the named perils listed in the policy.

The additional premium for this coverage is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$7
\$1,000 or \$1,000/1% Wind/Hail	6
1% of Coverage A	5
\$2,000 or \$2,000/1% Wind/Hail	4
\$3,000	3
2% of Coverage A	2
\$5,000	1

Applicable to Policy Form 3, Form 4, and Form 6 Only for their respective deductible options.
Not applicable with the Supreme Protection Package (Platinum)

8. **SH-91281 - BROADENED JEWELRY, WATCHES, AND FURS COVERAGE – INCREASED LIMIT**

This endorsement may be attached providing coverage for such items when the loss is caused by direct physical loss or damage other than any named peril listed in the policy, with an individual limit per item of \$2,500 and a total limit of \$5,000 per occurrence.

The Special Limits of Liability under Coverage C – Personal Property for losses by theft are as follows:

- a. The greater of \$5,000 or ½ of 1% of Coverage A for all property subject to a maximum limit of \$2,500 for any one item. This applies to Policy Form SH-3.
- b. The greater of \$5,000 or 1% of Coverage C for all property subject to a maximum limit of \$2,500 for any one item. This applies to Policy Form SH-4.
- c. The greater of \$5,000 or 2% of Coverage C for all property subject to a maximum limit of \$2,500 for any one item. This applies to Policy Form SH-6.

The limit of liability shown in the Declarations for Coverage C is increased by \$5,000 for covered perils other than the named perils listed in the policy.

The additional premium for this coverage is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$28
\$1,000 or \$1,000/1% Wind/Hail	24
1% of Coverage A	22
\$2,000 or \$2,000/1% Wind/Hail	20
\$3,000	17
2% of Coverage A	15
\$5,000	9

Applicable to Policy Form 3, Form 4, and Form 6 Only for their respective deductible options.
Not applicable with the Supreme Protection Package (Platinum)

9. SH-91044 - INCREASED COVERAGE FOR GUNS

The basic Form 3 and Form 7 policy forms provide theft coverage for guns and related equipment, with a total limit of the greater of \$3,000 or 1% of Coverage A per occurrence.

The basic Form 4 policy forms provides theft coverage for guns and related equipment, with a total limit of the greater of \$2,500 or 2% of Coverage C per occurrence.

The basic Form 6 policy provides theft coverage for guns and related equipment, with a total limit of the greater of \$3,000 or 2% of Coverage C per occurrence.

This endorsement may be attached to these policies to increase the limit to the greater of \$5,000 or 1% of Coverage A (Forms 3 and 7) OR the greater of \$5,000 or 2% of Coverage C (Forms 4 and 6) per occurrence, for loss by theft.

The annual premium for this increased limit is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$7
\$1,000 or \$1,000/1% Wind/Hail	6
1% of Coverage A	5
\$2,000 or \$2,000/1% Wind/Hail	4
\$3,000	3
2% of Coverage A	2
\$5,000	1

Applicable to All Policy Forms for their respective deductible options.
Coverage is automatically provided in Forms 3 and 7 with the Supreme Protection Package (Platinum).

10. SH-91045 - INCREASED COVERAGE FOR SERVICE SETS

The basic Form 3 and Form 7 policy forms provide theft coverage for silverware, goldware, and other service sets with a total limit of the greater of \$2,500 or 1% of Coverage A per occurrence.

The basic Form 4 and Form 6 policy forms provide theft coverage for silverware, goldware, and other service sets with a total limit of the greater of \$2,500 or 2% of Coverage C per occurrence.

This endorsement may be attached to these policies to increase the limit to the greater of \$5,000 or 1% of Coverage A (Forms 3 and 7) OR the greater of \$5,000 or 2% of Coverage C (Forms 4 and 6) per occurrence, for loss by theft.

The annual premium for this increased limit is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$9
\$1,000 or \$1,000/1% Wind/Hail	8
1% of Coverage A	7
\$2,000 or \$2,000/1% Wind/Hail	6
\$3,000	5
2% of Coverage A	4
\$5,000	3

Applicable to All Policy Forms for their respective deductible options. Coverage is automatically provided in Forms 3 and 7 with the Supreme Protection Package (Platinum).

11. SH-91794 – INCREASED LIMITS FOR HOME COMPUTER HARDWARE AND SOFTWARE

This endorsement provides increased coverage for computer hardware and software whether used for personal or business reasons. For Forms 3 and 7, the basic policy limits for computer hardware and software may be increased up to \$20,000, OR 1% of Coverage A, whichever is greater. For Forms 4 and 6, the basic policy limits for computer hardware and software may be increased up to \$20,000, OR 2% of Coverage C, whichever is greater.

The premium for increased limits for computer hardware and software is \$4 per thousand.

Applicable to All Policy Forms.

12. SH-9050 - INCREASED LIMITS FOR PERSONAL PROPERTY AT OTHER RESIDENCES

The basic policy provides a 10% extension of Coverage C for personal property normally located at additional residences away from the residence premises. This endorsement may be attached to provide increased coverage for personal property usually located at any insured's residence other than the residence premises.

The premium for these increased limits is \$5 per thousand.

Applicable to All Policy Forms.

13. SH-9878 - EARTHQUAKE COVERAGE – 10%

This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of **10%** separately to each of the following:

- (a) the limit as shown on the Declarations for Coverage A - Dwelling;
- (b) the limit as shown on the Declarations for Coverage B - Other Structures;
- (c) the limit as shown on the Declarations for Coverage C - Personal Property plus the limit of coverage provided under any Scheduled Personal Property Endorsements.

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$500 for each coverage that applies to the loss.

**NOTE: SPECIAL BINDING AUTHORITY RESTRICTIONS FOR THIS ENDORSEMENT
(new or renewal business)**

For a period of 30 days, coverage may not be bound on any house within 100 miles of the epicenter of an earthquake measuring 5.0 or greater on the Richter Scale.

The exclusion applying to exterior masonry veneer may be deleted for the additional premium shown below under the All Others category.

The premium for this coverage is:

ZONE	PREMIUM PER \$1,000 FRAME								APPLIED TO
	1	2	3	4	5	6	7	8	
FORMS 3 and 7	\$3.58	\$1.69	\$1.69	\$.90	\$.90	\$.53	\$.47	\$.31	Coverage A Limit of Liability
FORMS 4 and 6	.68	.34	.26	.22	.19	.16	.14	.12	Coverage C Limit of Liability
FORMS 3 and 7 Coverage C Increased Limits	.34	.17	.13	.11	.10	.08	.07	.06	Amount of Increase Only
ALL FORMS Appurtenant Structures	3.58	1.69	1.69	.90	.90	.53	.47	.31	Amount Increased or Added

ZONE	PREMIUM PER \$1,000 ALL OTHERS								APPLIED TO
	1	2	3	4	5	6	7	8	
FORMS 3 and 7	\$5.34	\$2.52	\$2.52	\$1.35	\$1.35	\$.79	\$.70	\$.47	Coverage A Limit of Liability
FORMS 4 and 6	.68	.34	.26	.22	.19	.16	.14	.12	Coverage C Limit of Liability
FORMS 3 and 7 Coverage C Increased Limits	.34	.17	.13	.11	.10	.08	.07	.06	Amount of Increase Only
ALL FORMS Appurtenant Structures	5.34	2.52	2.52	1.35	1.35	.79	.70	.47	Amount Increased or Added

Zone Definitions

Counties of:	1.	2.	3.	4.	5.	6.	7.	8.
	Mississippi				Poinsett			
		Craighead			Crittenden		Cross	
		Clay			Jackson		St. Francis	
		Greene						
		Independence			Monroe		White	
		Lawrence			Prairie		Woodruff	
		Lee			Randolph			
		Arkansas			Lonoke		Phillips	
		Chicot			Drew		Pulaski	
		Cleveland			Grant		Saline	
		Dallas			Jefferson		Sharp	
		Desha			Lincoln			
		Ashley			Cleburne		Izard	
		Bradley			Conway		Perry	
		Calhoun			Faulkner			
		Remainder of State						

Applicable to All Policy Forms.

14. **SH-91260 - EARTHQUAKE COVERAGE – 15%**

This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of **15%** separately to each of the following:

- (a) the limit as shown on the Declarations for Coverage A - Dwelling;
- (b) the limit as shown on the Declarations for Coverage B - Other Structures;
- (c) the limit as shown on the Declarations for Coverage C - Personal Property plus the limit of coverage provided under any Scheduled Personal Property Endorsements.

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$750 for each coverage that applies to the loss.

NOTE: SPECIAL BINDING AUTHORITY RESTRICTIONS FOR THIS ENDORSEMENT (new or renewal business)

For a period of 30 days, coverage may not be bound on any house within 100 miles of the epicenter of an earthquake measuring 5.0 or greater on the Richter Scale.

The exclusion applying to exterior masonry veneer may be deleted for the additional premium shown below under the All Others category.

The premium for this coverage is:

ZONE	PREMIUM PER \$1,000 FRAME								APPLIED TO
	1	2	3	4	5	6	7	8	
FORMS 3 and 7	\$2.51	\$1.18	\$1.18	\$.63	\$.63	\$.37	\$.33	\$.22	Coverage A Limit of Liability
FORMS 4 and 6	.48	.24	.18	.15	.13	.11	.10	.08	Coverage C Limit of Liability
FORMS 3 and 7 Coverage C Increased Limits	.24	.12	.09	.08	.07	.06	.05	.04	Amount of Increase Only
ALL FORMS Appurtenant Structures	2.51	1.18	1.18	.63	.63	.37	.33	.22	Amount Increased or Added

ZONE	PREMIUM PER \$1,000 ALL OTHERS								APPLIED TO
	1	2	3	4	5	6	7	8	
FORMS 3 and 7	\$3.74	\$1.76	\$1.76	\$.95	\$.95	\$.55	\$.49	\$.33	Coverage A Limit of Liability
FORMS 4 and 6	.48	.24	.18	.15	.13	.11	.10	.08	Coverage C Limit of Liability
FORMS 3 and 7 Coverage C Increased Limits	.24	.12	.09	.08	.07	.06	.05	.04	Amount of Increase Only
ALL FORMS Appurtenant Structures	3.74	1.76	1.76	.95	.95	.55	.49	.33	Amount Increased or Added

*See Endorsement SH-9878 for zone descriptions.

Applicable to All Policy Forms.

15. **SH-6035 - LOSS ASSESSMENT COVERAGE**

When the policy is extended to cover loss assessment for which the insured may be liable, excluding Earthquake, the premiums listed shall apply:

<u>Limit of Liability</u>	<u>Premium Per \$1,000 Coverage</u>
First \$5,000	\$.50
Next \$20,000	.25
Above \$25,000	.10

Applicable to Policy Form 6 Only.

16. **SH-6877 - LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE – 10%**

This endorsement amends the policy to include coverage for the insured's share of any assessment charged against all condominium unit-owners by their Condominium Association when the assessment is made as a result of direct loss by earthquake. The amount of coverage provided by this endorsement is only that part of the insured's assessment which exceeds the deductible and no more than the limit of liability as shown on the endorsement.

The deductible is **10%** of the limit of liability shown on the endorsement, but not less than \$500 for any one assessment.

NOTE: SPECIAL BINDING AUTHORITY RESTRICTIONS FOR THIS ENDORSEMENT (new or renewal business)

For a period of 30 days, coverage may not be bound on any house within 100 miles of the epicenter of an earthquake measuring 5.0 or greater on the Richter Scale.

The following rates per \$1,000 of insurance shall apply:

FRAME							
Zone 1*	Zone 2*	Zone 3*	Zone 4*	Zone 5*	Zone 6*	Zone 7*	Zone 8*
\$3.58	\$1.69	\$1.69	\$.90	\$.90	\$.53	\$.47	\$.31
ALL OTHERS							
Zone 1*	Zone 2*	Zone 3*	Zone 4*	Zone 5*	Zone 6*	Zone 7*	Zone 8*
\$5.34	\$2.52	\$2.52	\$1.35	\$1.35	\$.79	\$.70	\$.47

*See Endorsement SH-9878 for zone descriptions.

Applicable to Policy Form 6 Only.

17. **SH-9401 - BUSINESS MERCHANDISE COVERAGE**

The policy excludes from Section I Coverage any loss to merchandise held as samples or for sale after delivery. This endorsement may be attached to provide \$5,000 coverage for this exposure.

The premium for this coverage is:

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$13
\$1,000 or \$1,000/1% Wind/Hail	11
1% of Coverage A	10
\$2,000 or \$2,000/1% Wind/Hail	9
\$3,000	8
2% of Coverage A	7
\$5,000	5

Applicable to All Policy Forms for their respective deductible options.

18. **SH-9833 - OTHER STRUCTURE RESTRICTION**

This endorsement allows homes to be insured that have other structures on the residence premises which are in poor condition. These structures are specifically identified on the endorsement and coverage is excluded.

A photograph of each excluded other structure is required.

No additional premium or discount is applicable to this endorsement.

Applicable to Policy Form 3 and Form 7 Only.

19. **SH-9818 - OFF PREMISES STRUCTURES**

With this endorsement, Coverage B - Other Structures may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis for accidental direct physical loss. Coverage will not apply to:

- 1) Off premises dwellings, whether or not owner-occupied;
- 2) Buildings used in whole or in part for business purposes; or
- 3) Buildings which are rented or held for rental unless used solely as a private garage.

This endorsement does not increase the amount of coverage applying to Coverage B. The additional coverage provided by this endorsement applies only to the Off Premises Structure insured.

The additional premium shall be \$2.75 per \$1,000 of insurance.

Applicable to Policy Form 3 and Form 7 Only.

20. **SH-91227 - BROADENED WATER BACKUP OF SEWERS AND DRAINS**

The policy excludes from Section I Coverage any loss that is caused by water which backs up through sewers or drains. This endorsement may be attached to provide coverage for direct physical loss caused by water which backs up through sewers or drains, sump pumps, sump pump wells, or any device for the removal of ground water.

There is no coverage provided if the loss is caused by the insured's negligence.

The policy deductible or \$1,000, whichever is greater, will be deducted for each backup of sewer or drain loss covered by this endorsement.

The premium for this endorsement is listed below by amount of coverage provided per year.

<u>Amount of Coverage</u>	<u>Premium</u>
\$ 5,000	\$ 124
10,000	165

Applicable to Policy Form 3, Form 6, and Form 7 Only.
Not Available with the Supreme Protection Package (Platinum).

21. **SH-9661 - WATER BACKUP OF SEWERS AND DRAINS**

The policy excludes from Section I Coverage any loss that is caused by water which backs up through sewers or drains. This endorsement may be attached to provide up to \$2,500 of coverage per year for direct physical loss caused by water which backs up through sewers or drains, sump pumps, sump pump wells, or any device for the removal of ground water.

There is no coverage provided if the loss is caused by the insured's negligence, or for the replacement value, actual cash value, or actual replacement of basement flooring materials.

The policy deductible or \$1,000, whichever is greater, will be deducted for each backup of sewer or drain loss covered by this endorsement.

The premium for this coverage is \$83.

Applicable to Policy Form 3, Form 6, and Form 7 Only.
Not Available with the Supreme Protection Package (Platinum).

22. **SH-9304 - FIRE DEPARTMENT SERVICE CHARGE**

The limit of \$500 provided under the Homeowner policy may be increased at an additional rate of \$2 per \$500 of coverage.

Applicable to All Policy Forms.

23. **SH-9053 - CREDIT CARD, FUND TRANSFER CARD, FORGERY, AND COUNTERFEIT MONEY COVERAGE**

This endorsement provides increased limits for these types of property.

The premiums for this additional coverage are as follows:

<u>Additional Coverage Amount</u>	<u>Premium</u>
\$ 1,000	\$ 2
2,000	4
3,000	6
4,000	8
5,000	10

Applicable to All Policy Forms.

24. **SH-9807 - VACANCY COVERAGE**

Forms 3, 6, and 7 restrict coverage for vandalism and glass breakage if the dwelling has been vacant for more than 30 consecutive days. For an additional premium, this limitation may be deleted.

<u>Policy Deductible</u>	<u>Premium</u>
\$500 or \$500/1% Wind/Hail	\$45
\$1,000 or \$1,000/1% Wind/Hail	38
1% of Coverage A	36
\$2,000 or \$2,000/1% Wind/Hail	33
\$3,000	29
2% of Coverage A	28
\$5,000	17

Applicable to Policy Form 3, Form 6, and Form 7 Only for their respective deductible options.

25. **SH-6033 - CONDOMINIUM UNIT-OWNERS RENTAL TO OTHERS**

When the policy is extended to include coverage for unscheduled personal property when the premises is rented to others, the additional premium shall be the otherwise applicable basic Form 6 premium increased 35%.

Applicable to Policy Form 6 Only.

26. **SH-31263 - SPECIAL PROTECTION PACKAGE – “Silver”**

Coverage may be written to provide a maximum loss payment of 125% of the Coverage A amount for the dwelling. This coverage and Ordinance or Law Coverage shall not increase the total amount the Company pays under Coverage A - Dwelling for the cost of repair or replacement beyond 125% of the limit as shown on the Declarations for Coverage A. One- to two-family dwellings are eligible.

To qualify for this coverage, the insured must agree to:

1. Insure the dwelling for 100% Replacement Cost, and
2. Purchase Replacement Cost Coverage on contents.
3. Notify the Company within 90 days of the start of any new building or any additions or other physical changes of the dwelling which will increase the value of the dwelling by \$5,000 or more and pay any resulting additional premium.

In addition, this Special Package increases the limit of Coverage C - Personal Property to 75% of Coverage A - Dwelling, and increases the limit of Coverage D - Loss of Use to 25% of Coverage A.

Annual Premium - \$10

Applicable to Policy Form 3 Only.

Not Applicable With Modified Replacement Cost Coverage,

Enhanced Protection Package (Gold),
or Supreme Protection Package (Platinum).

Not Applicable for Manufactured Homes.

27. **SH-31796 - ENHANCED PROTECTION PACKAGE – “Gold”**

Coverage may be written to provide loss payment of the Coverage A amount for the amount to repair or replace the dwelling up to 125% of the Coverage A amount shown on the policy Declarations. This endorsement also provides the following coverage enhancements:

1. Ordinance or Law Coverage: Up to 25% of the Coverage A limit.
2. Dwelling Lock Replacement Coverage: Up to \$500.
3. Land Coverage: Up to \$10,000 for costs to replace, rebuild, stabilize or otherwise restore the land necessary to support that part of the dwelling sustaining a covered loss.
4. Additional Living Expense and Fair Rental Value: Time period extended to 36 months. One- to two-family dwellings are eligible.

To qualify for this coverage, the insured must agree to:

1. Insure the dwelling for 100% Replacement Cost, and
2. Purchase Replacement Cost Coverage on contents.
3. Notify the Company within 90 days of the start of any new building or any additions or other physical changes of the dwelling, which will increase the value of the dwelling by \$5,000 or more and pay any resulting additional premium.

In addition, this Enhanced Protection Package increases the limit of Coverage C – Personal Property to 75% of Coverage A – Dwelling, and increases the limit of Coverage D – Loss of Use to 25% of Coverage A.

The additional premium is determined by applying the following schedule:

Zone 1

<u>Home Completed and First Occupied</u>	<u>Premium</u>
Current Calendar Year	1% X Adjusted Base Premium + \$35
First Preceding Year	3% X Adjusted Base Premium + \$35
Second Preceding Year	4% X Adjusted Base Premium + \$35
Third Preceding Year	6% X Adjusted Base Premium + \$35
Fourth Preceding Year	7% X Adjusted Base Premium + \$35
Fifth and All Additional Preceding Years	9% X Adjusted Base Premium + \$35

Zone 2

<u>Home Completed and First Occupied</u>	<u>Premium</u>
Current Calendar Year	1% X Adjusted Base Premium + \$35
First Preceding Year	4% X Adjusted Base Premium + \$35
Second Preceding Year	7% X Adjusted Base Premium + \$35
Third Preceding Year	10% X Adjusted Base Premium + \$35
Fourth Preceding Year	13% X Adjusted Base Premium + \$35
Fifth and All Additional Preceding Years	16% X Adjusted Base Premium + \$35

*See Endorsement SH-91407 for Zone definitions.

Applicable to Policy Form 3 Only.

Not Applicable with Modified Replacement Cost Coverage,
Special Protection Package (Silver),
or Supreme Protection Package (Platinum).

Not Applicable for Manufactured Homes.

28. **SH-91801- SUPREME PROTECTION PACKAGE – “Platinum”**

Coverage may be written to provide loss payment of the Coverage A amount for the amount to repair or replace the dwelling up to 200% of the Coverage A amount shown on the policy Declarations. This endorsement extends coverage for personal property to include all risk coverage, subject to the terms of the Supreme Protection Package. This endorsement also provides the following coverage enhancements:

1. Ordinance or Law Coverage: Up to 100% of the Coverage A limit.
2. Debris Removal: Increased from \$500 to \$1,000.
3. Trees, Shrubs, and Other Plants: Increased from \$500 to \$1,000.
4. Fire Department Service Charge: Increased from \$500 to \$1,000.
5. Refrigerated Products Coverage. Up to 100% of the Coverage C limit.
6. Dwelling Lock Replacement Coverage: Up to \$500.
7. Limited Fungus Remediation Coverage: Up to \$15,000.
8. Water Backup Coverage: Up to \$20,000.
9. Land Coverage: Up to 10% of the amount of the covered loss to the dwelling or other structure for the excavation, replacement, or stabilization of the land on the residence premises.
10. Additional Living Expense and Fair Rental Value: Time period extended to 36 months. One- to two-family dwellings are eligible.

To qualify for this coverage, the insured must agree to:

1. Insure the dwelling for 100% Replacement Cost;
2. Purchase Stolen Identity Expense Coverage Endorsement, SH-91465
3. Purchase Equipment Breakdown Coverage Endorsement, SH-91909; and
4. Notify the Company within 90 days of the start of any new building or any additions or other physical changes of the dwelling, which will increase the value of the dwelling by \$5,000 or more and pay any resulting additional premium.

In addition, this endorsement removes the percent limitation of Coverage D – Loss of Use and provides up to 30 days coverage for prohibited use by civil authority and includes Ordinance or Law Coverage when damage to the dwelling exceeds 10% of the Coverage A amount. The Supreme Protection Package also increases the limit of Coverage B to 20% of Coverage A, and increases the limit of Coverage C to 75% of Coverage A. Furthermore, this Supreme Protection Package provides increased special limits of liability for several items, as detailed in the endorsement.

The additional premium is determined by applying the following schedule:

Zone 1

<u>Home Completed and First Occupied</u>	<u>Premium</u>
Current Calendar Year	23% X Adjusted Base Premium + \$315
First Preceding Year	25% X Adjusted Base Premium + \$315
Second Preceding Year	26% X Adjusted Base Premium + \$315
Third Preceding Year	28% X Adjusted Base Premium + \$315
Fourth Preceding Year	29% X Adjusted Base Premium + \$315
Fifth and All Additional Preceding Years	31% X Adjusted Base Premium + \$315

Zone 2

<u>Home Completed and First Occupied</u>	<u>Premium</u>
Current Calendar Year	23% X Adjusted Base Premium + \$315
First Preceding Year	26% X Adjusted Base Premium + \$315
Second Preceding Year	29% X Adjusted Base Premium + \$315
Third Preceding Year	32% X Adjusted Base Premium + \$315
Fourth Preceding Year	34% X Adjusted Base Premium + \$315
Fifth and All Additional Preceding Years	37% X Adjusted Base Premium + \$315

*See Endorsement SH-91407 for Zone definitions.

Applicable to Policy Form 3 and Form 7 Only.

Not Applicable with Modified Replacement Cost Coverage,
Special Protection Package (Silver),
or Enhanced Protection Package (Gold).

Not Applicable for Manufactured Homes.

29. SH-71261 – EXCESS DWELLING COVERAGE

Coverage may be written to provide a maximum loss payment of 125% of the Coverage A amount for the dwelling. To qualify for this coverage, the insured must agree to:

- 1) Insure the dwelling for 100% Replacement Cost; and
- 2) Notify the Company within 90 days of the start of any new building or any additions or other physical changes of the dwelling which will increase the value of the dwelling by \$5,000 or more and pay any resulting premium.

Applicable to Policy Form 7 Only.

Not Applicable with the Supreme Protection Package (Platinum).

30. SH-91407 - ORDINANCE OR LAW COVERAGE

For the additional premium, covered losses that are at least 50% or more of the Coverage A limit for Policy Forms 3 and 7 will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of the property. The amount of coverage provided by this endorsement is 25% of the Coverage A limit.

For Form 3 policies, this coverage and Special Protection Package (Silver) Coverage shall not increase the total amount the Company will pay under Coverage A - Dwelling for the cost of repair or replacement beyond 125% of the Coverage A limit as shown on the Declarations.

For Form 7 policies, this coverage and Excess Dwelling Coverage shall not increase the total amount the Company will pay under Coverage A - Dwelling for the cost of repair or replacement beyond 125% of the Coverage A limit as shown on the Declarations.

The additional premium is determined by multiplying the adjusted base premium by the following applicable percentage:

<u>Home Completed and First Occupied</u>	<u>Adjustment to Base Premium</u>	
	<u>Zone 1</u>	<u>Zone 2</u>
Current Calendar Year	0%	0%
First Preceding Year	2%	3%
Second Preceding Year	3%	6%
Third Preceding Year	5%	9%
Fourth Preceding Year	6%	12%
Fifth and All Preceding Years	8%	15%

Zone 1 – Remainder of State

Zone 2 – Clay, Craighead, Crittenden, Greene, Mississippi, Poinsett Counties

Applicable to Policy Form 3 and Form 7 Only.

Equivalent or better coverage automatically provided with the Enhanced Protection Package (Gold); and Supreme Protection Package (Platinum).

31. SH-91465 - STOLEN IDENTITY EXPENSE COVERAGE “Secure I.D. from ANPAC®”

For an additional premium, this endorsement may be added to the policy to provide up to \$50,000 for reasonable and necessary expenses incurred by an insured as the result of any one stolen identity occurrence during the policy period. Aggregate coverage for multiple stolen identity occurrences shall not exceed \$100,000 per policy period. Income Replacement coverage of up to \$200 per day for a maximum of 25 days or \$5,000 for lost wages when having to take time from work to rectify records as a result of a stolen identity occurrence. No deductible applies to the loss for each stolen identity occurrence.

The premium for this coverage is \$90. (A minimum premium of \$35 shall be earned in full.)

Applicable to All Policy Forms.
Required with the Supreme Protection Package (Platinum).

32. SH-91909 – EQUIPMENT BREAKDOWN COVERAGE

For an additional premium, this endorsement may be added to provide up to \$50,000 in repair or replacement coverage arising from any one accident caused by sudden and accidental breakdown of mechanical or electrical equipment such as central air conditioning unit, heating unit, hot water heater and other basic electrical services in the home (central vacuums, chair lifts/elevators, well pumps, generators, electric power panels, permanently installed appliances, etc.).

Coverage is also provided for spoilage of refrigerated property (\$500), and loss of use (\$200 per day/\$1,000 aggregate) as a result of a covered loss. Loss due to electrical power surge or brownout is not covered. Electronic entertainment or component equipment is not covered. The coverage provided under this endorsement does not increase any limit of liability under Section I. A \$500 deductible applies for each covered occurrence.

The premium for this coverage is as follows:

Coverage A Value Range	0-\$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$5,000,000
Base Rate	\$30	\$48	\$75	\$111

Applicable to Policy Forms 3, 6 and 7
Required with the Supreme Protection Package (Platinum).

33. SH-9819 - CONTRACTOR'S INTEREST

The contractor's interest in the building only is covered with this endorsement. No additional premium is applicable for this coverage.

Applicable to Form 3 and Form 7 Only.

B. Section II - Liability Coverages

1. SH-9207 - ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS

This endorsement provides liability and medical payments coverages for any exposure arising out of any one- to four-family dwelling which is rented from or held for rental to others by the insured. The rental property may be, but is not required to be, a part of or attached to the residence premises.

The additional premium is developed from the tables below:

Coverage E – Personal Liability Limits	Adjustment to Premium			
	Rented to Others 1 Family	Rented to Others 2 Family	Rented to Others 3 Family	Rented to Others 4 Family
\$ 25,000	\$3	\$ 5	\$ 7	\$ 9
50,000	4	6	8	10
100,000	5	7	9	11
200,000	6	8	10	12
300,000	7	9	11	14
500,000	9	11	13	17
1,000,000	14	16	18	25

Coverage F –Medical Payments Limits	Adjustment to Premium			
	Rented to Others <u>1 Family</u>	Rented to Others <u>2 Family</u>	Rented to Others <u>3 Family</u>	Rented to Others <u>4 Family</u>
\$ 1,000	\$3	\$4	\$6	\$ 7
2,000	4	5	7	8
5,000	6	7	9	10

Applicable to All Policy Forms.

2. SH-9072 - INCIDENTAL FARM AND ANIMAL LIABILITY COVERAGE

This endorsement provides Section II coverage for incidental farming operations conducted on the residence premises or caused by animals on or adjacent to the residence premises. "Incidental" would include instances where the insured has livestock or plant crops used only for personal consumption.

It should be noted this is not a farmers comprehensive personal liability coverage. This form has no provision for covering employer's liability or extended liability for farming operations conducted away from the residence premises.

As farming operations create unique exposures, careful attention to underwriting must be given. Underwriting considerations for this incidental coverage include the number of acres, number of animals, and the size and condition of any outbuildings.

The additional premium for this coverage is developed from the tables below:

Coverage E – Personal Liability Limits	Premium Adjustment Incidental Farm and Animal
\$ 25,000	\$ 5
50,000	6
100,000	7
200,000	9
300,000	11
500,000	15
1,000,000	25

Coverage F – Medical Payments Limits	Premium Adjustment Incidental Farm and Animal
\$ 1,000	\$4
2,000	5
5,000	7

Applicable to Policy Form 3 and Form 7 Only.

3. SH-9071 - INCIDENTAL BUSINESS PURSUITS

This endorsement may be attached to provide Section II coverages for liability of the insured arising out of incidental business activities; however, this coverage does not apply to products liability. Only the occupations listed below are eligible for this coverage.

NOTE: This coverage may not be provided for any insured in connection with a business partnership of which the insured is a partner or member. The limits of liability for this coverage must be the same as in the basic policy.

Classifications:

- A. Clerical Office Employees - Defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises.
- B. Salespersons, collectors, or messengers.
- C. Teachers - For all teachers, including corporal punishment of pupils.

The premium for this coverage is developed from the tables below:

<u>Coverage E – Personal Liability Limits</u>	<u>Premium Adjustment Classifications A, B, and C</u>
\$ 25,000	\$3
50,000	4
100,000	5
200,000	6
300,000	7
500,000	8
1,000,000	11

<u>Coverage F – Medical Payments Limits</u>	<u>Premium Adjustment Classifications A, B, and C</u>
\$ 1,000	\$2
2,000	3
5,000	4

Applicable to All Policy Forms.

4. **SH-9380 - HOME DAY-CARE LIABILITY**

When the insured provides day-care or babysitting services in the insured dwelling or other structures located on the residence premises, this endorsement may be attached to provide Section II Coverages. The form is designed for incidental exposures only. The insured may provide day-care services for one to three children in the home at any one time. The limits shown for Coverage E and Coverage F are annual aggregate limitations, regardless of the number of occurrences, insureds, claims made, suits brought, or persons injured.

The additional premium for this coverage is developed from the tables below:

<u>Coverage E – Personal Liability Limits</u>	<u>Premium Adjustment Incidental Exposures</u>
\$ 25,000	\$30
50,000	35
100,000	40
200,000	47
300,000	55
500,000	60
1,000,000	75

<u>Coverage F – Medical Payments Limits</u>	<u>Premium Adjustment Incidental Exposures</u>
\$ 1,000	\$10
2,000	15
5,000	20

Applicable to All Policy Forms.

5. **SH-9695 - CHILD CARE COVERAGE**

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

When the insured provides day-care or babysitting services in the insured dwelling or other structures located on the residence premises, this endorsement may be attached to provide Section II Coverages. The form is designed for incidental exposures only. The insured may provide day-care services for up to six children in the home at any one time. The limits shown for Coverage E and Coverage F are annual aggregate limitations, regardless of the number of occurrences, insureds, claims made, suits brought, or persons injured.

The rates shown apply to all Coverage F - Medical Payment limits.

<u>Coverage E – Personal Liability Limits</u>	<u>Adjustment to Premium Incidental Exposures</u>
\$ 100,000	\$ 200
200,000	250
300,000	300
500,000	400
1,000,000	650

Applicable to All Policy Forms

6. **SH-9082 - PERSONAL INJURY COVERAGE**

This endorsement broadens the definition of bodily injury under Coverage E - Personal Liability, to include personal injury to others. This coverage includes areas such as false arrest, libel, or invasion of privacy, subject to limitations found in the endorsement itself.

Special underwriting considerations apply to the use of this endorsement. Generally, individuals in the following types of occupations would not be eligible for this endorsement:

1. Law Enforcement Officer, Private Investigator, Bail Bondsman
2. Internet Service, Internet Service Provider or related support personnel, backbone personnel, Installer or Consultant
3. Network Application Provider or related support personnel, Installer or Consultant
4. Director or Officer of Publicly Held Corporation
5. Judge / Politician
6. Labor Negotiator
7. Professional or Semi-Professional Athlete / Coach
8. Professional Actor, Entertainer / Author / Public Lecturer / Broadcaster /Telecaster / Newspaper Reporter / Editor / Publisher / Advertiser

Any questions regarding a specific case should be directed to your underwriter.

<u>Coverage E – Personal Liability Limits</u>	<u>Premium Adjustment</u>
\$ 100,000	\$10
200,000	12
300,000	13
500,000	16
1,000,000	24

Applicable to All Policy Forms.

7. **SH-4780 - TENANTS WATERBED LIABILITY**

A Form 4 policy may be endorsed to pay up to the Coverage E limit of liability, all sums for which the insured is legally liable to pay for damage to property of others, caused by or arising out of the ownership, maintenance or use of the owned waterbed on the residence premises. The premium for this endorsement is \$20.

Applicable to Policy Form 4 Only.

8. **SH-4074 - THREE- OR FOUR-FAMILY DWELLING PREMISES LIABILITY**

The following tables show the premium when Coverages E and F are provided for the indicated exposures.

Coverage E – Personal <u>Liability Limits</u>	Premium Adjustment	
	Form 4 Only <u>3 Family Dwelling</u>	Form 4 Only <u>4 Family Dwelling</u>
\$ 25,000	\$ 9	\$11
50,000	10	12
100,000	11	13
200,000	12	14
300,000	13	15
500,000	15	17
1,000,000	20	22

Coverage F – Medical <u>Payments Limits</u>	Premium Adjustment	
	Form 4 Only <u>3 Family Dwelling</u>	Form 4 Only <u>4 Family Dwelling</u>
\$ 1,000	\$ 7	\$ 8
2,000	8	9
5,000	10	11

Applicable to Policy Form 4 Only.

C. **Section I and II**

1. **SH-9041 - ADDITIONAL INSURED RESIDENCE PREMISES**

(Other than Contractors)

This endorsement extends the definition of "insured" to include the person or persons named on the endorsement with respect to Coverages A - Dwelling, B - Other Structures, E - Personal Liability, and F - Medical Payments To Others. No additional premium is applicable for this coverage.

Applicable to All Policy Forms.

2. **SH-9042 - OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY**

When a permitted incidental occupancy is conducted on the residence premises, this endorsement must be attached. This form provides both Section I and II coverages to reflect a business exposure actually conducted on the residence premises.

Under Section I, the basic policy provides limited coverage on property actually used in business. If a higher limit is desired, the options listed below are available. Note--property for sale or held for resale is not covered under this form.

The premium for increased coverage on business property (does not include electronic Data Processing equipment or the recording or storage media used with the equipment) is:

<u>Limit</u>	<u>Premium</u>
\$5,000	\$5
7,500	7
10,000	10

A charge must be included for Section II coverages in all cases. The premium for the Section II exposure is developed from the tables below:

Coverage E – Personal <u>Liability Limits</u>	Premium Adjustment <u>Incidental Occupancy on Premises</u>
\$ 25,000	\$ 8
50,000	9
100,000	10
200,000	11
300,000	12
500,000	14
1,000,000	18

Coverage F – Medical
Payments Limits

Premium Adjustment
Incidental Occupancy on Premises

\$ 1,000
2,000
5,000

\$4
6
8

Applicable to All Policy Forms.

3. **438BFU - LENDER'S LOSS PAYABLE ENDORSEMENT**

This endorsement protects the mortgagee's interest and rights and should only be added when requested by the mortgagee. No additional premium is applicable for this endorsement.

Applicable to All Policy Forms.