

SERFF Tracking Number: ANPC-125297074 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-ROP-07-0528
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied
Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340

Filing at a Glance

Company: American National Property and Casualty Company

Product Name: Rental Owners SERFF Tr Num: ANPC-125297074 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: 03-ROP-07-0528 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 ROP Rule YFP 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-ROP-07-0531
Filing Description:
Please see cover letter.

Company and Contact

SERFF Tracking Number: ANPC-125297074 State: Arkansas
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 Company Company
 Company Tracking Number: 03-ROP-07-0528
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Rental Owners
 Project Name/Number: AR ROP Rule YFP/312340

Filing Contact Information

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

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	17222126

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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	03/06/2008	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	-0.590%	\$-3,758	852	\$634,970	57.100%	-49.100%	3.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty		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	Actuarial Memo 3-18-08	Filed	Yes
Supporting Document	Exhibit 3-18-08	Filed	Yes
Rate	Endorsement Rule Pages	Filed	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 provide supporting documentation for 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 actuarial memorandum and exhibits dated 3-18-08.

Related Objection 1

Applies To:

SERFF Tracking Number: ANPC-125297074 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company Company
Company Tracking Number: 03-ROP-07-0528
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340
- Exhibits (Supporting Document)
Comment:
Explain and provide supporting documentation for the contingency factor.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Memo 3-18-08

Comment:

Satisfied -Name: Exhibit 3-18-08

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Kelly Bennett

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Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340

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

- Uniform Transmittal Document-Property & Casualty (Supporting Document)

Comment: Policy count informaion for 2006 on RF-1 shows 0. Explain.

The maximum rate change of 57.1% appears excessive. Provide an explanation.

Objection 2

- Exhibits (Supporting Document)

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

Rate/rule filing schedule indicates rate neutral, overall impact as -.59%. Please correct.

Column 3 of Exhibit II page 1 contains all #. Please correct.

There are errors in the data of Exhibit VIII. Please correct.

Explain why the 16 policies in Zone 001 with a combined LR of 75.6% receive an increase of 10.3% while the 17 policies in Zone 002 with a combined LR of 256.6% receive -4.8%.

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

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Project Name/Number: AR ROP Rule YFP/312340

Response Letter

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

Dear Becky Harrington,

Comments:

Response 1

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

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

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.

Rate/rule filing schedule indicates rate neutral, overall impact as -.59%. Please correct.

Column 3 of Exhibit II page 1 contains all #. Please correct.

There are errors in the data of Exhibit VIII. Please correct.

Explain why the 16 policies in Zone 001 with a combined LR of 75.6% receive an increase of 10.3% while the 17 policies in Zone 002 with a combined LR of 256.6% receive -4.8%.

Related Objection 2

Applies To:

- Uniform Transmittal Document-Property & Casualty (Supporting Document)

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Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340

Comment:

Policy count informaion for 2006 on RF-1 shows 0. Explain.

The maximum rate change of 57.1% appears excessive. Provide an explanation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Comment: Filing form F779 is revised. Rate Change Type has been changed to Decrease.

RF-1 (F504) is revised. The policy count information was changed to 1,051 for 2006.

Satisfied -Name: Actuarial Memorandum 3-6-08

Comment:

Satisfied -Name: Exhibit 3-6-08

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Kelly Bennett

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 10.290%
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	3.000%	-0.590%	\$-3,758	852	\$634,970	57.100%	-49.100%

SERFF Tracking Number: ANPC-125297074 State: Arkansas
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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	D-R_Index; D-R-1 to D-R-9 (10-07)	Replacement	AR ANP DR 10-07.pdf
Filed	General Rule Pages	D-GR-Index; D-GR-1 to D-GR-6 (10-07)	Replacement	AR ANP DGR 10-07.pdf
Filed	Rate Pages	DR-1.001 to DR-3.004 (10-07)	Replacement	AR ROP DR-1.001 to 3.004 (10-07).PDF
Filed	Special Rate Pages	DSP-1.001 and DSP-1.001 (10-07)	New	AR ROP DSP-1.001 to 1.002 (10-07).pdf

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
RENTAL OWNERS PROGRAM**

MISCELLANEOUS AND ENDORSEMENT COVERAGES INDEX

	<u>End. No.</u>	<u>Page</u>
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Protective Device Credits		D-R-1
Utilities/Roof Rating Plan		D-R-1
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Contractor's Interest	SD-9819	D-R-9
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Earthquake Coverage - 10% Deductible	SD-9878	D-R-6
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Stored Personal Property	SD-9806	D-R-5
Theft Coverage on Dwelling Under Construction	SD-9781	D-R-5
Three- to Four-Family Residence Premises	SD-9820	D-R-9
Vacancy Coverage	SD-9807	D-R-8

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
RENTAL OWNERS PROGRAM**

I. Miscellaneous Coverages, Credits, and Charges

A. 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.

B. CLAIM FREE PLUS

An insured will receive a Claim Free Plus discount on his/her dwelling policy based upon the length of time the insured has been claim free and his/her current 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. 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.

C. UTILITIES/ROOF RATING PLAN

A premium adjustment will be made on all Rental Owner 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	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.

D. 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, are not considered to be qualified claims.

E. Optional Liability Limits

The premium pages include Coverages E (Business Liability) and F (Premises Medical Payments) limits of \$100,000/\$1,000 for Form 1 and \$300,000/\$2,000 for Form 3. If other limits are desired, the basic 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.

The additional premium is developed from the tables below:

Premium Adjustment <u>Form 1</u>				
Coverage E - Business <u>Liability Limits</u>	<u>1 Family</u>	<u>2 Family</u>	<u>3 Family</u>	<u>4 Family</u>
\$100,000	Base	Base	Base	Base
300,000	25	31	34	35
500,000	45	56	61	63
1,000,000	95	119	128	133

Premium Adjustment <u>Form 3</u>				
Coverage E - Business <u>Liability Limits</u>	<u>1 Family</u>	<u>2 Family</u>	<u>3 Family</u>	<u>4 Family</u>
\$100,000	-25	-31	-34	-35
300,000	Base	Base	Base	Base
500,000	20	25	27	28
1,000,000	70	88	95	98

Premium Adjustment <u>Form 1</u>				
Coverage F – Premises Medical <u>Payments Limits</u>	<u>1 Family</u>	<u>2 Family</u>	<u>3 Family</u>	<u>4 Family</u>
\$ 1,000	Base	Base	Base	Base
2,000	1	1	1	1
5,000	2	3	3	3

Premium Adjustment
Form 3

Coverage F – Premises Medical Payments Limits	<u>1 Family</u>	<u>2 Family</u>	<u>3 Family</u>	<u>4 Family</u>
\$ 1,000	-1	-1	-1	-1
2,000	Base	Base	Base	Base
5,000	1	1	1	1

F. Increased Personal Property Limits

When the limit of liability for Coverage C is increased, the additional premium shall be \$1.48 per \$1,000 of insurance.

G. Increased Other Structures 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 \$2.46 per \$1,000 of insurance.

II. Optional Endorsement Coverages

A. Section I - Property Damage Coverages

1. SD-3291 - 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 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 7% (round to the nearest dollar):

<u>Policy</u>	<u>Minimum Additional Premium</u>
Form 3	\$19

Applicable to Form 3 Only.

2. SD-3975 - 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. **SD-9806 - STORED PERSONAL PROPERTY**

Under Coverage C (Personal Property) coverage may be provided for property owned by the named insured and stored on the residence premises. The following premiums apply:

<u>Policy Deductible</u>	<u>Premium</u>
\$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.

4. **SD-9292 - DWELLING UNDER CONSTRUCTION**

A Rental Owners policy may be issued to cover a dwelling under construction if the construction will be completed and the dwelling occupied within 120 days from the date construction begins. The effective date of the policy must be the date construction is actually started. If the dwelling 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, Home Office must be notified and the policy will be amended to reflect any adjustments. (Refer to further requirements under the eligibility section of the manual.)

To determine the dwelling under construction credit, multiply the adjusted base premium by 50%. The basic premium shall be reduced 30% until construction is completed.

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

Applicable to All Policy Forms.
Not Applicable for Manufactured Homes.

5. **SD-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. Coverage terminates 120 days after completion or when occupied, whichever occurs first.

The Dwelling Under Construction Endorsement, SD-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>
\$500/1% 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.

6. SD-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

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								APPLIED TO
	FRAME								
	1	2	3	4	5	6	7	8	
FORMS 1 and 3	\$3.58	\$1.69	\$1.69	\$.90	\$.90	\$.53	\$.47	\$.31	Coverage A Limit of Liability
FORMS 1 and 3 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								APPLIED TO
	ALL OTHERS								
	1	2	3	4	5	6	7	8	
FORMS 1 and 3	\$5.34	\$2.52	\$2.52	\$1.35	\$1.35	\$.79	\$.70	\$.47	Coverage A Limit of Liability
FORMS 1 and 3 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

Countries of:	1.	Mississippi	Poinsett	
	2.	Craighead	Crittenden	Cross
	3.	Clay Greene	Jackson	St. Francis
	4.	Independence Lawrence Lee	Monroe Prairie Randolph	White Woodruff
	5.	Arkansas	Lonoke	Phillips
	6.	Chicot Cleveland Dallas Desha	Drew Grant Jefferson Lincoln	Pulaski Saline Sharp

- | | | | |
|----|------------------------------|--------------------------------|----------------|
| 7. | Ashley
Bradley
Calhoun | Cleburne
Conway
Faulkner | Izard
Perry |
| 8. | Remainder of State | | |

Applicable to All Policy Forms.

7. SD-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

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 1 and 3	\$2.51	\$1.18	\$1.18	\$.63	\$.63	\$.37	\$.33	\$.22	Coverage A Limit of Liability
FORMS 1 and 3 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 1 and 3	\$3.74	\$1.76	\$1.76	\$.95	\$.95	\$.55	\$.49	\$.33	Coverage A Limit of Liability
FORMS 1 and 3 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 SD-9878 for zone descriptions.

Applicable to All Policy Forms.

8. SD-9304 - FIRE DEPARTMENT SERVICE CHARGE

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

Applicable to All Policy Forms.

9. SD-9807 - VACANCY COVERAGE

Form 1 and Form 3 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>
\$500/1% Wind/Hail	\$49
\$1,000 or \$1,000/1% Wind/Hail	41
1% of Coverage A	39
\$2,000 or \$2,000/1% Wind/Hail	36
\$3,000	32
2% of Coverage A	30
\$5,000	18

Applicable to All Policy Forms.

10. SD-9833 - OTHER STRUCTURE RESTRICTION

This endorsement allows dwellings 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 All Policy Forms.

11. SD-91412 – 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 1 and 3 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 Coverage A limit.

The additional premium for this endorsement is listed below:

<u>Home Completed and First Occupied</u>	<u>Premium Adjustment</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 All Policy Forms.

12. SD-11048 – REPLACEMENT COST COVERAGE – BUILDINGS

NOTE: Coverage is available on an exception basis and must be submitted to the Home Office for approval prior to binding coverage. This option is available only for renewals and transfers that already have this endorsement.

This endorsement revises the loss settlement provision so that Replacement Cost Coverage for buildings under Coverage A (Dwelling) and Coverage B (Other Structures) is provided.

The additional premium shall be the otherwise applicable basic Form 1 premium increased 9%.

Applicable to Form 1 Only.

13. **SD-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 All Policy Forms.

B. Section I and II

1. **SD-9041 - ADDITIONAL INSURED – INSURED 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 - Business Liability, and F - Premises Medical Payments. No additional premium is applicable for this coverage.

Applicable to All Policy Forms.

2. **SD-9820 – Three- to Four-Family Residence Premises Endorsement**

This endorsement revised the policy definitions of "residence premises" and "insured premises" to include a three- or four-family dwelling.

Applicable to All Policy Forms.

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
RENTAL OWNERS PROGRAM
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
RENTAL OWNERS PROGRAM
GENERAL RULES**

GENERAL PROVISIONS

100. The Rental Owners Program provides property and liability coverages using the forms and endorsements which are filed by the Company. This manual contains the rules and rating procedures for writing the Rental Owners Policy.
101. The rules, rates, forms, and endorsements filed by the Company for each coverage shall govern in all cases.

ELIGIBILITY

110. A Rental Owners Policy can be written for:
- A one- or two-family non-owner occupied dwelling which is used exclusively for private residential purposes; or
 - A dwelling under construction for one- or two-family occupancy not to be occupied by the owner; or
 - A single-family non-owner occupied unit within a town house which is used exclusively for private residential purposes.
 - A three- or four-family dwelling which is used exclusively for private residential purposes.
111. A Rental Owners Policy shall not be issued to cover any:
- condominium;
 - modular home (except as explicitly permitted in the New Business Underwriting Guidelines);
 - manufactured home;
 - do-it-yourself construction home;
 - trailer home;
 - house trailer;
 - seasonal dwelling;
 - dwelling which has been moved from one location to another; or
 - vacant or unoccupied dwellings.

POLICY TERM

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

PREMIUM PAYMENT

Electronic Transfer Method of Payment

130. **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 Applications - No down payment should be collected for non-bound trial applications.

Other Methods of Payment

131. 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 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.

132. 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.
133. Minimum Premium Rule - The total annual policy **minimum premium** is \$150.
134. Specific procedures regarding the number and timing of billings, length of time between billings and any applicable grace periods are outlined in the Company billing manual.

POLICY CHANGES

140. 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.
141. Any policy change that takes place during the term of the policy will be shown by an amended Declaration.
142. 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.

CANCELLATION

150. All cancellations shall be computed pro rata.
151. If cancellation of a policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

ASSIGNMENT

160. Subject to all rules of this manual and any necessary adjustment of premium, an existing Rental Owners Policy may be amended to reflect:
- 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; however, agent binding authority does pertain to this situation.

REINSTATEMENTS

170. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.
171. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new annual policy term is given.
172. Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.

MANDATORY COVERAGES

180. It is mandatory that both Section I, Property, and Section II, Liability, be written on all policies.
181. It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

WHOLE DOLLAR ROUNDING

190. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.
191. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
192. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

POLICY FORM AND DESCRIPTION OF COVERAGES

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

SECTION I

210. Section I - Physical Damage consists of the following coverages:

Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value

211. **Form 1 (SD-1) - Named Peril Form** - This form covers the dwelling, other structures, personal property, and fair rental value against the following perils with certain exceptions:

- Fire and Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft
- Burglary
- Collapse
- Volcanic Eruption

212. **Form 3 (SD-3) - Special Form** - This form covers the dwelling, other structures, personal property, and fair rental value against risks of direct physical loss, with certain exceptions.

213. Inflation Coverage - Applicable to both the Form 1 and Form 3. Each year at the policy renewal, the Coverage A - Dwelling amount may be increased depending upon the building cost index for the specified area. The limits of liability for Coverage B - Other Structures and Coverage C - Personal Property will be increased at the same percentage as Coverage A.

SECTION II

220. Section II - Liability consists of the following coverages:

Coverage E - Business Liability
Coverage F - Premises Medical Payments

221. Coverage E - Business 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, personal injury, or property damage caused by an occurrence and which arises from the ownership, maintenance, or use of the insured premises.

222. Coverage F - Premises Medical Payments covers medical expenses incurred by persons, other than the insured and tenant, who sustain bodily injury caused by an accident occurring on the insured premises.

LIMITS OF LIABILITY

230. The basic limits of liability under the Rental Owners policy for Section I Coverages are:

Coverages	Description	Form 1	Description	Form 3
		Amount of Coverage		Amount of Coverage
Coverage A: Dwelling	Actual Cash Value Named Peril	Limit Selected	Replacement Cost All-risk	Limit Selected
Coverage B: Other Structures	Actual Cash Value Named Peril	10% of Coverage A	Replacement Cost All-Risk	10% of Coverage A
Coverage C: Personal Property	Actual Cash Value Named Peril	5% of Coverage A	Actual Cash Value All-Risk	5% of Coverage A
Coverage D: Fair Rental Value	Actual Loss Sustained	12 Month Limit	Actual Loss Sustained	12 Month Limit
Additional Coverages	Collapse Debris Removal Fire Department Service Outdoor Antenna & Satellite Dishes Personal Effects Property Removed Reasonable Repairs Trees, Shrubs, Plants, & Lawns Volcanic Eruption	ACV Loss Actual Loss \$500 \$500 \$100/Person Actual Loss Actual Loss \$500/Plant ACV Loss	Collapse Debris Removal Fire Department Service Outdoor Antenna & Satellite Dishes Personal Effects Property Removed Reasonable Repairs Trees, Shrubs, Plants, & Lawns Volcanic Eruption	RCV Loss Actual Loss \$500 \$500 \$100/Person Actual Loss Actual Loss \$500/Plant RCV Loss

231. The basic limits of liability under the Rental Owners policy for Section II coverages are:

Coverages	Description	Form 1	Form 3
		Amount of Coverage	Amount of Coverage
Coverage E: Business Liability	Occurrence	\$100,000/occurrence \$200,000 annual aggregate	\$300,000/occurrence \$600,000 annual aggregate
Coverage F: Premises Medical Payments	Expenses within 3 years	\$1,000 per person	\$2,000 per person
Additional Coverages	Claims Expenses First Aid Expenses Personal Injury	Actual Expenses Actual Expenses Policy Limits	Actual Expenses Actual Expenses Policy Limits

232. Additional limits of coverage are available as described in the Rate Section of the manual.

CONSTRUCTION TYPE DEFINITIONS

300. Buildings should be classified according to the following construction type 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.

- 301. Frame - A dwelling with exterior walls of combustible construction, including walls with wood, metal, stucco, or metal lath and plaster on combustible supports.
- 302. Masonry Veneer - A dwelling with exterior walls of combustible construction usually wood frame, veneered with masonry materials (brick or stone).
- 303. 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).
- 304. Siding – A dwelling with exterior walls of combustible construction, including walls with Vinyl, Steel, Aluminum, or Wood Siding on combustible supports.
- 305. 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.

PROTECTION CLASS DETERMINATION

- 400. All policies shall be rated according to the protection classification provided by the Insurance Services Office. Any exceptions are shown in the state exception pages.
- 401. 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.

PREMIUM DETERMINATION

- 500. 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, number of family, protection class, and construction type.
 2. Amount of Insurance factor.
 3. Deductible adjustment factor.
 4. Utilities/Roof Rating Plan factor.
 5. Protective Device Credit factor.
 6. Claim Free Plus factor.
 7. Non-Weather Related Claims factor.
- 501. Total all miscellaneous and endorsement premium changes 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.
 - 502. Final premium is determined by adding the results in Rules 500, and 501 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)
 \$1,000 deductible (0% charge)
 Less than 1 year old home (Utilities/Roof Rating Plan Discount – 30% credit)
 Earthquake coverage (.40/Thousand Charge)
 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>1.00</u>	
		\$375.550	
X Utilities/Roof Rating Plan factor		<u>0.70</u>	
		\$262.885	
Adjusted Base Premium		\$263	
Endorsement			
Contents Replacement Coverage	\$263 x .12 =		\$32
Earthquake Coverage	120 x .40 =		<u>\$ 48</u>
Total Policy Premium			\$343

INTERPOLATION OF MANUAL PREMIUMS/Factors

510. .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.

511. The method and an example of interpolation follows:

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. In other words, the desired amount is \$2,000 in excess of the \$50,000 shown.

(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)	
	\$0.020 (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.

512. Note - When the premium is obtained by interpolation, the limits for Section I Coverages B and C should be revised in relation to the basic limit of liability on the dwelling. See Rule 230.

MISCELLANEOUS COVERAGES AND ENDORSEMENTS

600. Refer to the Miscellaneous Rate Pages in the Rental Owners manual for each state to locate the explanations and premiums for those additional coverages and endorsements offered.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-1 NAMED PERIL Frame - 1 Unit

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01970	01970	01970	02106	02106	02303	02766	03842	05275	07842
002	01750	01750	01750	01870	01870	02046	02456	03412	04683	06964
003	03089	03089	03089	03302	03302	03610	04336	06022	08268	12291
004	01777	01777	01777	01899	01899	02077	02494	03465	04756	07071
005	02511	02511	02511	02684	02684	02936	03525	04896	06722	09993
006	02316	02316	02316	02476	02476	02707	03251	04516	06200	09217
007	02163	02163	02163	02312	02312	02528	03036	04218	05791	08608
008	01688	01688	01688	01803	01803	01973	02370	03292	04518	06718
009	02239	02239	02239	02394	02394	02618	03144	04367	05995	08913
010	02886	02886	02886	03085	03085	03374	04052	05627	07726	11486
012	02622	02622	02622	02803	02803	03065	03682	05113	07020	10436
017	01689	01689	01689	01806	01806	01974	02371	03294	04522	06723
024	02287	02287	02287	02444	02444	02672	03210	04458	06120	09100
026	01915	01915	01915	02047	02047	02238	02689	03733	05127	07621
033	02266	02266	02266	02423	02423	02649	03182	04419	06068	09020
037	01772	01772	01772	01894	01894	02072	02487	03455	04743	07051

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-1 NAMED PERIL Frame - 2 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02462	02462	02462	02632	02632	02879	03458	04803	06593	09803
002	02188	02188	02188	02338	02338	02558	03071	04264	05854	08705
003	03861	03861	03861	04127	04127	04512	05420	07528	10335	15364
004	02221	02221	02221	02373	02373	02596	03119	04331	05946	08838
005	03139	03139	03139	03355	03355	03670	04405	06120	08403	12491
006	02895	02895	02895	03095	03095	03385	04064	05645	07750	11521
007	02704	02704	02704	02891	02891	03161	03796	05272	07239	10760
008	02110	02110	02110	02255	02255	02467	02963	04115	05648	08397
009	02799	02799	02799	02992	02992	03272	03930	05458	07494	11142
010	03607	03607	03607	03856	03856	04217	05065	07034	09658	14358
012	03278	03278	03278	03503	03503	03831	04603	06392	08775	13045
017	02112	02112	02112	02257	02257	02468	02964	04118	05653	08405
024	02859	02859	02859	03055	03055	03340	04012	05572	07650	11375
026	02393	02393	02393	02559	02559	02798	03361	04667	06409	09526
033	02832	02832	02832	03029	03029	03310	03978	05524	07585	11275
037	02214	02214	02214	02367	02367	02590	03109	04318	05929	08814

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Frame - 3 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02660	02660	02660	02843	02843	03109	03734	05188	07121	10587
002	02363	02363	02363	02525	02525	02762	03316	04606	06323	09401
003	04170	04170	04170	04457	04457	04874	05853	08130	11162	16593
004	02399	02399	02399	02564	02564	02804	03368	04678	06421	09545
005	03390	03390	03390	03623	03623	03963	04758	06610	09076	13491
006	03126	03126	03126	03342	03342	03655	04389	06096	08370	12442
007	02920	02920	02920	03122	03122	03413	04099	05694	07818	11621
008	02279	02279	02279	02435	02435	02664	03199	04445	06099	09069
009	03023	03023	03023	03232	03232	03534	04244	05895	08094	12033
010	03897	03897	03897	04165	04165	04554	05471	07597	10430	15506
012	03539	03539	03539	03784	03784	04138	04970	06903	09476	14088
017	02281	02281	02281	02437	02437	02665	03201	04448	06105	09077
024	03087	03087	03087	03300	03300	03607	04333	06019	08262	12284
026	02584	02584	02584	02763	02763	03022	03629	05040	06921	10288
033	03059	03059	03059	03271	03271	03575	04296	05966	08193	12177
037	02391	02391	02391	02557	02557	02797	03358	04664	06403	09520

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Frame - 4 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02758	02758	02758	02948	02948	03225	03872	05380	07385	10978
002	02450	02450	02450	02618	02618	02864	03439	04776	06557	09750
003	04324	04324	04324	04623	04623	05054	06071	08431	11575	17208
004	02488	02488	02488	02658	02658	02908	03493	04851	06659	09899
005	03515	03515	03515	03757	03757	04110	04934	06855	09412	13990
006	03241	03241	03241	03466	03466	03791	04552	06322	08680	12903
007	03028	03028	03028	03237	03237	03539	04251	05905	08107	12051
008	02364	02364	02364	02525	02525	02762	03318	04609	06325	09405
009	03135	03135	03135	03351	03351	03664	04402	06113	08393	12479
010	04041	04041	04041	04318	04318	04723	05673	07878	10816	16080
012	03671	03671	03671	03924	03924	04291	05155	07158	09827	14611
017	02365	02365	02365	02528	02528	02763	03320	04612	06330	09413
024	03201	03201	03201	03422	03422	03741	04494	06241	08568	12739
026	02681	02681	02681	02866	02866	03133	03764	05227	07177	10669
033	03173	03173	03173	03393	03393	03708	04455	06187	08496	12629
037	02480	02480	02480	02651	02651	02900	03482	04837	06640	09872

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Veneer - 1 Unit

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01641	01641	01641	01807	01807	01958	02633	03367	04952	07057
002	01457	01457	01457	01604	01604	01739	02337	02990	04397	06266
003	02573	02573	02573	02832	02832	03070	04126	05279	07761	11059
004	01481	01481	01481	01629	01629	01765	02374	03036	04465	06363
005	02091	02091	02091	02302	02302	02496	03355	04292	06310	08991
006	01930	01930	01930	02123	02123	02302	03095	03959	05820	08293
007	01801	01801	01801	01984	01984	02149	02889	03696	05435	07744
008	01407	01407	01407	01547	01547	01678	02256	02885	04242	06045
009	01865	01865	01865	02053	02053	02226	02992	03827	05627	08020
010	02404	02404	02404	02647	02647	02869	03856	04931	07253	10334
012	02184	02184	02184	02405	02405	02605	03503	04481	06589	09390
017	01407	01407	01407	01548	01548	01679	02257	02887	04244	06048
024	01905	01905	01905	02096	02096	02272	03055	03907	05746	08188
026	01596	01596	01596	01756	01756	01904	02558	03272	04812	06858
033	01888	01888	01888	02079	02079	02253	03028	03873	05695	08117
037	01475	01475	01475	01625	01625	01760	02367	03028	04453	06344

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-1 NAMED PERIL Veneer - 2 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02051	02051	02051	02258	02258	02448	03291	04209	06189	08820
002	01821	01821	01821	02006	02006	02173	02921	03738	05496	07832
003	03216	03216	03216	03539	03539	03838	05158	06599	09701	13825
004	01851	01851	01851	02036	02036	02207	02968	03796	05582	07953
005	02614	02614	02614	02878	02878	03121	04193	05365	07887	11238
006	02413	02413	02413	02654	02654	02878	03869	04948	07275	10367
007	02251	02251	02251	02480	02480	02686	03611	04621	06794	09681
008	01759	01759	01759	01935	01935	02098	02820	03606	05303	07556
009	02331	02331	02331	02566	02566	02783	03740	04784	07034	10025
010	03005	03005	03005	03308	03308	03586	04820	06164	09066	12918
012	02730	02730	02730	03006	03006	03256	04379	05601	08236	11737
017	01759	01759	01759	01936	01936	02099	02821	03609	05305	07560
024	02382	02382	02382	02620	02620	02841	03818	04884	07182	10234
026	01995	01995	01995	02195	02195	02381	03198	04089	06016	08572
033	02360	02360	02360	02599	02599	02816	03785	04841	07119	10145
037	01844	01844	01844	02031	02031	02201	02958	03785	05566	07930

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Veneer - 3 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02215	02215	02215	02439	02439	02643	03555	04546	06685	09526
002	01967	01967	01967	02166	02166	02347	03155	04036	05935	08459
003	03473	03473	03473	03822	03822	04145	05570	07126	10477	14930
004	01999	01999	01999	02198	02198	02383	03205	04099	06028	08589
005	02824	02824	02824	03108	03108	03370	04529	05794	08518	12137
006	02605	02605	02605	02866	02866	03108	04179	05345	07857	11196
007	02432	02432	02432	02679	02679	02901	03901	04990	07337	10455
008	01898	01898	01898	02089	02089	02265	03045	03894	05727	08161
009	02518	02518	02518	02772	02772	03005	04040	05166	07597	10827
010	03246	03246	03246	03573	03573	03873	05206	06657	09791	13952
012	02948	02948	02948	03247	03247	03517	04729	06049	08894	12675
017	01898	01898	01898	02090	02090	02266	03046	03898	05730	08164
024	02573	02573	02573	02830	02830	03068	04124	05275	07756	11054
026	02154	02154	02154	02371	02371	02571	03453	04417	06496	09258
033	02548	02548	02548	02807	02807	03041	04087	05229	07688	10957
037	01992	01992	01992	02193	02193	02377	03195	04087	06011	08565

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Veneer - 4 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02297	02297	02297	02529	02529	02741	03687	04714	06932	09879
002	02039	02039	02039	02245	02245	02434	03272	04186	06155	08773
003	03602	03602	03602	03964	03964	04298	05777	07390	10865	15483
004	02073	02073	02073	02280	02280	02472	03324	04251	06252	08907
005	02928	02928	02928	03223	03223	03495	04697	06008	08834	12586
006	02702	02702	02702	02972	02972	03223	04333	05542	08147	11611
007	02522	02522	02522	02778	02778	03008	04045	05175	07609	10842
008	01969	01969	01969	02167	02167	02349	03158	04040	05939	08463
009	02611	02611	02611	02875	02875	03116	04189	05357	07878	11228
010	03366	03366	03366	03705	03705	04016	05399	06904	10154	14468
012	03057	03057	03057	03367	03367	03647	04905	06273	09224	13145
017	01969	01969	01969	02168	02168	02351	03160	04042	05942	08467
024	02667	02667	02667	02935	02935	03181	04277	05470	08044	11463
026	02234	02234	02234	02458	02458	02666	03582	04580	06736	09601
033	02643	02643	02643	02911	02911	03154	04239	05423	07973	11363
037	02066	02066	02066	02275	02275	02465	03314	04239	06234	08882

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Brick - 1 Unit

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01641	01641	01641	01807	01807	01958	02633	03367	04952	07057
002	01457	01457	01457	01604	01604	01739	02337	02990	04397	06266
003	02573	02573	02573	02832	02832	03070	04126	05279	07761	11059
004	01481	01481	01481	01629	01629	01765	02374	03036	04465	06363
005	02091	02091	02091	02302	02302	02496	03355	04292	06310	08991
006	01930	01930	01930	02123	02123	02302	03095	03959	05820	08293
007	01801	01801	01801	01984	01984	02149	02889	03696	05435	07744
008	01407	01407	01407	01547	01547	01678	02256	02885	04242	06045
009	01865	01865	01865	02053	02053	02226	02992	03827	05627	08020
010	02404	02404	02404	02647	02647	02869	03856	04931	07253	10334
012	02184	02184	02184	02405	02405	02605	03503	04481	06589	09390
017	01407	01407	01407	01548	01548	01679	02257	02887	04244	06048
024	01905	01905	01905	02096	02096	02272	03055	03907	05746	08188
026	01596	01596	01596	01756	01756	01904	02558	03272	04812	06858
033	01888	01888	01888	02079	02079	02253	03028	03873	05695	08117
037	01475	01475	01475	01625	01625	01760	02367	03028	04453	06344

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Brick - 2 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02051	02051	02051	02258	02258	02448	03291	04209	06189	08820
002	01821	01821	01821	02006	02006	02173	02921	03738	05496	07832
003	03216	03216	03216	03539	03539	03838	05158	06599	09701	13825
004	01851	01851	01851	02036	02036	02207	02968	03796	05582	07953
005	02614	02614	02614	02878	02878	03121	04193	05365	07887	11238
006	02413	02413	02413	02654	02654	02878	03869	04948	07275	10367
007	02251	02251	02251	02480	02480	02686	03611	04621	06794	09681
008	01759	01759	01759	01935	01935	02098	02820	03606	05303	07556
009	02331	02331	02331	02566	02566	02783	03740	04784	07034	10025
010	03005	03005	03005	03308	03308	03586	04820	06164	09066	12918
012	02730	02730	02730	03006	03006	03256	04379	05601	08236	11737
017	01759	01759	01759	01936	01936	02099	02821	03609	05305	07560
024	02382	02382	02382	02620	02620	02841	03818	04884	07182	10234
026	01995	01995	01995	02195	02195	02381	03198	04089	06016	08572
033	02360	02360	02360	02599	02599	02816	03785	04841	07119	10145
037	01844	01844	01844	02031	02031	02201	02958	03785	05566	07930

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Brick - 3 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02215	02215	02215	02439	02439	02643	03555	04546	06685	09526
002	01967	01967	01967	02166	02166	02347	03155	04036	05935	08459
003	03473	03473	03473	03822	03822	04145	05570	07126	10477	14930
004	01999	01999	01999	02198	02198	02383	03205	04099	06028	08589
005	02824	02824	02824	03108	03108	03370	04529	05794	08518	12137
006	02605	02605	02605	02866	02866	03108	04179	05345	07857	11196
007	02432	02432	02432	02679	02679	02901	03901	04990	07337	10455
008	01898	01898	01898	02089	02089	02265	03045	03894	05727	08161
009	02518	02518	02518	02772	02772	03005	04040	05166	07597	10827
010	03246	03246	03246	03573	03573	03873	05206	06657	09791	13952
012	02948	02948	02948	03247	03247	03517	04729	06049	08894	12675
017	01898	01898	01898	02090	02090	02266	03046	03898	05730	08164
024	02573	02573	02573	02830	02830	03068	04124	05275	07756	11054
026	02154	02154	02154	02371	02371	02571	03453	04417	06496	09258
033	02548	02548	02548	02807	02807	03041	04087	05229	07688	10957
037	01992	01992	01992	02193	02193	02377	03195	04087	06011	08565

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Brick - 4 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02297	02297	02297	02529	02529	02741	03687	04714	06932	09879
002	02039	02039	02039	02245	02245	02434	03272	04186	06155	08773
003	03602	03602	03602	03964	03964	04298	05777	07390	10865	15483
004	02073	02073	02073	02280	02280	02472	03324	04251	06252	08907
005	02928	02928	02928	03223	03223	03495	04697	06008	08834	12586
006	02702	02702	02702	02972	02972	03223	04333	05542	08147	11611
007	02522	02522	02522	02778	02778	03008	04045	05175	07609	10842
008	01969	01969	01969	02167	02167	02349	03158	04040	05939	08463
009	02611	02611	02611	02875	02875	03116	04189	05357	07878	11228
010	03366	03366	03366	03705	03705	04016	05399	06904	10154	14468
012	03057	03057	03057	03367	03367	03647	04905	06273	09224	13145
017	01969	01969	01969	02168	02168	02351	03160	04042	05942	08467
024	02667	02667	02667	02935	02935	03181	04277	05470	08044	11463
026	02234	02234	02234	02458	02458	02666	03582	04580	06736	09601
033	02643	02643	02643	02911	02911	03154	04239	05423	07973	11363
037	02066	02066	02066	02275	02275	02465	03314	04239	06234	08882

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Siding - 1 Unit

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01970	01970	01970	02106	02106	02303	02766	03842	05275	07842
002	01750	01750	01750	01870	01870	02046	02456	03412	04683	06964
003	03089	03089	03089	03302	03302	03610	04336	06022	08268	12291
004	01777	01777	01777	01899	01899	02077	02494	03465	04756	07071
005	02511	02511	02511	02684	02684	02936	03525	04896	06722	09993
006	02316	02316	02316	02476	02476	02707	03251	04516	06200	09217
007	02163	02163	02163	02312	02312	02528	03036	04218	05791	08608
008	01688	01688	01688	01803	01803	01973	02370	03292	04518	06718
009	02239	02239	02239	02394	02394	02618	03144	04367	05995	08913
010	02886	02886	02886	03085	03085	03374	04052	05627	07726	11486
012	02622	02622	02622	02803	02803	03065	03682	05113	07020	10436
017	01689	01689	01689	01806	01806	01974	02371	03294	04522	06723
024	02287	02287	02287	02444	02444	02672	03210	04458	06120	09100
026	01915	01915	01915	02047	02047	02238	02689	03733	05127	07621
033	02266	02266	02266	02423	02423	02649	03182	04419	06068	09020
037	01772	01772	01772	01894	01894	02072	02487	03455	04743	07051

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Siding - 2 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02462	02462	02462	02632	02632	02879	03458	04803	06593	09803
002	02188	02188	02188	02338	02338	02558	03071	04264	05854	08705
003	03861	03861	03861	04127	04127	04512	05420	07528	10335	15364
004	02221	02221	02221	02373	02373	02596	03119	04331	05946	08838
005	03139	03139	03139	03355	03355	03670	04405	06120	08403	12491
006	02895	02895	02895	03095	03095	03385	04064	05645	07750	11521
007	02704	02704	02704	02891	02891	03161	03796	05272	07239	10760
008	02110	02110	02110	02255	02255	02467	02963	04115	05648	08397
009	02799	02799	02799	02992	02992	03272	03930	05458	07494	11142
010	03607	03607	03607	03856	03856	04217	05065	07034	09658	14358
012	03278	03278	03278	03503	03503	03831	04603	06392	08775	13045
017	02112	02112	02112	02257	02257	02468	02964	04118	05653	08405
024	02859	02859	02859	03055	03055	03340	04012	05572	07650	11375
026	02393	02393	02393	02559	02559	02798	03361	04667	06409	09526
033	02832	02832	02832	03029	03029	03310	03978	05524	07585	11275
037	02214	02214	02214	02367	02367	02590	03109	04318	05929	08814

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Siding - 3 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02660	02660	02660	02843	02843	03109	03734	05188	07121	10587
002	02363	02363	02363	02525	02525	02762	03316	04606	06323	09401
003	04170	04170	04170	04457	04457	04874	05853	08130	11162	16593
004	02399	02399	02399	02564	02564	02804	03368	04678	06421	09545
005	03390	03390	03390	03623	03623	03963	04758	06610	09076	13491
006	03126	03126	03126	03342	03342	03655	04389	06096	08370	12442
007	02920	02920	02920	03122	03122	03413	04099	05694	07818	11621
008	02279	02279	02279	02435	02435	02664	03199	04445	06099	09069
009	03023	03023	03023	03232	03232	03534	04244	05895	08094	12033
010	03897	03897	03897	04165	04165	04554	05471	07597	10430	15506
012	03539	03539	03539	03784	03784	04138	04970	06903	09476	14088
017	02281	02281	02281	02437	02437	02665	03201	04448	06105	09077
024	03087	03087	03087	03300	03300	03607	04333	06019	08262	12284
026	02584	02584	02584	02763	02763	03022	03629	05040	06921	10288
033	03059	03059	03059	03271	03271	03575	04296	05966	08193	12177
037	02391	02391	02391	02557	02557	02797	03358	04664	06403	09520

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Siding - 4 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	02758	02758	02758	02948	02948	03225	03872	05380	07385	10978
002	02450	02450	02450	02618	02618	02864	03439	04776	06557	09750
003	04324	04324	04324	04623	04623	05054	06071	08431	11575	17208
004	02488	02488	02488	02658	02658	02908	03493	04851	06659	09899
005	03515	03515	03515	03757	03757	04110	04934	06855	09412	13990
006	03241	03241	03241	03466	03466	03791	04552	06322	08680	12903
007	03028	03028	03028	03237	03237	03539	04251	05905	08107	12051
008	02364	02364	02364	02525	02525	02762	03318	04609	06325	09405
009	03135	03135	03135	03351	03351	03664	04402	06113	08393	12479
010	04041	04041	04041	04318	04318	04723	05673	07878	10816	16080
012	03671	03671	03671	03924	03924	04291	05155	07158	09827	14611
017	02365	02365	02365	02528	02528	02763	03320	04612	06330	09413
024	03201	03201	03201	03422	03422	03741	04494	06241	08568	12739
026	02681	02681	02681	02866	02866	03133	03764	05227	07177	10669
033	03173	03173	03173	03393	03393	03708	04455	06187	08496	12629
037	02480	02480	02480	02651	02651	02900	03482	04837	06640	09872

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Fire Resistive - 1 Unit

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01395	01395	01395	01535	01535	01664	02238	02863	04209	05999
002	01238	01238	01238	01363	01363	01478	01986	02542	03738	05326
003	02187	02187	02187	02407	02407	02610	03507	04487	06597	09401
004	01259	01259	01259	01384	01384	01500	02018	02581	03796	05408
005	01778	01778	01778	01957	01957	02122	02852	03648	05363	07642
006	01640	01640	01640	01804	01804	01957	02631	03365	04947	07049
007	01531	01531	01531	01687	01687	01827	02456	03142	04620	06583
008	01196	01196	01196	01315	01315	01426	01918	02452	03606	05138
009	01585	01585	01585	01745	01745	01892	02544	03253	04783	06817
010	02043	02043	02043	02250	02250	02439	03278	04192	06165	08784
012	01856	01856	01856	02044	02044	02215	02978	03808	05601	07981
017	01196	01196	01196	01316	01316	01427	01919	02454	03608	05141
024	01619	01619	01619	01782	01782	01932	02596	03321	04884	06960
026	01356	01356	01356	01493	01493	01618	02175	02781	04090	05830
033	01605	01605	01605	01767	01767	01915	02574	03292	04841	06899
037	01254	01254	01254	01381	01381	01496	02012	02574	03785	05393

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Fire Resistive - 2 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01744	01744	01744	01919	01919	02080	02798	03579	05262	07498
002	01548	01548	01548	01704	01704	01847	02484	03177	04671	06658
003	02734	02734	02734	03008	03008	03262	04384	05608	08246	11751
004	01573	01573	01573	01730	01730	01875	02523	03226	04746	06761
005	02222	02222	02222	02445	02445	02653	03565	04560	06703	09552
006	02050	02050	02050	02256	02256	02445	03289	04207	06183	08812
007	01913	01913	01913	02109	02109	02284	03071	03927	05775	08228
008	01495	01495	01495	01644	01644	01783	02397	03066	04507	06423
009	01982	01982	01982	02181	02181	02365	03180	04066	05979	08521
010	02554	02554	02554	02812	02812	03049	04097	05240	07706	10979
012	02320	02320	02320	02555	02555	02769	03722	04760	07000	09976
017	01495	01495	01495	01645	01645	01784	02399	03068	04510	06427
024	02025	02025	02025	02227	02227	02415	03246	04151	06105	08699
026	01695	01695	01695	01867	01867	02022	02718	03477	05112	07288
033	02007	02007	02007	02209	02209	02393	03217	04115	06050	08624
037	01568	01568	01568	01726	01726	01870	02515	03217	04731	06742

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-1 NAMED PERIL Fire Resistive - 3 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01884	01884	01884	02072	02072	02246	03022	03865	05683	08098
002	01672	01672	01672	01840	01840	01995	02682	03431	05046	07190
003	02952	02952	02952	03250	03250	03523	04735	06058	08906	12691
004	01699	01699	01699	01869	01869	02026	02725	03484	05125	07301
005	02400	02400	02400	02642	02642	02865	03851	04925	07240	10316
006	02214	02214	02214	02436	02436	02642	03552	04543	06678	09517
007	02067	02067	02067	02278	02278	02467	03316	04242	06237	08886
008	01614	01614	01614	01776	01776	01925	02589	03310	04868	06937
009	02140	02140	02140	02355	02355	02554	03434	04392	06458	09203
010	02758	02758	02758	03037	03037	03292	04426	05659	08323	11858
012	02506	02506	02506	02759	02759	02990	04020	05141	07561	10774
017	01614	01614	01614	01777	01777	01927	02591	03314	04871	06941
024	02186	02186	02186	02405	02405	02609	03504	04484	06593	09396
026	01831	01831	01831	02015	02015	02185	02936	03755	05522	07871
033	02167	02167	02167	02386	02386	02584	03475	04445	06535	09314
037	01694	01694	01694	01865	01865	02019	02717	03475	05109	07280

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-1 NAMED PERIL Fire Resistive - 4 Units

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

Base Deductible \$1000

Based on \$150,000 coverage

ZONE	PROTECTION CLASSES									
	01	02	03	04	05	06	07	08	09	10
001	01954	01954	01954	02149	02149	02329	03133	04008	05894	08398
002	01733	01733	01733	01909	01909	02068	02781	03558	05232	07456
003	03061	03061	03061	03370	03370	03654	04910	06282	09236	13161
004	01762	01762	01762	01938	01938	02100	02826	03614	05315	07572
005	02489	02489	02489	02739	02739	02971	03993	05107	07508	10699
006	02296	02296	02296	02526	02526	02739	03684	04712	06925	09869
007	02143	02143	02143	02362	02362	02558	03439	04399	06467	09216
008	01674	01674	01674	01841	01841	01997	02685	03433	05049	07193
009	02220	02220	02220	02443	02443	02649	03562	04555	06696	09544
010	02860	02860	02860	03149	03149	03414	04589	05869	08632	12297
012	02598	02598	02598	02862	02862	03101	04169	05332	07841	11173
017	01674	01674	01674	01842	01842	01998	02686	03437	05051	07197
024	02267	02267	02267	02494	02494	02705	03635	04649	06838	09744
026	01898	01898	01898	02090	02090	02265	03044	03893	05726	08162
033	02247	02247	02247	02474	02474	02681	03603	04609	06777	09659
037	01756	01756	01756	01933	01933	02095	02817	03603	05299	07550

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-3 SPECIAL Frame - 1 Unit

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	02031	02031	02031	02171	02171	02374	02851	03961	05438	08085
002	01804	01804	01804	01928	01928	02109	02532	03517	04828	07179
003	03184	03184	03184	03404	03404	03722	04470	06208	08523	12671
004	01832	01832	01832	01958	01958	02141	02572	03572	04904	07290
005	02589	02589	02589	02767	02767	03026	03634	05048	06930	10302
006	02387	02387	02387	02552	02552	02791	03352	04656	06392	09502
007	02230	02230	02230	02384	02384	02607	03130	04348	05970	08874
008	01741	01741	01741	01859	01859	02034	02443	03394	04658	06926
009	02309	02309	02309	02468	02468	02699	03241	04502	06181	09189
010	02975	02975	02975	03180	03180	03478	04177	05801	07965	11841
012	02703	02703	02703	02890	02890	03160	03796	05271	07237	10759
017	01742	01742	01742	01861	01861	02035	02444	03396	04662	06931
024	02357	02357	02357	02520	02520	02755	03309	04596	06309	09381
026	01974	01974	01974	02110	02110	02308	02772	03849	05285	07857
033	02336	02336	02336	02498	02498	02731	03281	04556	06256	09299
037	01826	01826	01826	01953	01953	02136	02564	03562	04890	07269

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-3 SPECIAL Frame - 2 Units

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	02539	02539	02539	02714	02714	02968	03565	04951	06798	10106
002	02256	02256	02256	02410	02410	02637	03165	04397	06036	08974
003	03980	03980	03980	04255	04255	04652	05587	07760	10654	15840
004	02290	02290	02290	02448	02448	02677	03215	04466	06130	09112
005	03236	03236	03236	03459	03459	03783	04542	06310	08663	12878
006	02984	02984	02984	03191	03191	03488	04190	05819	07990	11877
007	02788	02788	02788	02980	02980	03258	03912	05436	07462	11093
008	02176	02176	02176	02325	02325	02543	03054	04243	05823	08658
009	02886	02886	02886	03085	03085	03374	04052	05628	07726	11486
010	03720	03720	03720	03975	03975	04347	05222	07251	09957	14802
012	03379	03379	03379	03612	03612	03950	04745	06589	09046	13449
017	02177	02177	02177	02327	02327	02544	03056	04245	05828	08664
024	02947	02947	02947	03149	03149	03444	04137	05745	07886	11727
026	02468	02468	02468	02638	02638	02884	03465	04811	06607	09821
033	02920	02920	02920	03123	03123	03413	04101	05695	07821	11624
037	02283	02283	02283	02441	02441	02670	03205	04452	06112	09087

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-3 SPECIAL Frame - 3 Units

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	02742	02742	02742	02931	02931	03205	03850	05348	07342	10914
002	02436	02436	02436	02603	02603	02848	03419	04748	06518	09693
003	04298	04298	04298	04595	04595	05024	06035	08381	11506	17106
004	02473	02473	02473	02643	02643	02891	03472	04823	06620	09841
005	03495	03495	03495	03735	03735	04085	04906	06815	09356	13908
006	03222	03222	03222	03446	03446	03768	04525	06285	08629	12827
007	03010	03010	03010	03218	03218	03519	04226	05870	08059	11980
008	02350	02350	02350	02510	02510	02746	03299	04582	06288	09350
009	03116	03116	03116	03332	03332	03643	04376	06077	08344	12405
010	04016	04016	04016	04293	04293	04695	05639	07832	10753	15986
012	03650	03650	03650	03901	03901	04265	05124	07117	09769	14525
017	02351	02351	02351	02513	02513	02748	03300	04585	06293	09358
024	03182	03182	03182	03402	03402	03720	04468	06205	08517	12665
026	02665	02665	02665	02849	02849	03115	03742	05196	07135	10606
033	03154	03154	03154	03373	03373	03687	04429	06150	08446	12555
037	02466	02466	02466	02636	02636	02883	03462	04808	06602	09813

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Frame - 4 Units

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	02843	02843	02843	03039	03039	03324	03992	05546	07613	11319
002	02526	02526	02526	02700	02700	02953	03546	04924	06760	10051
003	04458	04458	04458	04765	04765	05210	06258	08692	11932	17740
004	02564	02564	02564	02741	02741	02998	03600	05001	06865	10206
005	03624	03624	03624	03873	03873	04237	05087	07067	09702	14423
006	03342	03342	03342	03573	03573	03907	04693	06518	08949	13303
007	03123	03123	03123	03338	03338	03650	04382	06088	08358	12424
008	02437	02437	02437	02603	02603	02848	03421	04752	06521	09697
009	03232	03232	03232	03455	03455	03778	04538	06303	08653	12865
010	04166	04166	04166	04452	04452	04869	05848	08122	11151	16577
012	03784	03784	03784	04045	04045	04423	05314	07380	10131	15063
017	02438	02438	02438	02605	02605	02849	03422	04755	06526	09704
024	03301	03301	03301	03528	03528	03857	04633	06434	08833	13133
026	02763	02763	02763	02954	02954	03231	03881	05388	07399	11000
033	03271	03271	03271	03498	03498	03822	04593	06378	08759	13019
037	02557	02557	02557	02734	02734	02990	03590	04986	06845	10177

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Veneer - 1 Unit

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	01692	01692	01692	01862	01862	02018	02715	03472	05105	07275
002	01502	01502	01502	01654	01654	01792	02409	03082	04533	06460
003	02652	02652	02652	02919	02919	03165	04254	05442	08001	11401
004	01526	01526	01526	01679	01679	01820	02448	03130	04604	06559
005	02156	02156	02156	02373	02373	02574	03459	04424	06505	09269
006	01990	01990	01990	02189	02189	02373	03191	04081	06000	08550
007	01857	01857	01857	02046	02046	02215	02979	03811	05603	07984
008	01450	01450	01450	01595	01595	01730	02326	02974	04374	06232
009	01923	01923	01923	02117	02117	02295	03085	03945	05801	08268
010	02478	02478	02478	02728	02728	02957	03975	05084	07477	10654
012	02251	02251	02251	02479	02479	02686	03611	04619	06792	09680
017	01450	01450	01450	01596	01596	01731	02327	02976	04376	06235
024	01964	01964	01964	02161	02161	02343	03149	04028	05923	08441
026	01645	01645	01645	01810	01810	01963	02637	03373	04961	07070
033	01946	01946	01946	02143	02143	02322	03122	03993	05871	08368
037	01521	01521	01521	01675	01675	01815	02440	03122	04591	06540

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Veneer - 2 Units

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	02115	02115	02115	02328	02328	02523	03393	04340	06381	09094
002	01877	01877	01877	02067	02067	02241	03011	03853	05666	08075
003	03316	03316	03316	03650	03650	03957	05317	06803	10001	14252
004	01908	01908	01908	02099	02099	02275	03059	03912	05755	08199
005	02696	02696	02696	02967	02967	03217	04324	05531	08131	11586
006	02487	02487	02487	02736	02736	02967	03989	05102	07500	10688
007	02321	02321	02321	02558	02558	02770	03724	04764	07004	09980
008	01813	01813	01813	01994	01994	02162	02908	03718	05467	07790
009	02404	02404	02404	02646	02646	02868	03856	04932	07251	10335
010	03098	03098	03098	03411	03411	03697	04969	06355	09347	13318
012	02814	02814	02814	03099	03099	03358	04515	05775	08491	12100
017	01813	01813	01813	01996	01996	02163	02909	03721	05470	07794
024	02455	02455	02455	02702	02702	02929	03937	05035	07404	10551
026	02056	02056	02056	02263	02263	02454	03297	04217	06201	08838
033	02433	02433	02433	02680	02680	02903	03902	04992	07339	10460
037	01902	01902	01902	02094	02094	02268	03051	03902	05739	08176

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Veneer - 3 Units

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	02284	02284	02284	02514	02514	02724	03664	04686	06892	09821
002	02028	02028	02028	02232	02232	02420	03253	04162	06119	08721
003	03581	03581	03581	03941	03941	04273	05743	07347	10801	15392
004	02061	02061	02061	02266	02266	02457	03304	04226	06215	08855
005	02911	02911	02911	03204	03204	03475	04669	05973	08782	12512
006	02686	02686	02686	02955	02955	03204	04308	05510	08099	11542
007	02507	02507	02507	02762	02762	02991	04022	05144	07564	10778
008	01958	01958	01958	02154	02154	02335	03140	04015	05904	08413
009	02596	02596	02596	02858	02858	03098	04165	05327	07832	11162
010	03345	03345	03345	03684	03684	03993	05367	06864	10094	14383
012	03039	03039	03039	03347	03347	03626	04875	06236	09170	13068
017	01958	01958	01958	02155	02155	02337	03141	04018	05907	08417
024	02652	02652	02652	02918	02918	03163	04252	05438	07997	11395
026	02221	02221	02221	02444	02444	02650	03561	04554	06697	09545
033	02628	02628	02628	02894	02894	03135	04215	05390	07927	11296
037	02053	02053	02053	02261	02261	02450	03294	04215	06198	08830

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Veneer - 4 Units

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	02368	02368	02368	02608	02608	02826	03800	04860	07147	10184
002	02103	02103	02103	02315	02315	02509	03373	04315	06345	09044
003	03713	03713	03713	04087	04087	04431	05955	07619	11201	15961
004	02137	02137	02137	02351	02351	02548	03427	04382	06445	09183
005	03019	03019	03019	03323	03323	03603	04842	06195	09108	12977
006	02786	02786	02786	03064	03064	03323	04467	05713	08399	11970
007	02600	02600	02600	02864	02864	03102	04170	05335	07844	11178
008	02030	02030	02030	02233	02233	02422	03256	04164	06123	08725
009	02692	02692	02692	02964	02964	03213	04318	05524	08122	11575
010	03469	03469	03469	03820	03820	04140	05565	07117	10469	14915
012	03152	03152	03152	03472	03472	03761	05056	06467	09509	13552
017	02030	02030	02030	02234	02234	02423	03257	04167	06126	08729
024	02750	02750	02750	03026	03026	03280	04409	05639	08292	11817
026	02303	02303	02303	02534	02534	02749	03692	04722	06945	09898
033	02724	02724	02724	03001	03001	03251	04370	05590	08220	11715
037	02130	02130	02130	02345	02345	02541	03416	04370	06427	09156

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Brick - 1 Unit

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	01692	01692	01692	01862	01862	02018	02715	03472	05105	07275
002	01502	01502	01502	01654	01654	01792	02409	03082	04533	06460
003	02652	02652	02652	02919	02919	03165	04254	05442	08001	11401
004	01526	01526	01526	01679	01679	01820	02448	03130	04604	06559
005	02156	02156	02156	02373	02373	02574	03459	04424	06505	09269
006	01990	01990	01990	02189	02189	02373	03191	04081	06000	08550
007	01857	01857	01857	02046	02046	02215	02979	03811	05603	07984
008	01450	01450	01450	01595	01595	01730	02326	02974	04374	06232
009	01923	01923	01923	02117	02117	02295	03085	03945	05801	08268
010	02478	02478	02478	02728	02728	02957	03975	05084	07477	10654
012	02251	02251	02251	02479	02479	02686	03611	04619	06792	09680
017	01450	01450	01450	01596	01596	01731	02327	02976	04376	06235
024	01964	01964	01964	02161	02161	02343	03149	04028	05923	08441
026	01645	01645	01645	01810	01810	01963	02637	03373	04961	07070
033	01946	01946	01946	02143	02143	02322	03122	03993	05871	08368
037	01521	01521	01521	01675	01675	01815	02440	03122	04591	06540

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Brick - 2 Units

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	02115	02115	02115	02328	02328	02523	03393	04340	06381	09094
002	01877	01877	01877	02067	02067	02241	03011	03853	05666	08075
003	03316	03316	03316	03650	03650	03957	05317	06803	10001	14252
004	01908	01908	01908	02099	02099	02275	03059	03912	05755	08199
005	02696	02696	02696	02967	02967	03217	04324	05531	08131	11586
006	02487	02487	02487	02736	02736	02967	03989	05102	07500	10688
007	02321	02321	02321	02558	02558	02770	03724	04764	07004	09980
008	01813	01813	01813	01994	01994	02162	02908	03718	05467	07790
009	02404	02404	02404	02646	02646	02868	03856	04932	07251	10335
010	03098	03098	03098	03411	03411	03697	04969	06355	09347	13318
012	02814	02814	02814	03099	03099	03358	04515	05775	08491	12100
017	01813	01813	01813	01996	01996	02163	02909	03721	05470	07794
024	02455	02455	02455	02702	02702	02929	03937	05035	07404	10551
026	02056	02056	02056	02263	02263	02454	03297	04217	06201	08838
033	02433	02433	02433	02680	02680	02903	03902	04992	07339	10460
037	01902	01902	01902	02094	02094	02268	03051	03902	05739	08176

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Brick - 3 Units

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	02284	02284	02284	02514	02514	02724	03664	04686	06892	09821
002	02028	02028	02028	02232	02232	02420	03253	04162	06119	08721
003	03581	03581	03581	03941	03941	04273	05743	07347	10801	15392
004	02061	02061	02061	02266	02266	02457	03304	04226	06215	08855
005	02911	02911	02911	03204	03204	03475	04669	05973	08782	12512
006	02686	02686	02686	02955	02955	03204	04308	05510	08099	11542
007	02507	02507	02507	02762	02762	02991	04022	05144	07564	10778
008	01958	01958	01958	02154	02154	02335	03140	04015	05904	08413
009	02596	02596	02596	02858	02858	03098	04165	05327	07832	11162
010	03345	03345	03345	03684	03684	03993	05367	06864	10094	14383
012	03039	03039	03039	03347	03347	03626	04875	06236	09170	13068
017	01958	01958	01958	02155	02155	02337	03141	04018	05907	08417
024	02652	02652	02652	02918	02918	03163	04252	05438	07997	11395
026	02221	02221	02221	02444	02444	02650	03561	04554	06697	09545
033	02628	02628	02628	02894	02894	03135	04215	05390	07927	11296
037	02053	02053	02053	02261	02261	02450	03294	04215	06198	08830

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Brick - 4 Units

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	02368	02368	02368	02608	02608	02826	03800	04860	07147	10184
002	02103	02103	02103	02315	02315	02509	03373	04315	06345	09044
003	03713	03713	03713	04087	04087	04431	05955	07619	11201	15961
004	02137	02137	02137	02351	02351	02548	03427	04382	06445	09183
005	03019	03019	03019	03323	03323	03603	04842	06195	09108	12977
006	02786	02786	02786	03064	03064	03323	04467	05713	08399	11970
007	02600	02600	02600	02864	02864	03102	04170	05335	07844	11178
008	02030	02030	02030	02233	02233	02422	03256	04164	06123	08725
009	02692	02692	02692	02964	02964	03213	04318	05524	08122	11575
010	03469	03469	03469	03820	03820	04140	05565	07117	10469	14915
012	03152	03152	03152	03472	03472	03761	05056	06467	09509	13552
017	02030	02030	02030	02234	02234	02423	03257	04167	06126	08729
024	02750	02750	02750	03026	03026	03280	04409	05639	08292	11817
026	02303	02303	02303	02534	02534	02749	03692	04722	06945	09898
033	02724	02724	02724	03001	03001	03251	04370	05590	08220	11715
037	02130	02130	02130	02345	02345	02541	03416	04370	06427	09156

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP BASE RATES

All Peril

SD-3 SPECIAL Siding - 1 Unit

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	02031	02031	02031	02171	02171	02374	02851	03961	05438	08085
002	01804	01804	01804	01928	01928	02109	02532	03517	04828	07179
003	03184	03184	03184	03404	03404	03722	04470	06208	08523	12671
004	01832	01832	01832	01958	01958	02141	02572	03572	04904	07290
005	02589	02589	02589	02767	02767	03026	03634	05048	06930	10302
006	02387	02387	02387	02552	02552	02791	03352	04656	06392	09502
007	02230	02230	02230	02384	02384	02607	03130	04348	05970	08874
008	01741	01741	01741	01859	01859	02034	02443	03394	04658	06926
009	02309	02309	02309	02468	02468	02699	03241	04502	06181	09189
010	02975	02975	02975	03180	03180	03478	04177	05801	07965	11841
012	02703	02703	02703	02890	02890	03160	03796	05271	07237	10759
017	01742	01742	01742	01861	01861	02035	02444	03396	04662	06931
024	02357	02357	02357	02520	02520	02755	03309	04596	06309	09381
026	01974	01974	01974	02110	02110	02308	02772	03849	05285	07857
033	02336	02336	02336	02498	02498	02731	03281	04556	06256	09299
037	01826	01826	01826	01953	01953	02136	02564	03562	04890	07269

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Siding - 2 Units

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	02539	02539	02539	02714	02714	02968	03565	04951	06798	10106
002	02256	02256	02256	02410	02410	02637	03165	04397	06036	08974
003	03980	03980	03980	04255	04255	04652	05587	07760	10654	15840
004	02290	02290	02290	02448	02448	02677	03215	04466	06130	09112
005	03236	03236	03236	03459	03459	03783	04542	06310	08663	12878
006	02984	02984	02984	03191	03191	03488	04190	05819	07990	11877
007	02788	02788	02788	02980	02980	03258	03912	05436	07462	11093
008	02176	02176	02176	02325	02325	02543	03054	04243	05823	08658
009	02886	02886	02886	03085	03085	03374	04052	05628	07726	11486
010	03720	03720	03720	03975	03975	04347	05222	07251	09957	14802
012	03379	03379	03379	03612	03612	03950	04745	06589	09046	13449
017	02177	02177	02177	02327	02327	02544	03056	04245	05828	08664
024	02947	02947	02947	03149	03149	03444	04137	05745	07886	11727
026	02468	02468	02468	02638	02638	02884	03465	04811	06607	09821
033	02920	02920	02920	03123	03123	03413	04101	05695	07821	11624
037	02283	02283	02283	02441	02441	02670	03205	04452	06112	09087

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Siding - 3 Units

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	02742	02742	02742	02931	02931	03205	03850	05348	07342	10914
002	02436	02436	02436	02603	02603	02848	03419	04748	06518	09693
003	04298	04298	04298	04595	04595	05024	06035	08381	11506	17106
004	02473	02473	02473	02643	02643	02891	03472	04823	06620	09841
005	03495	03495	03495	03735	03735	04085	04906	06815	09356	13908
006	03222	03222	03222	03446	03446	03768	04525	06285	08629	12827
007	03010	03010	03010	03218	03218	03519	04226	05870	08059	11980
008	02350	02350	02350	02510	02510	02746	03299	04582	06288	09350
009	03116	03116	03116	03332	03332	03643	04376	06077	08344	12405
010	04016	04016	04016	04293	04293	04695	05639	07832	10753	15986
012	03650	03650	03650	03901	03901	04265	05124	07117	09769	14525
017	02351	02351	02351	02513	02513	02748	03300	04585	06293	09358
024	03182	03182	03182	03402	03402	03720	04468	06205	08517	12665
026	02665	02665	02665	02849	02849	03115	03742	05196	07135	10606
033	03154	03154	03154	03373	03373	03687	04429	06150	08446	12555
037	02466	02466	02466	02636	02636	02883	03462	04808	06602	09813

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Siding - 4 Units

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	02843	02843	02843	03039	03039	03324	03992	05546	07613	11319
002	02526	02526	02526	02700	02700	02953	03546	04924	06760	10051
003	04458	04458	04458	04765	04765	05210	06258	08692	11932	17740
004	02564	02564	02564	02741	02741	02998	03600	05001	06865	10206
005	03624	03624	03624	03873	03873	04237	05087	07067	09702	14423
006	03342	03342	03342	03573	03573	03907	04693	06518	08949	13303
007	03123	03123	03123	03338	03338	03650	04382	06088	08358	12424
008	02437	02437	02437	02603	02603	02848	03421	04752	06521	09697
009	03232	03232	03232	03455	03455	03778	04538	06303	08653	12865
010	04166	04166	04166	04452	04452	04869	05848	08122	11151	16577
012	03784	03784	03784	04045	04045	04423	05314	07380	10131	15063
017	02438	02438	02438	02605	02605	02849	03422	04755	06526	09704
024	03301	03301	03301	03528	03528	03857	04633	06434	08833	13133
026	02763	02763	02763	02954	02954	03231	03881	05388	07399	11000
033	03271	03271	03271	03498	03498	03822	04593	06378	08759	13019
037	02557	02557	02557	02734	02734	02990	03590	04986	06845	10177

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Fire Resistive - 1 Unit

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	01438	01438	01438	01583	01583	01715	02308	02951	04340	06184
002	01276	01276	01276	01406	01406	01523	02048	02620	03853	05491
003	02255	02255	02255	02481	02481	02690	03616	04626	06801	09692
004	01297	01297	01297	01427	01427	01547	02081	02661	03914	05576
005	01833	01833	01833	02017	02017	02188	02940	03761	05529	07878
006	01691	01691	01691	01860	01860	02017	02713	03469	05100	07267
007	01578	01578	01578	01739	01739	01884	02532	03239	04763	06786
008	01233	01233	01233	01356	01356	01470	01977	02528	03717	05297
009	01635	01635	01635	01799	01799	01950	02622	03354	04931	07028
010	02106	02106	02106	02319	02319	02514	03379	04322	06356	09056
012	01913	01913	01913	02107	02107	02283	03070	03926	05774	08228
017	01233	01233	01233	01357	01357	01471	01978	02530	03720	05300
024	01670	01670	01670	01837	01837	01992	02677	03424	05035	07175
026	01398	01398	01398	01539	01539	01668	02242	02867	04217	06010
033	01655	01655	01655	01822	01822	01974	02653	03394	04990	07113
037	01293	01293	01293	01424	01424	01542	02074	02653	03902	05560

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Fire Resistive - 2 Units

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	01798	01798	01798	01978	01978	02144	02884	03689	05425	07731
002	01595	01595	01595	01757	01757	01904	02560	03275	04817	06864
003	02819	02819	02819	03102	03102	03363	04520	05782	08501	12115
004	01622	01622	01622	01784	01784	01933	02601	03326	04892	06970
005	02291	02291	02291	02522	02522	02735	03676	04701	06911	09847
006	02114	02114	02114	02326	02326	02522	03391	04336	06375	09084
007	01973	01973	01973	02174	02174	02354	03165	04049	05953	08483
008	01541	01541	01541	01695	01695	01838	02471	03160	04647	06621
009	02044	02044	02044	02248	02248	02438	03279	04192	06164	08785
010	02633	02633	02633	02899	02899	03143	04224	05402	07945	11320
012	02391	02391	02391	02634	02634	02855	03837	04908	07218	10285
017	01541	01541	01541	01696	01696	01839	02473	03163	04649	06625
024	02087	02087	02087	02296	02296	02490	03345	04280	06294	08969
026	01748	01748	01748	01924	01924	02086	02803	03584	05271	07513
033	02068	02068	02068	02278	02278	02468	03317	04243	06238	08891
037	01617	01617	01617	01780	01780	01928	02593	03317	04877	06949

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Fire Resistive - 3 Units

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	01942	01942	01942	02137	02137	02315	03115	03983	05859	08349
002	01723	01723	01723	01897	01897	02056	02764	03537	05201	07413
003	03043	03043	03043	03350	03350	03632	04881	06244	09182	13084
004	01751	01751	01751	01926	01926	02088	02809	03592	05283	07527
005	02474	02474	02474	02723	02723	02953	03970	05077	07465	10635
006	02282	02282	02282	02511	02511	02723	03662	04684	06885	09811
007	02131	02131	02131	02348	02348	02543	03419	04374	06430	09162
008	01664	01664	01664	01831	01831	01984	02669	03413	05018	07151
009	02207	02207	02207	02428	02428	02633	03540	04527	06657	09488
010	02843	02843	02843	03131	03131	03394	04562	05834	08581	12225
012	02583	02583	02583	02845	02845	03082	04145	05300	07794	11108
017	01664	01664	01664	01832	01832	01986	02670	03415	05021	07155
024	02254	02254	02254	02480	02480	02689	03614	04623	06798	09686
026	01888	01888	01888	02078	02078	02253	03026	03871	05692	08114
033	02233	02233	02233	02460	02460	02665	03582	04582	06737	09603
037	01746	01746	01746	01922	01922	02082	02801	03582	05267	07506

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
ROP BASE RATES

All Peril

SD-3 SPECIAL Fire Resistive - 4 Units

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	02014	02014	02014	02215	02215	02401	03231	04132	06076	08658
002	01787	01787	01787	01967	01967	02133	02867	03669	05394	07687
003	03157	03157	03157	03474	03474	03766	05062	06477	09521	13568
004	01817	01817	01817	01997	01997	02166	02913	03725	05479	07806
005	02566	02566	02566	02824	02824	03063	04117	05265	07740	11029
006	02367	02367	02367	02604	02604	02824	03798	04857	07139	10174
007	02210	02210	02210	02435	02435	02637	03546	04535	06667	09501
008	01726	01726	01726	01898	01898	02059	02768	03539	05205	07416
009	02289	02289	02289	02519	02519	02731	03672	04696	06904	09839
010	02949	02949	02949	03247	03247	03520	04731	06050	08898	12678
012	02679	02679	02679	02950	02950	03197	04297	05497	08084	11519
017	01726	01726	01726	01900	01900	02060	02769	03543	05208	07420
024	02337	02337	02337	02572	02572	02789	03747	04793	07049	10046
026	01958	01958	01958	02155	02155	02336	03139	04014	05903	08414
033	02316	02316	02316	02551	02551	02763	03714	04752	06986	09958
037	01810	01810	01810	01993	01993	02159	02904	03714	05462	07784

AMERICAN NATIONAL PROPERTY AND CASUALTY CO
 ROP COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SD-1 NAMED PERIL

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
 ROP COVERAGE AMOUNT RELATIVITY FACTORS

All Peril

SD-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
 ROP DEDUCTIBLE ADJUSTMENTS

All Peril

SD-1 NAMED PERIL

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
 ROP DEDUCTIBLE ADJUSTMENTS

All Peril

SD-1 NAMED PERIL

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	0.16	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	0.13	-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	0.10	-0.03	-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
 ROP DEDUCTIBLE ADJUSTMENTS

All Peril

SD-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
 ROP DEDUCTIBLE ADJUSTMENTS

All Peril

SD-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	0.16	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	0.13	-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	0.10	-0.03	-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
ROP DEDUCTIBLES - SPECIAL EXCEPTIONS

All Peril

SD-1 NAMED PERIL

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
ROP DEDUCTIBLES - SPECIAL EXCEPTIONS

All Peril

SD-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

SERFF Tracking Number: ANPC-125297074 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-ROP-07-0528
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied
Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 03/19/2008

Comments:

Filing form F779 is revised. Rate Change Type has been changed to Decrease.
RF-1 (F504) is revised. The policy count information was changed to 1,051 for 2006.

Attachments:

F777AR-ROP.pdf
F779AR-ROP 3-6-08.pdf
F503AR-ROP.pdf
F504-ROP 3-6-08.pdf

Satisfied -Name: Cover Letter **Review Status:** Filed 03/19/2008

Comments:

Attachment:

ar12217r.rop.pdf

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

Comments:

Attachment:

AR ROP Rate Packet Exhibits.pdf

Satisfied -Name: Actuarial Memorandum **Review Status:** Filed 03/19/2008

Comments:

Attachment:

ROP Actuarial Memorandum.pdf

SERFF Tracking Number: ANPC-125297074 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
Company
Company Tracking Number: 03-ROP-07-0528
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied
Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Rule YFP/312340

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

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

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

Satisfied -Name: Exhibit 3-18-08 **Review Status:** Filed 03/19/2008
Comments:
Attachment:
ROP Supplement Exhibits 2.pdf

Effective March 1, 2007

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 03-ROP-07-0528

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-ROP-07-0528
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	03-ROP-07-0531
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
-----------	--	--

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	3.00%	-0.59%	-3,758	852	\$634,970	57.10%	-49.10%

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)	3.00%	
5b.	Overall percentage rate impact for this filing	-0.59%	
5c.	Effect of Rate Filing – Written premium change for this program	(\$3,758)	
5d.	Effect of Rate Filing – Number of policyholders affected	852	

6.	Overall percentage of last rate revision	10.29%
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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
-----------	---	------------

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	D-GR-Index; D-GR-1 to D-GR-6 (10-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	DR-1.001 to DR-3.004 (10-07) DSP-1.001 and 1.002 (10-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	D-R-Index; D-R-1 to D-R-9 (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>
SD-1	\$189,388
SD-3	\$445,582

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: 5/14/2008 New Business and 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
SD-1 & SD-3	3.05	-0.59%	72.2%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	3.0%	-0.59%*	72.2%	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)

57.1% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-49.1% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

				<u>5 Year History</u>				<u>Selected Provisions</u>	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense		
2002	1199	19.94% 4/15/02	\$383	\$158	41.22%	59.91%	B. General Expense	13.3%	
2003	1291	50.0% 5/10/03	\$506	\$403	79.64%	65.51%	C. Taxes, License & Fees	1.1%	
2004	1222	9.90% 11/30/04	\$631	\$161	25.55%	65.81%	D. Underwriting Profit & Contingencies	3.0%	
2005	1114	N/A N/A	\$644	\$256	39.71%	41.12%	E. Other (explain)	9.2%	
2006	1051	N/A N/A	\$613	\$383	62.60%	87.57%	F. TOTAL	26.6%	



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
 Rental Owners Insurance Program
 Independent Filing of Rules and Rates
 Filing #03-ROP-07-0528

American National Property And Casualty Company submits the following changes to its Rental Owners Program:

<u>Pages Filed</u>	<u>Edition</u>
D-GR-Index	10-07
D-GR-1 through D-GR-6	10-07
DR-1.001 through DR-1.040	10-07
DR-2.001 through DR-2.002	10-07
DR-3.001 through DR-3.004	10-07
DSP-1.001 and DSP-1.002	10-07
D-R-Index	10-07
D-R-1 through D-R-9	10-07

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

<u>Pages Replaced</u>	<u>Edition</u>
D-GR-Index	10-06
D-GR-1 through D-GR-6	10-06
DR-1.001 through DR-1.040	10-06
DR-2.001 through DR-2.002	10-06
DR-3.001 through DR-3.004	10-06
D-R-Index	10-06
D-R-1 through D-R-5	10-06
D-R-6and D-R-7	10-06B



"Members of the American National Family of Companies"

D-R-8

10-06C

D-R-9

10-06

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 overall rate level by -0.59% resulting in an ROP annual revenue effect of -\$3,758. We will cap our increase due to rate change alone to 20% per year. The capped rate change is -6.5% with a revenue impact of -\$41,595. The accompanying memorandum and exhibits describe the underlying data and ratemaking methodologies used to develop our overall Rental indication of 3.0%.

Explanation of Revisions and Attachments

General Rules Revisions

Rule 130, Easy Pay has been revised as we have removed reference to Categories II and III. Easy Pay is now available to all policyholders.

Rule 131, Cash with Application has been revised to remove reference to Categories II and III. All policyholders will be required to pay a remittance of \$150 or one-half of the annual premium, whichever is greater. Previously Category III policyholders were required to pay the full term premium.

Rules 132 and 133 were editorially re-named “Renewal Payment” and “Minimum Premium Rule.” Additional editorial revisions were made throughout the manual pages.

Miscellaneous and Endorsement Coverages Rule Revisions

Rule B, Claim Free Plus, was revised to expand ATTRACT Risk Score ranges and to revise discounts.

The Utilities Roof Rating Plan has been revised. The utilities are now broken out into three categories: Age of Home, Heating and Cooling. Specific requirements are detailed in Section I. In addition, the roof can be eligible for additional adjustments based upon the construction material used, and includes wording to explain the application of the discount associated with the implementation of our peril rating.

The Non-Weather Related Claims Rating Plan has been editorially revised to add that losses which have payments under Medical Coverage only, are not considered qualified claims.

Dwelling Under Renovation Endorsements, SD-31807 and SD-11806, have been removed. No policyholders carry this endorsement, and we have decided to no longer offer this coverage.

Page 3

December 21, 2007

Filing #03-ROP-07-0528

Theft Coverage on Dwelling Under Construction, SD-9781, has been revised to add that the Dwelling Under Construction Endorsement, SD-9292, must be present in order to add the endorsement.

We propose this filing become effective March 26, 2008, for new business and March 29, 2008, for renewal business. Please note that we have made corresponding homeowner rate filings in American National General Insurance Company and in American National Property And Casualty Company 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 and approval 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

jvr

Enclosures

American National Property and Casualty
Rental Owners
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
1 & 3	73.63%	5,914	0.3845	72.2%	74.8%	74.3%	3.0%
All	73.63%	5,914	0.3845	72.2%	74.8%	74.3%	3.0%

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

American National Property and Casualty
Rental Owners
Arkansas
Experience by Form

Form	Year Ending	Earned Premium net of Writeoff & EQ	Current Rate Level Factor	Earned Premium at Present Rates	Premium Trend Factor	Trended Earned Premium at Present Rates	Section I Unadjusted Accident Year	Estimated Section II Losses	Loss Adjustment Factor	Adjusted Accident Year Incurred	Catastrophe Provision	Ultimate Trended Total Incurred	Earned Exposures	Trended Ultimate Loss & LAE Ratio
1	12/31/2002	117,195	2.6537	310,998	0.9598	298,509	77,315	14,613	1.3544	119,330	83,369	202,699	419	67.90%
	12/31/2003	138,783	2.1155	293,595	0.9895	290,527	102,250	15,027	1.3410	152,145	85,731	237,876	431	81.88%
	12/31/2004	165,582	1.5898	263,238	1.0201	268,535	105,900	13,420	1.3277	154,026	76,563	230,590	385	85.87%
	12/31/2005	165,345	1.4054	232,381	1.0517	244,389	30,705	12,624	1.3277	53,392	72,024	125,416	362	51.32%
	12/31/2006	154,401	1.3116	202,512	1.0842	219,564	179,145	10,978	1.3803	258,254	62,633	320,888	315	146.15%
	Total		741,306		1,302,723		1,321,522	495,316	66,661		737,147	380,321	1,117,468	1,911
3	12/31/2002	262,461	1.8540	486,608	1.0842	527,580	70,413	25,761	1.3544	121,130	146,975	268,105	739	50.82%
	12/31/2003	362,310	1.5072	546,061	1.0842	592,039	284,229	30,926	1.3410	412,079	176,439	588,518	887	99.41%
	12/31/2004	467,304	1.1313	528,673	1.0842	573,188	18,047	29,223	1.3277	53,185	166,724	219,909	838	38.37%
	12/31/2005	477,021	1.0637	507,422	1.0842	550,147	195,600	28,076	1.3277	287,780	160,181	447,961	805	81.43%
	12/31/2006	459,440	1.0349	475,475	1.0842	515,510	137,917	25,644	1.3803	216,012	146,305	362,317	735	70.28%
	Total		2,028,536		2,544,238		2,758,463	706,207	139,630		1,090,186	796,625	1,886,811	4,003
All	12/31/2002	379,656		797,605		826,089	147,729	40,374	1.3544	240,460	230,344	470,804	1,158	56.99%
	12/31/2003	501,093		839,656		882,566	386,479	45,952	1.3410	564,224	262,171	826,394	1,317	93.64%
	12/31/2004	632,886		791,911		841,722	123,947	42,643	1.3277	207,211	243,287	450,499	1,223	53.52%
	12/31/2005	642,366		739,802		794,535	226,305	40,700	1.3277	341,172	232,205	573,377	1,167	72.17%
	12/31/2006	613,841		677,987		735,073	317,062	36,622	1.3803	474,266	208,938	683,204	1,050	92.94%
	Total		2,769,842		3,846,961		4,079,985	1,201,522	206,291		1,827,333	1,176,946	3,004,279	5,914

American National Property and Casualty
Rental Owners
Arkansas
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 (14) = (13)*(12)*(11)
1	12/31/2002	#####	419	742		726	-3.40%	-3.00%	3.00%	0.8853	1.0842	0.9598
	12/31/2003	#####	431	681	-8.2%	702	-3.40%			0.9127	1.0842	0.9895
	12/31/2004	#####	385	684	0.4%	678	-3.40%			0.9409	1.0842	1.0201
	12/31/2005	#####	362	642	-6.2%	655	-3.40%			0.9700	1.0842	1.0517
	12/31/2006	#####	315	643	0.2%	632	-3.40%			1.0000	1.0842	1.0842
3	12/31/2002	#####	739	659		638	-0.14%	0.00%	3.00%	1.0000	1.0842	1.0842
	12/31/2003	#####	887	616	-6.5%	637	-0.14%			1.0000	1.0842	1.0842
	12/31/2004	#####	838	631	2.5%	636	-0.14%			1.0000	1.0842	1.0842
	12/31/2005	#####	805	630	-0.1%	636	-0.14%			1.0000	1.0842	1.0842
	12/31/2006	#####	735	647	2.6%	635	-0.14%			1.0000	1.0842	1.0842

American National Property and Casualty
Rental Owners
Arkansas
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

**American National Property and Casualty
Rental Owners
Arkansas
Loss Trends
ISS Fast Track - Arkansas Data**

Dwelling Forms

<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

**American National Property and Casualty
Rental Owners
Arkansas
Loss Trends
ISS Fast Track - Countrywide Data**

Dwelling Forms

<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	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 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

**Rental Owners - Dwelling Forms
Rental Owners
Arkansas
Resulting Weighted Trend Factors**

Rental Owners - 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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American National Property And Casualty Company
Rental Owners
Companywide Excluding Texas - Excluding Catastrophes
Loss Development Factors

Forms 1 & 3

Incurred Losses - Direct

Accident Year	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
1992	0	412,048	414,912	416,571	416,571	416,571	416,571
1993	624,438	804,552	711,319	684,544	716,119	716,117	716,119
1994	1,384,772	1,316,665	1,330,543	1,341,207	1,341,207	1,341,207	1,334,707
1995	1,469,220	1,530,998	1,568,576	1,581,276	1,581,309	1,596,309	1,593,309
1996	1,903,830	2,157,954	2,173,745	2,169,320	2,179,445	2,179,445	2,171,356
1997	2,206,616	2,233,590	2,178,765	2,260,296	2,348,279	2,274,294	2,274,294
1998	2,831,844	3,016,338	3,040,075	2,583,149	3,022,126	3,030,126	2,984,064
1999	2,771,326	2,899,415	2,873,406	2,839,430	2,838,578	2,838,288	2,836,958
2000	3,540,420	3,747,897	3,796,598	3,797,265	3,808,284	3,786,002	6,160,002
2001	4,155,105	4,414,373	4,529,970	4,561,730	4,628,730	4,628,730	
2002	5,219,572	5,103,662	5,154,776	5,089,233	5,194,739		
2003	6,550,406	6,604,922	6,853,362	7,001,026			
2004	6,414,698	6,258,650	6,223,100				
2005	6,606,169	6,652,675					
2006	8,233,339						

Loss Development Factors

Accident Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84
1992		1.0070	1.0040	1.0000	1.0000	1.0000
1993	1.2884	0.8841	0.9624	1.0461	1.0000	1.0000
1994	0.9508	1.0105	1.0080	1.0000	1.0000	0.9952
1995	1.0420	1.0245	1.0081	1.0000	1.0095	0.9981
1996	1.1335	1.0073	0.9980	1.0047	1.0000	0.9963
1997	1.0122	0.9755	1.0374	1.0389	0.9685	1.0000
1998	1.0651	1.0079	0.8497	1.1699	1.0026	0.9848
1999	1.0462	0.9910	0.9882	0.9997	0.9999	0.9995
2000	1.0586	1.0130	1.0002	1.0029	0.9941	1.6270
2001	1.0624	1.0262	1.0070	1.0147	1.0000	
2002	0.9778	1.0100	0.9873	1.0207		
2003	1.0083	1.0376	1.0215			
2004	0.9757	0.9943				
2005	1.0070					
Average	1.0483	0.9991	0.9893	1.0271	0.9975	1.0668
3-pt. Average	0.9970	1.0140	1.0053	1.0128	0.9980	1.2038
2-pt. Average	0.9914	1.0160	1.0044	1.0177	0.9971	1.3133
Selected	1.0500	1.0100	1.0000	1.0000	1.0000	1.0000
12 to Ultimate =		1.0605				
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
Rental Owners

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	1,392,456	11,049,709	1.126
2003	1,628,110	13,250,333	1.123
2004	1,878,763	18,369,853	1.102
2005	2,856,376	54,517,858	1.052
2006	2,869,434	41,786,157	1.069
Selected			1.090

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
Rental Owners
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	612,531
2. Mean Unearned Premium Reserve	317,230
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	9.9%
Taxes, Licenses, and Fees	3.0%
50% of Other Acquisition Expenses	1.6%
50% of Company Operating Expenses	0.7%
Total	15.2%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)	48,060
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)	22,206
6. Net Subject to Investment	246,963

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium	612,531
2. Average Agents' Balances	0.1343
3. Delayed Premiums	82,277

C. Loss Reserve

1. Direct Earned Premium	612,531
2. Expected Incurred Losses And Loss Adjustment :	72.2% 442,247
3. Expected Mean Loss Reserves	47,575
4. Tax on Loss & LAE Reserves discount (Line 3 x (1 - Avg. Disc. Factor) x .35)	1,348
5. Adjusted Mean Loss Reserves	46,226

D. Net Subject to Investment 210,912

E. Expected Average Rate of Return 5.1%

F. Investment Earning on Net Subject to Investment 10,837

G. Average Rate of Return as a Percent of Direct Earned Premium 1.77%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (Corporate Tax Rate of 28.7%) 1.26%

I. After-Tax Underwriting Profit Provision Needed in Order to
Obtain After-Tax Target Operating Profit of: 7.1% 5.87%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65) 9.03%

American National Property And Casualty Company
Rental Owners
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 Allied Lines Direct Premiums Earned 2006	23,038,867
B) Companywide Allied Lines Net Premiums Earned 2006	22,093,802
C) (Net Premiums Earned) / (Direct Premiums Earned)	0.9590

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	587,405
B) Net Unearned Premium Reserve December 31, 2005	312,245
C) Net Unearned Premium Reserve December 31, 2006	296,189
	0.5179

III. Average Agents' Balances Factor

A) Companywide Allied Lines Agents' Balances Dec. 31, 2005	2,891,503
B) Companywide Allied Lines Agents' Balances Dec. 31, 2006	3,043,940
C) Net Earned Premium Percent Of Companywide	2.66%
D) Average Agents' Balances	78,902
	0.1343

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	279,412
B) Incurred Losses & LAE 2006	424,385
C) Loss & LAE Reserves December 31, 2004	22,087
D) Loss & LAE Reserves December 31, 2005	28,810
E) Loss & LAE Reserves December 31, 2006	41,224.0
F) Mean Loss & LAE Reserve 2005	35,017
G) Mean Loss & LAE Reserve 2006	38,121
H) Ratio of 2005 Mean Loss & LAE Res. to 2005 Inc. Losses	0.1253
I) Ratio of 2006 Mean Loss & LAE Res. to 2006 Inc. Losses	0.0898
	0.1076

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
Rental Owners
Arkansas
Permissible Loss and LAE Ratio**

	#REF!	#REF!	#REF!	Average	Selected
1) Commission and Brokerage (% WP)	0.0%	0.0%	#REF!	#REF!	#REF!
2) Taxes, Licenses, and Fees (% WP)	#REF!	#REF!	#REF!	#REF!	#REF!
3) Other Acquisition (%EP - Companywide)	3.0%	2.5%	4.2%	3.2%	3.2%
4) General Expense (%EP - Companywide)	1.3%	1.2%	1.3%	1.3%	1.3%
5) Expense Ratio	#REF!	#REF!	#REF!	#REF!	#REF!
6) Underwriting Profit Ratio (Reflects Investment Income)					#REF!
7) Contingency Factor					1.4%
8) Permissible Loss and LAE Ratio					#REF!

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family 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 Counties								
003	1	Fire Resistive	2,431	2,187	-10.0%	0.0%	2002	49.1%
	1	Brick	2,885	2,573	-10.8%	0.0%	2003	43.3%
	1	Brick Veneer	2,885	2,573	-10.8%	0.0%	2004	30.1%
	1	Frame	3,241	3,089	-4.7%	0.0%	2005	25.5%
	2	Fire Resistive	2,431	2,187	-10.0%	0.0%	2006	157.2%
	2	Brick	2,885	2,573	-10.8%	0.0%	Combined	58.3%
	2	Brick Veneer	2,885	2,573	-10.8%	0.0%		
	2	Frame	3,241	3,089	-4.7%	0.0%		
	3	Fire Resistive	2,431	2,187	-10.0%	0.0%	Number of Policies	4
	3	Brick	2,885	2,573	-10.8%	0.0%		
	3	Brick Veneer	2,885	2,573	-10.8%	0.0%		
	3	Frame	3,241	3,089	-4.7%	0.0%		
	4	Fire Resistive	2,603	2,407	-7.5%	0.0%		
	4	Brick	3,086	2,832	-8.2%	0.0%		
	4	Brick Veneer	3,086	2,832	-8.2%	0.0%		
	4	Frame	3,468	3,302	-4.8%	0.0%		
	5	Fire Resistive	2,603	2,407	-7.5%	0.0%		
	5	Brick	3,086	2,832	-8.2%	0.0%		
	5	Brick Veneer	3,086	2,832	-8.2%	0.0%		
	5	Frame	3,468	3,302	-4.8%	22.0%		
	6	Fire Resistive	2,843	2,610	-8.2%	0.0%		
	6	Brick	3,371	3,070	-8.9%	0.0%		
	6	Brick Veneer	3,371	3,070	-8.9%	0.0%		
	6	Frame	3,789	3,610	-4.7%	78.0%		
	7	Fire Resistive	3,426	3,507	2.4%	0.0%		
	7	Brick	4,064	4,126	1.5%	0.0%		
	7	Brick Veneer	4,064	4,126	1.5%	0.0%		
	7	Frame	4,566	4,336	-5.0%	0.0%		
	8	Fire Resistive	4,744	4,487	-5.4%	0.0%		
	8	Brick	5,630	5,279	-6.2%	0.0%		
8	Brick Veneer	5,630	5,279	-6.2%	0.0%			
8	Frame	6,327	6,022	-4.8%	0.0%			
9	Fire Resistive	6,531	6,597	1.0%	0.0%			
9	Brick	7,749	7,761	0.2%	0.0%			
9	Brick Veneer	7,749	7,761	0.2%	0.0%			
9	Frame	8,706	8,268	-5.0%	0.0%			
10	Fire Resistive	9,658	9,401	-2.7%	0.0%			
10	Brick	11,461	11,059	-3.5%	0.0%			
10	Brick Veneer	11,461	11,059	-3.5%	0.0%			
10	Frame	12,877	12,291	-4.6%	0.0%			

Revenue Effect with All Changes (including EQ) 7.1%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties

004	1	Fire Resistive	1,526	1,259	-17.5%	0.0%	2002	51.9%
	1	Brick	1,811	1,481	-18.2%	0.0%	2003	43.7%
	1	Brick Veneer	1,811	1,481	-18.2%	0.0%	2004	24.9%
	1	Frame	2,035	1,777	-12.7%	0.0%	2005	24.9%
	2	Fire Resistive	1,526	1,259	-17.5%	0.0%	2006	24.4%
	2	Brick	1,811	1,481	-18.2%	0.0%	Combined	33.6%
	2	Brick Veneer	1,811	1,481	-18.2%	0.0%		
	2	Frame	2,035	1,777	-12.7%	0.0%		
	3	Fire Resistive	1,526	1,259	-17.5%	0.0%	Number of Policies	2
	3	Brick	1,811	1,481	-18.2%	0.0%		
	3	Brick Veneer	1,811	1,481	-18.2%	0.0%		
	3	Frame	2,035	1,777	-12.7%	0.0%		
	4	Fire Resistive	1,634	1,384	-15.3%	0.0%		
	4	Brick	1,938	1,629	-15.9%	0.0%		
	4	Brick Veneer	1,938	1,629	-15.9%	0.0%		
	4	Frame	2,177	1,899	-12.8%	0.0%		
	5	Fire Resistive	1,634	1,384	-15.3%	0.0%		
	5	Brick	1,938	1,629	-15.9%	0.0%		
	5	Brick Veneer	1,938	1,629	-15.9%	0.0%		
	5	Frame	2,177	1,899	-12.8%	0.0%		
	6	Fire Resistive	1,784	1,500	-15.9%	0.0%		
	6	Brick	2,116	1,765	-16.6%	0.0%		
	6	Brick Veneer	2,116	1,765	-16.6%	0.0%		
	6	Frame	2,378	2,077	-12.7%	0.0%		
	7	Fire Resistive	2,150	2,018	-6.1%	0.0%		
	7	Brick	2,552	2,374	-7.0%	0.0%		
	7	Brick Veneer	2,552	2,374	-7.0%	0.0%		
	7	Frame	2,867	2,494	-13.0%	0.0%		
	8	Fire Resistive	2,979	2,581	-13.4%	0.0%		
	8	Brick	3,535	3,036	-14.1%	0.0%		
8	Brick Veneer	3,535	3,036	-14.1%	0.0%			
8	Frame	3,972	3,465	-12.8%	0.0%			
9	Fire Resistive	4,100	3,796	-7.4%	0.0%			
9	Brick	4,865	4,465	-8.2%	0.0%			
9	Brick Veneer	4,865	4,465	-8.2%	0.0%			
9	Frame	5,465	4,756	-13.0%	100.0%			
10	Fire Resistive	6,063	5,408	-10.8%	0.0%			
10	Brick	7,195	6,363	-11.6%	0.0%			
10	Brick Veneer	7,195	6,363	-11.6%	0.0%			
10	Frame	8,084	7,071	-12.5%	0.0%			

Revenue Effect with All Changes (including EQ) 1.1%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Arkansas, Lonoke, Prairie, White, and Woodruff Counties								
005	1	Fire Resistive	1,893	1,778	-6.1%	0.0%	2002	52.4%
	1	Brick	2,246	2,091	-6.9%	0.0%	2003	48.3%
	1	Brick Veneer	2,246	2,091	-6.9%	0.0%	2004	32.8%
	1	Frame	2,524	2,511	-0.5%	0.0%	2005	31.3%
	2	Fire Resistive	1,893	1,778	-6.1%	0.0%	2006	30.4%
	2	Brick	2,246	2,091	-6.9%	0.0%	Combined	43.0%
	2	Brick Veneer	2,246	2,091	-6.9%	0.0%		
	2	Frame	2,524	2,511	-0.5%	0.0%		
	3	Fire Resistive	1,893	1,778	-6.1%	0.0%	Number of Policies	
	3	Brick	2,246	2,091	-6.9%	0.0%	1	
	3	Brick Veneer	2,246	2,091	-6.9%	0.0%		
	3	Frame	2,524	2,511	-0.5%	0.0%		
	4	Fire Resistive	2,027	1,957	-3.5%	0.0%		
	4	Brick	2,403	2,302	-4.2%	0.0%		
	4	Brick Veneer	2,403	2,302	-4.2%	0.0%		
	4	Frame	2,701	2,684	-0.6%	0.0%		
	5	Fire Resistive	2,027	1,957	-3.5%	0.0%		
	5	Brick	2,403	2,302	-4.2%	0.0%		
	5	Brick Veneer	2,403	2,302	-4.2%	0.0%		
	5	Frame	2,701	2,684	-0.6%	0.0%		
	6	Fire Resistive	2,214	2,122	-4.2%	0.0%		
	6	Brick	2,624	2,496	-4.9%	100.0%		
	6	Brick Veneer	2,624	2,496	-4.9%	0.0%		
	6	Frame	2,951	2,936	-0.5%	0.0%		
	7	Fire Resistive	2,668	2,852	6.9%	0.0%		
	7	Brick	3,165	3,355	6.0%	0.0%		
	7	Brick Veneer	3,165	3,355	6.0%	0.0%		
	7	Frame	3,556	3,525	-0.9%	0.0%		
	8	Fire Resistive	3,695	3,648	-1.3%	0.0%		
	8	Brick	4,384	4,292	-2.1%	0.0%		
8	Brick Veneer	4,384	4,292	-2.1%	0.0%			
8	Frame	4,927	4,896	-0.6%	0.0%			
9	Fire Resistive	5,086	5,363	5.4%	0.0%			
9	Brick	6,035	6,310	4.6%	0.0%			
9	Brick Veneer	6,035	6,310	4.6%	0.0%			
9	Frame	6,779	6,722	-0.8%	0.0%			
10	Fire Resistive	7,521	7,642	1.6%	0.0%			
10	Brick	8,925	8,991	0.7%	0.0%			
10	Brick Veneer	8,925	8,991	0.7%	0.0%			
10	Frame	10,028	9,993	-0.3%	0.0%			

Revenue Effect with All Changes (including EQ) 10.9%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties

006	1	Fire Resistive	1,849	1,640	-11.3%	0.0%	2002	60.1%
	1	Brick	2,195	1,930	-12.1%	0.0%	2003	60.4%
	1	Brick Veneer	2,195	1,930	-12.1%	0.0%	2004	52.0%
	1	Frame	2,466	2,316	-6.1%	0.0%	2005	49.0%
	2	Fire Resistive	1,849	1,640	-11.3%	0.0%	2006	48.3%
	2	Brick	2,195	1,930	-12.1%	0.0%	Combined	54.1%
	2	Brick Veneer	2,195	1,930	-12.1%	0.0%		
	2	Frame	2,466	2,316	-6.1%	0.0%		
	3	Fire Resistive	1,849	1,640	-11.3%	0.0%	Number of Policies	
	3	Brick	2,195	1,930	-12.1%	28.4%	4	
	3	Brick Veneer	2,195	1,930	-12.1%	16.3%		
	3	Frame	2,466	2,316	-6.1%	34.2%		
	4	Fire Resistive	1,980	1,804	-8.9%	0.0%		
	4	Brick	2,347	2,123	-9.5%	0.0%		
	4	Brick Veneer	2,347	2,123	-9.5%	0.0%		
	4	Frame	2,638	2,476	-6.1%	0.0%		
	5	Fire Resistive	1,980	1,804	-8.9%	0.0%		
	5	Brick	2,347	2,123	-9.5%	0.0%		
	5	Brick Veneer	2,347	2,123	-9.5%	0.0%		
	5	Frame	2,638	2,476	-6.1%	21.1%		
	6	Fire Resistive	2,162	1,957	-9.5%	0.0%		
	6	Brick	2,564	2,302	-10.2%	0.0%		
	6	Brick Veneer	2,564	2,302	-10.2%	0.0%		
	6	Frame	2,883	2,707	-6.1%	0.0%		
	7	Fire Resistive	2,606	2,631	1.0%	0.0%		
	7	Brick	3,092	3,095	0.1%	0.0%		
	7	Brick Veneer	3,092	3,095	0.1%	0.0%		
	7	Frame	3,474	3,251	-6.4%	0.0%		
	8	Fire Resistive	3,609	3,365	-6.8%	0.0%		
	8	Brick	4,283	3,959	-7.6%	0.0%		
8	Brick Veneer	4,283	3,959	-7.6%	0.0%			
8	Frame	4,812	4,516	-6.2%	0.0%			
9	Fire Resistive	4,968	4,947	-0.4%	0.0%			
9	Brick	5,896	5,820	-1.3%	0.0%			
9	Brick Veneer	5,896	5,820	-1.3%	0.0%			
9	Frame	6,623	6,200	-6.4%	0.0%			
10	Fire Resistive	7,347	7,049	-4.1%	0.0%			
10	Brick	8,719	8,293	-4.9%	0.0%			
10	Brick Veneer	8,719	8,293	-4.9%	0.0%			
10	Frame	9,796	9,217	-5.9%	0.0%			

Revenue Effect with All Changes (including EQ) 3.4%

American National Property And Casualty Company
Rental Owners
Arkansas
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Revenue Effect with All Changes capped at 20% (including EQ)					-1.1%			
Ashley, Bradley, Columbia, Hempstead, Lafayette, Miller, and Union Counties								
007	1	Fire Resistive	1,801	1,531	-15.0%	0.0%	2002	58.3%
	1	Brick	2,137	1,801	-15.7%	0.0%	2003	55.3%
	1	Brick Veneer	2,137	1,801	-15.7%	0.0%	2004	48.6%
	1	Frame	2,402	2,163	-10.0%	0.0%	2005	51.1%
	2	Fire Resistive	1,801	1,531	-15.0%	0.0%	2006	49.6%
	2	Brick	2,137	1,801	-15.7%	0.0%	Combined	52.7%
	2	Brick Veneer	2,137	1,801	-15.7%	0.0%		
	2	Frame	2,402	2,163	-10.0%	0.0%		
	3	Fire Resistive	1,801	1,531	-15.0%	0.0%		
	3	Brick	2,137	1,801	-15.7%	0.0%		
	3	Brick Veneer	2,137	1,801	-15.7%	0.0%		
	3	Frame	2,402	2,163	-10.0%	0.0%		
	4	Fire Resistive	1,929	1,687	-12.5%	0.0%		
	4	Brick	2,286	1,984	-13.2%	0.0%		
	4	Brick Veneer	2,286	1,984	-13.2%	0.0%		
	4	Frame	2,570	2,312	-10.0%	0.0%		
	5	Fire Resistive	1,929	1,687	-12.5%	0.0%		
	5	Brick	2,286	1,984	-13.2%	0.0%		
	5	Brick Veneer	2,286	1,984	-13.2%	0.0%		
	5	Frame	2,570	2,312	-10.0%	0.0%		
	6	Fire Resistive	2,106	1,827	-13.2%	0.0%		
	6	Brick	2,498	2,149	-14.0%	0.0%		
	6	Brick Veneer	2,498	2,149	-14.0%	0.0%		
	6	Frame	2,808	2,528	-10.0%	100.0%		
	7	Fire Resistive	2,539	2,456	-3.3%	0.0%		
	7	Brick	3,012	2,889	-4.1%	0.0%		
	7	Brick Veneer	3,012	2,889	-4.1%	0.0%		
	7	Frame	3,385	3,036	-10.3%	0.0%		
	8	Fire Resistive	3,516	3,142	-10.6%	0.0%		
	8	Brick	4,172	3,696	-11.4%	0.0%		
	8	Brick Veneer	4,172	3,696	-11.4%	0.0%		
	8	Frame	4,688	4,218	-10.0%	0.0%		
	9	Fire Resistive	4,839	4,620	-4.5%	0.0%		
	9	Brick	5,743	5,435	-5.4%	0.0%		
	9	Brick Veneer	5,743	5,435	-5.4%	0.0%		
	9	Frame	6,452	5,791	-10.2%	0.0%		
	10	Fire Resistive	7,158	6,583	-8.0%	0.0%		
	10	Brick	8,493	7,744	-8.8%	0.0%		
	10	Brick Veneer	8,493	7,744	-8.8%	0.0%		
	10	Frame	9,543	8,608	-9.8%	0.0%		
Revenue Effect with All Changes (including EQ)					-13.9%			
Revenue Effect with All Changes capped at 20% (including EQ)					-13.9%			
Garland County and Hot Springs Village in Saline County								
008	1	Fire Resistive	1,561	1,196	-23.4%	0.0%	2002	72.3%
	1	Brick	1,851	1,407	-24.0%	0.0%	2003	157.8%
	1	Brick Veneer	1,851	1,407	-24.0%	0.0%	2004	186.4%
	1	Frame	2,080	1,688	-18.8%	0.0%	2005	74.4%
	2	Fire Resistive	1,561	1,196	-23.4%	0.0%	2006	433.8%
	2	Brick	1,851	1,407	-24.0%	11.1%	Combined	178.3%
	2	Brick Veneer	1,851	1,407	-24.0%	10.2%		
	2	Frame	2,080	1,688	-18.8%	58.9%		
	3	Fire Resistive	1,561	1,196	-23.4%	0.0%		
	3	Brick	1,851	1,407	-24.0%	0.0%		
	3	Brick Veneer	1,851	1,407	-24.0%	0.0%		
	3	Frame	2,080	1,688	-18.8%	0.0%		
	4	Fire Resistive	1,671	1,315	-21.3%	0.0%		
	4	Brick	1,981	1,547	-21.9%	0.0%		
	4	Brick Veneer	1,981	1,547	-21.9%	0.0%		
	4	Frame	2,226	1,803	-19.0%	0.0%		
	5	Fire Resistive	1,671	1,315	-21.3%	0.0%		
	5	Brick	1,981	1,547	-21.9%	0.0%		
	5	Brick Veneer	1,981	1,547	-21.9%	0.0%		
	5	Frame	2,226	1,803	-19.0%	6.2%		
	6	Fire Resistive	1,824	1,426	-21.8%	0.0%		
	6	Brick	2,163	1,678	-22.4%	0.0%		
	6	Brick Veneer	2,163	1,678	-22.4%	0.0%		
	6	Frame	2,431	1,973	-18.8%	0.0%		
	7	Fire Resistive	2,199	1,918	-12.8%	0.0%		
	7	Brick	2,608	2,256	-13.5%	0.0%		
	7	Brick Veneer	2,608	2,256	-13.5%	0.0%		
	7	Frame	2,931	2,370	-19.1%	13.7%		
	8	Fire Resistive	3,046	2,452	-19.5%	0.0%		
	8	Brick	3,613	2,885	-20.1%	0.0%		
	8	Brick Veneer	3,613	2,885	-20.1%	0.0%		
	8	Frame	4,061	3,292	-18.9%	0.0%		
	9	Fire Resistive	4,191	3,606	-14.0%	0.0%		
	9	Brick	4,973	4,242	-14.7%	0.0%		
	9	Brick Veneer	4,973	4,242	-14.7%	0.0%		
	9	Frame	5,587	4,518	-19.1%	0.0%		
	10	Fire Resistive	6,198	5,138	-17.1%	0.0%		
	10	Brick	7,355	6,045	-17.8%	0.0%		
	10	Brick Veneer	7,355	6,045	-17.8%	0.0%		
	10	Frame	8,264	6,718	-18.7%	0.0%		
Revenue Effect with All Changes (including EQ)					-12.7%			
Revenue Effect with All Changes capped at 20% (including EQ)					-12.7%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Sebastian County								
009	1	Fire Resistive	1,758	1,585	-9.8%	0.0%	2002	80.1%
	1	Brick	2,085	1,865	-10.6%	0.0%	2003	229.8%
	1	Brick Veneer	2,085	1,865	-10.6%	0.0%	2004	206.2%
	1	Frame	2,344	2,239	-4.5%	0.0%	2005	103.0%
	2	Fire Resistive	1,758	1,585	-9.8%	0.7%	2006	265.8%
	2	Brick	2,085	1,865	-10.6%	9.7%	Combined	180.2%
	2	Brick Veneer	2,085	1,865	-10.6%	0.0%		
	2	Frame	2,344	2,239	-4.5%	86.0%		
	3	Fire Resistive	1,758	1,585	-9.8%	0.0%	Number of Policies 91	
	3	Brick	2,085	1,865	-10.6%	0.0%		
	3	Brick Veneer	2,085	1,865	-10.6%	0.0%		
	3	Frame	2,344	2,239	-4.5%	0.0%		
	4	Fire Resistive	1,882	1,745	-7.3%	0.0%		
	4	Brick	2,231	2,053	-8.0%	0.0%		
	4	Brick Veneer	2,231	2,053	-8.0%	0.0%		
	4	Frame	2,508	2,394	-4.5%	1.1%		
	5	Fire Resistive	1,882	1,745	-7.3%	0.0%		
	5	Brick	2,231	2,053	-8.0%	0.0%		
	5	Brick Veneer	2,231	2,053	-8.0%	0.0%		
	5	Frame	2,508	2,394	-4.5%	1.7%		
	6	Fire Resistive	2,055	1,892	-7.9%	0.0%		
	6	Brick	2,438	2,226	-8.7%	0.0%		
	6	Brick Veneer	2,438	2,226	-8.7%	0.0%		
	6	Frame	2,740	2,618	-4.5%	0.0%		
	7	Fire Resistive	2,478	2,544	2.7%	0.0%		
	7	Brick	2,939	2,992	1.8%	0.0%		
	7	Brick Veneer	2,939	2,992	1.8%	0.0%		
	7	Frame	3,303	3,144	-4.8%	0.0%		
	8	Fire Resistive	3,431	3,253	-5.2%	0.0%		
	8	Brick	4,071	3,827	-6.0%	0.0%		
8	Brick Veneer	4,071	3,827	-6.0%	0.8%			
8	Frame	4,575	4,367	-4.5%	0.0%			
9	Fire Resistive	4,723	4,783	1.3%	0.0%			
9	Brick	5,603	5,627	0.4%	0.0%			
9	Brick Veneer	5,603	5,627	0.4%	0.0%			
9	Frame	6,295	5,995	-4.8%	0.0%			
10	Fire Resistive	6,984	6,817	-2.4%	0.0%			
10	Brick	8,287	8,020	-3.2%	0.0%			
10	Brick Veneer	8,287	8,020	-3.2%	0.0%			
10	Frame	9,311	8,913	-4.3%	0.0%			
Revenue Effect with All Changes (including EQ)					-5.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					-9.0%			
Crittenden County								
010	1	Fire Resistive	2,273	2,043	-10.1%	0.0%	2002	62.4%
	1	Brick	2,697	2,404	-10.9%	0.0%	2003	59.5%
	1	Brick Veneer	2,697	2,404	-10.9%	0.0%	2004	55.7%
	1	Frame	3,030	2,886	-4.8%	0.0%	2005	56.5%
	2	Fire Resistive	2,273	2,043	-10.1%	0.0%	2006	56.4%
	2	Brick	2,697	2,404	-10.9%	0.0%	Combined	58.3%
	2	Brick Veneer	2,697	2,404	-10.9%	0.0%		
	2	Frame	3,030	2,886	-4.8%	0.0%	Number of Policies 1	
	3	Fire Resistive	2,273	2,043	-10.1%	0.0%		
	3	Brick	2,697	2,404	-10.9%	0.0%		
	3	Brick Veneer	2,697	2,404	-10.9%	0.0%		
	3	Frame	3,030	2,886	-4.8%	100.0%		
	4	Fire Resistive	2,433	2,250	-7.5%	0.0%		
	4	Brick	2,885	2,647	-8.2%	0.0%		
	4	Brick Veneer	2,885	2,647	-8.2%	0.0%		
	4	Frame	3,242	3,085	-4.8%	0.0%		
	5	Fire Resistive	2,433	2,250	-7.5%	0.0%		
	5	Brick	2,885	2,647	-8.2%	0.0%		
	5	Brick Veneer	2,885	2,647	-8.2%	0.0%		
	5	Frame	3,242	3,085	-4.8%	0.0%		
	6	Fire Resistive	2,658	2,439	-8.2%	0.0%		
	6	Brick	3,151	2,869	-8.9%	0.0%		
	6	Brick Veneer	3,151	2,869	-8.9%	0.0%		
	6	Frame	3,542	3,374	-4.7%	0.0%		
	7	Fire Resistive	3,203	3,278	2.3%	0.0%		
	7	Brick	3,801	3,856	1.4%	0.0%		
	7	Brick Veneer	3,801	3,856	1.4%	0.0%		
	7	Frame	4,270	4,052	-5.1%	0.0%		
	8	Fire Resistive	4,437	4,192	-5.5%	0.0%		
	8	Brick	5,264	4,931	-6.3%	0.0%		
8	Brick Veneer	5,264	4,931	-6.3%	0.0%			
8	Frame	5,915	5,627	-4.9%	0.0%			
9	Fire Resistive	6,106	6,165	1.0%	0.0%			
9	Brick	7,246	7,253	0.1%	0.0%			
9	Brick Veneer	7,246	7,253	0.1%	0.0%			
9	Frame	8,140	7,726	-5.1%	0.0%			
10	Fire Resistive	9,031	8,784	-2.7%	0.0%			
10	Brick	10,716	10,334	-3.6%	0.0%			
10	Brick Veneer	10,716	10,334	-3.6%	0.0%			
10	Frame	12,040	11,486	-4.6%	0.0%			
Revenue Effect with All Changes (including EQ)					15.4%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Pulaski County								
012	1	Fire Resistive	2,020	1,856	-8.1%	0.0%	2002	317.1%
	1	Brick	2,397	2,184	-8.9%	0.0%	2003	86.6%
	1	Brick Veneer	2,397	2,184	-8.9%	0.0%	2004	37.5%
	1	Frame	2,692	2,622	-2.6%	0.0%	2005	34.9%
	2	Fire Resistive	2,020	1,856	-8.1%	0.0%	2006	32.0%
	2	Brick	2,397	2,184	-8.9%	0.0%	Combined	101.3%
	2	Brick Veneer	2,397	2,184	-8.9%	5.0%		
	2	Frame	2,692	2,622	-2.6%	75.4%		
	3	Fire Resistive	2,020	1,856	-8.1%	0.0%	Number of Policies 18	
	3	Brick	2,397	2,184	-8.9%	0.0%		
	3	Brick Veneer	2,397	2,184	-8.9%	0.0%		
	3	Frame	2,692	2,622	-2.6%	8.0%		
	4	Fire Resistive	2,162	2,044	-5.5%	0.0%		
	4	Brick	2,563	2,405	-6.2%	0.0%		
	4	Brick Veneer	2,563	2,405	-6.2%	0.0%		
	4	Frame	2,881	2,803	-2.7%	0.0%		
	5	Fire Resistive	2,162	2,044	-5.5%	0.0%		
	5	Brick	2,563	2,405	-6.2%	0.0%		
	5	Brick Veneer	2,563	2,405	-6.2%	0.0%		
	5	Frame	2,881	2,803	-2.7%	5.2%		
	6	Fire Resistive	2,361	2,215	-6.2%	0.0%		
	6	Brick	2,800	2,605	-7.0%	6.5%		
	6	Brick Veneer	2,800	2,605	-7.0%	0.0%		
	6	Frame	3,147	3,065	-2.6%	0.0%		
	7	Fire Resistive	2,846	2,978	4.6%	0.0%		
	7	Brick	3,376	3,503	3.8%	0.0%		
	7	Brick Veneer	3,376	3,503	3.8%	0.0%		
	7	Frame	3,794	3,682	-3.0%	0.0%		
	8	Fire Resistive	3,942	3,808	-3.4%	0.0%		
	8	Brick	4,676	4,481	-4.2%	0.0%		
8	Brick Veneer	4,676	4,481	-4.2%	0.0%			
8	Frame	5,255	5,113	-2.7%	0.0%			
9	Fire Resistive	5,425	5,601	3.2%	0.0%			
9	Brick	6,438	6,589	2.3%	0.0%			
9	Brick Veneer	6,438	6,589	2.3%	0.0%			
9	Frame	7,232	7,020	-2.9%	0.0%			
10	Fire Resistive	8,023	7,981	-0.5%	0.0%			
10	Brick	9,520	9,390	-1.4%	0.0%			
10	Brick Veneer	9,520	9,390	-1.4%	0.0%			
10	Frame	10,697	10,436	-2.4%	0.0%			

Revenue Effect with All Changes (including EQ) 2.2%
Revenue Effect with All Changes capped at 20% (including EQ) -3.3%

Benton and Washington Counties

017	1	Fire Resistive	1,269	1,196	-5.8%	0.0%	2002	438.1%
	1	Brick	1,507	1,407	-6.6%	0.0%	2003	78.4%
	1	Brick Veneer	1,507	1,407	-6.6%	0.0%	2004	47.4%
	1	Frame	1,692	1,689	-0.2%	0.0%	2005	43.7%
	2	Fire Resistive	1,269	1,196	-5.8%	0.0%	2006	40.2%
	2	Brick	1,507	1,407	-6.6%	9.6%	Combined	101.2%
	2	Brick Veneer	1,507	1,407	-6.6%	0.0%		
	2	Frame	1,692	1,689	-0.2%	2.1%		
	3	Fire Resistive	1,269	1,196	-5.8%	0.0%	Number of Policies 51	
	3	Brick	1,507	1,407	-6.6%	5.4%		
	3	Brick Veneer	1,507	1,407	-6.6%	0.0%		
	3	Frame	1,692	1,689	-0.2%	51.1%		
	4	Fire Resistive	1,359	1,316	-3.2%	0.0%		
	4	Brick	1,611	1,548	-3.9%	0.0%		
	4	Brick Veneer	1,611	1,548	-3.9%	2.9%		
	4	Frame	1,811	1,806	-0.3%	21.4%		
	5	Fire Resistive	1,359	1,316	-3.2%	0.0%		
	5	Brick	1,611	1,548	-3.9%	0.0%		
	5	Brick Veneer	1,611	1,548	-3.9%	0.0%		
	5	Frame	1,811	1,806	-0.3%	7.6%		
	6	Fire Resistive	1,484	1,427	-3.8%	0.0%		
	6	Brick	1,760	1,679	-4.6%	0.0%		
	6	Brick Veneer	1,760	1,679	-4.6%	0.0%		
	6	Frame	1,979	1,974	-0.3%	0.0%		
	7	Fire Resistive	1,788	1,919	7.3%	0.0%		
	7	Brick	2,122	2,257	6.4%	0.0%		
	7	Brick Veneer	2,122	2,257	6.4%	0.0%		
	7	Frame	2,385	2,371	-0.6%	0.0%		
	8	Fire Resistive	2,478	2,454	-1.0%	0.0%		
	8	Brick	2,940	2,887	-1.8%	0.0%		
8	Brick Veneer	2,940	2,887	-1.8%	0.0%			
8	Frame	3,304	3,294	-0.3%	0.0%			
9	Fire Resistive	3,411	3,608	5.8%	0.0%			
9	Brick	4,047	4,244	4.9%	0.0%			
9	Brick Veneer	4,047	4,244	4.9%	0.0%			
9	Frame	4,546	4,522	-0.5%	0.0%			
10	Fire Resistive	5,044	5,141	1.9%	0.0%			
10	Brick	5,984	6,048	1.1%	0.0%			
10	Brick Veneer	5,984	6,048	1.1%	0.0%			
10	Frame	6,724	6,723	0.0%	0.0%			

Revenue Effect with All Changes (including EQ) -0.2%
Revenue Effect with All Changes capped at 20% (including EQ) -5.6%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Craighead County								
024	1	Fire Resistive	1,792	1,619	-9.7%	0.0%	2002	98.5%
	1	Brick	2,127	1,905	-10.4%	0.0%	2003	110.8%
	1	Brick Veneer	2,127	1,905	-10.4%	0.0%	2004	54.2%
	1	Frame	2,389	2,287	-4.3%	0.0%	2005	51.1%
	2	Fire Resistive	1,792	1,619	-9.7%	0.0%	2006	48.1%
	2	Brick	2,127	1,905	-10.4%	0.0%	Combined	69.5%
	2	Brick Veneer	2,127	1,905	-10.4%	0.0%		
	2	Frame	2,389	2,287	-4.3%	0.0%		
	3	Fire Resistive	1,792	1,619	-9.7%	0.0%	Number of Policies	15
	3	Brick	2,127	1,905	-10.4%	5.4%		
	3	Brick Veneer	2,127	1,905	-10.4%	2.8%		
	3	Frame	2,389	2,287	-4.3%	76.8%		
	4	Fire Resistive	1,918	1,782	-7.1%	0.0%		
	4	Brick	2,274	2,096	-7.8%	0.0%		
	4	Brick Veneer	2,274	2,096	-7.8%	0.0%		
	4	Frame	2,556	2,444	-4.4%	0.0%		
	5	Fire Resistive	1,918	1,782	-7.1%	0.0%		
	5	Brick	2,274	2,096	-7.8%	0.0%		
	5	Brick Veneer	2,274	2,096	-7.8%	0.0%		
	5	Frame	2,556	2,444	-4.4%	0.0%		
	6	Fire Resistive	2,095	1,932	-7.8%	0.0%		
	6	Brick	2,484	2,272	-8.5%	0.0%		
	6	Brick Veneer	2,484	2,272	-8.5%	0.0%		
	6	Frame	2,793	2,672	-4.3%	14.9%		
	7	Fire Resistive	2,525	2,596	2.8%	0.0%		
	7	Brick	2,996	3,055	2.0%	0.0%		
	7	Brick Veneer	2,996	3,055	2.0%	0.0%		
	7	Frame	3,366	3,210	-4.6%	0.0%		
	8	Fire Resistive	3,497	3,321	-5.0%	0.0%		
	8	Brick	4,149	3,907	-5.8%	0.0%		
8	Brick Veneer	4,149	3,907	-5.8%	0.0%			
8	Frame	4,663	4,458	-4.4%	0.0%			
9	Fire Resistive	4,814	4,884	1.5%	0.0%			
9	Brick	5,712	5,746	0.6%	0.0%			
9	Brick Veneer	5,712	5,746	0.6%	0.0%			
9	Frame	6,416	6,120	-4.6%	0.0%			
10	Fire Resistive	7,119	6,960	-2.2%	0.0%			
10	Brick	8,448	8,188	-3.1%	0.0%			
10	Brick Veneer	8,448	8,188	-3.1%	0.0%			
10	Frame	9,491	9,100	-4.1%	0.0%			

Revenue Effect with All Changes (including EQ) -7.6%
Revenue Effect with All Changes capped at 20% (including EQ) -10.9%

Saline County excluding Hot Springs Village

026	1	Fire Resistive	1,745	1,356	-22.3%	0.0%	2002	49.7%
	1	Brick	2,070	1,596	-22.9%	0.0%	2003	41.6%
	1	Brick Veneer	2,070	1,596	-22.9%	0.0%	2004	32.8%
	1	Frame	2,326	1,915	-17.7%	0.0%	2005	25.4%
	2	Fire Resistive	1,745	1,356	-22.3%	0.0%	2006	23.4%
	2	Brick	2,070	1,596	-22.9%	0.0%	Combined	35.3%
	2	Brick Veneer	2,070	1,596	-22.9%	0.0%		
	2	Frame	2,326	1,915	-17.7%	0.0%		
	3	Fire Resistive	1,745	1,356	-22.3%	0.0%	Number of Policies	5
	3	Brick	2,070	1,596	-22.9%	0.0%		
	3	Brick Veneer	2,070	1,596	-22.9%	0.0%		
	3	Frame	2,326	1,915	-17.7%	85.9%		
	4	Fire Resistive	1,868	1,493	-20.1%	0.0%		
	4	Brick	2,215	1,756	-20.7%	0.0%		
	4	Brick Veneer	2,215	1,756	-20.7%	0.0%		
	4	Frame	2,489	2,047	-17.8%	14.1%		
	5	Fire Resistive	1,868	1,493	-20.1%	0.0%		
	5	Brick	2,215	1,756	-20.7%	0.0%		
	5	Brick Veneer	2,215	1,756	-20.7%	0.0%		
	5	Frame	2,489	2,047	-17.8%	0.0%		
	6	Fire Resistive	2,040	1,618	-20.7%	0.0%		
	6	Brick	2,419	1,904	-21.3%	0.0%		
	6	Brick Veneer	2,419	1,904	-21.3%	0.0%		
	6	Frame	2,719	2,238	-17.7%	0.0%		
	7	Fire Resistive	2,459	2,175	-11.5%	0.0%		
	7	Brick	2,917	2,558	-12.3%	0.0%		
	7	Brick Veneer	2,917	2,558	-12.3%	0.0%		
	7	Frame	3,278	2,689	-18.0%	0.0%		
	8	Fire Resistive	3,405	2,781	-18.3%	0.0%		
	8	Brick	4,040	3,272	-19.0%	0.0%		
8	Brick Veneer	4,040	3,272	-19.0%	0.0%			
8	Frame	4,541	3,733	-17.8%	0.0%			
9	Fire Resistive	4,687	4,090	-12.7%	0.0%			
9	Brick	5,562	4,812	-13.5%	0.0%			
9	Brick Veneer	5,562	4,812	-13.5%	0.0%			
9	Frame	6,249	5,127	-18.0%	0.0%			
10	Fire Resistive	6,933	5,830	-15.9%	0.0%			
10	Brick	8,226	6,858	-16.6%	0.0%			
10	Brick Veneer	8,226	6,858	-16.6%	0.0%			
10	Frame	9,243	7,621	-17.5%	0.0%			

Revenue Effect with All Changes (including EQ) -16.1%
Revenue Effect with All Changes capped at 20% (including EQ) -19.1%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 1 Family
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Crawford County								
033	1	Fire Resistive	1,988	1,605	-19.3%	0.0%	2002	55.0%
	1	Brick	2,360	1,888	-20.0%	0.0%	2003	51.6%
	1	Brick Veneer	2,360	1,888	-20.0%	0.0%	2004	38.4%
	1	Frame	2,651	2,266	-14.5%	0.0%	2005	37.6%
	2	Fire Resistive	1,988	1,605	-19.3%	0.0%	2006	35.2%
	2	Brick	2,360	1,888	-20.0%	18.1%	Combined	43.1%
	2	Brick Veneer	2,360	1,888	-20.0%	0.0%		
	2	Frame	2,651	2,266	-14.5%	69.6%		
	3	Fire Resistive	1,988	1,605	-19.3%	0.0%	Number of Policies	
	3	Brick	2,360	1,888	-20.0%	0.0%	11	
	3	Brick Veneer	2,360	1,888	-20.0%	0.0%		
	3	Frame	2,651	2,266	-14.5%	0.0%		
	4	Fire Resistive	2,129	1,767	-17.0%	0.0%		
	4	Brick	2,524	2,079	-17.6%	0.0%		
	4	Brick Veneer	2,524	2,079	-17.6%	0.0%		
	4	Frame	2,837	2,423	-14.6%	0.0%		
	5	Fire Resistive	2,129	1,767	-17.0%	0.0%		
	5	Brick	2,524	2,079	-17.6%	0.0%		
	5	Brick Veneer	2,524	2,079	-17.6%	0.0%		
	5	Frame	2,837	2,423	-14.6%	0.0%		
	6	Fire Resistive	2,325	1,915	-17.6%	0.0%		
	6	Brick	2,757	2,253	-18.3%	0.0%		
	6	Brick Veneer	2,757	2,253	-18.3%	0.0%		
	6	Frame	3,100	2,649	-14.5%	12.4%		
	7	Fire Resistive	2,803	2,574	-8.2%	0.0%		
	7	Brick	3,325	3,028	-8.9%	0.0%		
	7	Brick Veneer	3,325	3,028	-8.9%	0.0%		
	7	Frame	3,736	3,182	-14.8%	0.0%		
	8	Fire Resistive	3,882	3,292	-15.2%	0.0%		
	8	Brick	4,605	3,873	-15.9%	0.0%		
8	Brick Veneer	4,605	3,873	-15.9%	0.0%			
8	Frame	5,175	4,419	-14.6%	0.0%			
9	Fire Resistive	5,343	4,841	-9.4%	0.0%			
9	Brick	6,340	5,695	-10.2%	0.0%			
9	Brick Veneer	6,340	5,695	-10.2%	0.0%			
9	Frame	7,122	6,068	-14.8%	0.0%			
10	Fire Resistive	7,901	6,899	-12.7%	0.0%			
10	Brick	9,375	8,117	-13.4%	0.0%			
10	Brick Veneer	9,375	8,117	-13.4%	0.0%			
10	Frame	10,534	9,020	-14.4%	0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					-19.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					-19.0%			
Conway, Faulkner, and Pope Counties								
037	1	Fire Resistive	1,403	1,254	-10.6%	0.0%	2002	83.8%
	1	Brick	1,664	1,475	-11.4%	0.0%	2003	61.9%
	1	Brick Veneer	1,664	1,475	-11.4%	0.0%	2004	52.2%
	1	Frame	1,871	1,772	-5.3%	0.0%	2005	44.2%
	2	Fire Resistive	1,403	1,254	-10.6%	0.0%	2006	39.1%
	2	Brick	1,664	1,475	-11.4%	0.0%	Combined	55.5%
	2	Brick Veneer	1,664	1,475	-11.4%	0.0%		
	2	Frame	1,871	1,772	-5.3%	0.0%		
	3	Fire Resistive	1,403	1,254	-10.6%	0.0%	Number of Policies	
	3	Brick	1,664	1,475	-11.4%	13.0%	6	
	3	Brick Veneer	1,664	1,475	-11.4%	0.0%		
	3	Frame	1,871	1,772	-5.3%	24.7%		
	4	Fire Resistive	1,502	1,381	-8.1%	0.0%		
	4	Brick	1,781	1,625	-8.8%	0.0%		
	4	Brick Veneer	1,781	1,625	-8.8%	0.0%		
	4	Frame	2,001	1,894	-5.3%	0.0%		
	5	Fire Resistive	1,502	1,381	-8.1%	0.0%		
	5	Brick	1,781	1,625	-8.8%	0.0%		
	5	Brick Veneer	1,781	1,625	-8.8%	0.0%		
	5	Frame	2,001	1,894	-5.3%	0.0%		
	6	Fire Resistive	1,641	1,496	-8.8%	0.0%		
	6	Brick	1,945	1,760	-9.5%	0.0%		
	6	Brick Veneer	1,945	1,760	-9.5%	0.0%		
	6	Frame	2,187	2,072	-5.3%	0.0%		
	7	Fire Resistive	1,977	2,012	1.8%	0.0%		
	7	Brick	2,346	2,367	0.9%	0.0%		
	7	Brick Veneer	2,346	2,367	0.9%	0.0%		
	7	Frame	2,635	2,487	-5.6%	0.0%		
	8	Fire Resistive	2,739	2,574	-6.0%	0.0%		
	8	Brick	3,249	3,028	-6.8%	15.1%		
8	Brick Veneer	3,249	3,028	-6.8%	0.0%			
8	Frame	3,651	3,455	-5.4%	0.0%			
9	Fire Resistive	3,769	3,785	0.4%	0.0%			
9	Brick	4,472	4,453	-0.4%	47.2%			
9	Brick Veneer	4,472	4,453	-0.4%	0.0%			
9	Frame	5,024	4,743	-5.6%	0.0%			
10	Fire Resistive	5,574	5,393	-3.2%	0.0%			
10	Brick	6,614	6,344	-4.1%	0.0%			
10	Brick Veneer	6,614	6,344	-4.1%	0.0%			
10	Frame	7,431	7,051	-5.1%	0.0%			
Revenue Effect with All Changes (including EQ)					-0.1%			
Revenue Effect with All Changes capped at 20% (including EQ)					-3.8%			
End	Total SD-1 1 Family						Total Number of Policies	
Revenue Effect with All Changes (including EQ)					-4.8%		233	
Revenue Effect with All Changes capped at 20% (including EQ)					-8.5%			

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Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family 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	Fire Resistive	2,252	1,913	-15.1%	0.0%	2002	58.3%
	1	Brick	2,672	2,251	-15.8%	0.0%	2003	55.3%
	1	Brick Veneer	2,672	2,251	-15.8%	0.0%	2004	48.6%
	1	Frame	3,002	2,704	-9.9%	0.0%	2005	51.1%
	2	Fire Resistive	2,252	1,913	-15.1%	0.0%	2006	49.6%
	2	Brick	2,672	2,251	-15.8%	0.0%	Combined	52.7%
	2	Brick Veneer	2,672	2,251	-15.8%	0.0%		
	2	Frame	3,002	2,704	-9.9%	0.0%		
	3	Fire Resistive	2,252	1,913	-15.1%	0.0%	Number of Policies	0
	3	Brick	2,672	2,251	-15.8%	0.0%		
	3	Brick Veneer	2,672	2,251	-15.8%	0.0%		
	3	Frame	3,002	2,704	-9.9%	0.0%		
	4	Fire Resistive	2,412	2,109	-12.6%	0.0%		
	4	Brick	2,858	2,480	-13.2%	0.0%		
	4	Brick Veneer	2,858	2,480	-13.2%	0.0%		
	4	Frame	3,213	2,891	-10.0%	0.0%		
	5	Fire Resistive	2,412	2,109	-12.6%	0.0%		
	5	Brick	2,858	2,480	-13.2%	0.0%		
	5	Brick Veneer	2,858	2,480	-13.2%	0.0%		
	5	Frame	3,213	2,891	-10.0%	0.0%		
	6	Fire Resistive	2,633	2,284	-13.3%	0.0%		
	6	Brick	3,122	2,686	-14.0%	0.0%		
	6	Brick Veneer	3,122	2,686	-14.0%	0.0%		
	6	Frame	3,510	3,161	-9.9%	0.0%		
	7	Fire Resistive	3,174	3,071	-3.2%	0.0%		
	7	Brick	3,765	3,611	-4.1%	0.0%		
	7	Brick Veneer	3,765	3,611	-4.1%	0.0%		
	7	Frame	4,231	3,796	-10.3%	0.0%		
	8	Fire Resistive	4,396	3,927	-10.7%	0.0%		
	8	Brick	5,215	4,621	-11.4%	0.0%		
8	Brick Veneer	5,215	4,621	-11.4%	0.0%			
8	Frame	5,860	5,272	-10.0%	0.0%			
9	Fire Resistive	6,049	5,775	-4.5%	0.0%			
9	Brick	7,180	6,794	-5.4%	0.0%			
9	Brick Veneer	7,180	6,794	-5.4%	0.0%			
9	Frame	8,065	7,239	-10.2%	0.0%			
10	Fire Resistive	8,948	8,228	-8.0%	0.0%			
10	Brick	10,616	9,681	-8.8%	0.0%			
10	Brick Veneer	10,616	9,681	-8.8%	0.0%			
10	Frame	11,929	10,760	-9.8%	0.0%			
				Revenue Effect with All Changes (including EQ)	0.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	0.0%			

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Garland County and Hot Springs Village in Saline County								
008	1	Fire Resistive	1,950	1,495	-23.3%	0.0%	2002	72.3%
	1	Brick	2,314	1,759	-24.0%	0.0%	2003	157.8%
	1	Brick Veneer	2,314	1,759	-24.0%	0.0%	2004	186.4%
	1	Frame	2,601	2,110	-18.9%	0.0%	2005	74.4%
	2	Fire Resistive	1,950	1,495	-23.3%	0.0%	2006	433.8%
	2	Brick	2,314	1,759	-24.0%	0.0%	Combined	178.3%
	2	Brick Veneer	2,314	1,759	-24.0%	0.0%		
	2	Frame	2,601	2,110	-18.9%	0.0%		
	3	Fire Resistive	1,950	1,495	-23.3%	0.0%	Number of Policies	0
	3	Brick	2,314	1,759	-24.0%	0.0%		
	3	Brick Veneer	2,314	1,759	-24.0%	0.0%		
	3	Frame	2,601	2,110	-18.9%	0.0%		
	4	Fire Resistive	2,089	1,644	-21.3%	0.0%		
	4	Brick	2,476	1,935	-21.8%	0.0%		
	4	Brick Veneer	2,476	1,935	-21.8%	0.0%		
	4	Frame	2,782	2,255	-18.9%	0.0%		
	5	Fire Resistive	2,089	1,644	-21.3%	0.0%		
	5	Brick	2,476	1,935	-21.8%	0.0%		
	5	Brick Veneer	2,476	1,935	-21.8%	0.0%		
	5	Frame	2,782	2,255	-18.9%	0.0%		
	6	Fire Resistive	2,280	1,783	-21.8%	0.0%		
	6	Brick	2,704	2,098	-22.4%	0.0%		
	6	Brick Veneer	2,704	2,098	-22.4%	0.0%		
	6	Frame	3,039	2,467	-18.8%	0.0%		
	7	Fire Resistive	2,749	2,397	-12.8%	0.0%		
	7	Brick	3,261	2,820	-13.5%	0.0%		
	7	Brick Veneer	3,261	2,820	-13.5%	0.0%		
	7	Frame	3,664	2,963	-19.1%	0.0%		
	8	Fire Resistive	3,807	3,066	-19.5%	0.0%		
	8	Brick	4,515	3,606	-20.1%	0.0%		
8	Brick Veneer	4,515	3,606	-20.1%	0.0%			
8	Frame	5,076	4,115	-18.9%	0.0%			
9	Fire Resistive	5,239	4,507	-14.0%	0.0%			
9	Brick	6,216	5,303	-14.7%	0.0%			
9	Brick Veneer	6,216	5,303	-14.7%	0.0%			
9	Frame	6,983	5,648	-19.1%	0.0%			
10	Fire Resistive	7,748	6,423	-17.1%	0.0%			
10	Brick	9,194	7,556	-17.8%	0.0%			
10	Brick Veneer	9,194	7,556	-17.8%	0.0%			
10	Frame	10,330	8,397	-18.7%	0.0%			
				Revenue Effect with All Changes (including EQ)	0.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	0.0%			

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Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Sebastian County								
009	1	Fire Resistive	2,198	1,982	-9.8%	0.0%	2002	80.1%
	1	Brick	2,607	2,331	-10.6%	0.0%	2003	229.8%
	1	Brick Veneer	2,607	2,331	-10.6%	0.0%	2004	206.2%
	1	Frame	2,930	2,799	-4.5%	0.0%	2005	103.0%
	2	Fire Resistive	2,198	1,982	-9.8%	0.0%	2006	265.8%
	2	Brick	2,607	2,331	-10.6%	82.1%	Combined	180.2%
	2	Brick Veneer	2,607	2,331	-10.6%	0.0%		
	2	Frame	2,930	2,799	-4.5%	17.9%		
	3	Fire Resistive	2,198	1,982	-9.8%	0.0%	Number of Policies 11	
	3	Brick	2,607	2,331	-10.6%	0.0%		
	3	Brick Veneer	2,607	2,331	-10.6%	0.0%		
	3	Frame	2,930	2,799	-4.5%	0.0%		
	4	Fire Resistive	2,353	2,181	-7.3%	0.0%		
	4	Brick	2,790	2,566	-8.0%	0.0%		
	4	Brick Veneer	2,790	2,566	-8.0%	0.0%		
	4	Frame	3,135	2,992	-4.6%	0.0%		
	5	Fire Resistive	2,353	2,181	-7.3%	0.0%		
	5	Brick	2,790	2,566	-8.0%	0.0%		
	5	Brick Veneer	2,790	2,566	-8.0%	0.0%		
	5	Frame	3,135	2,992	-4.6%	0.0%		
	6	Fire Resistive	2,569	2,365	-7.9%	0.0%		
	6	Brick	3,047	2,783	-8.7%	0.0%		
	6	Brick Veneer	3,047	2,783	-8.7%	0.0%		
	6	Frame	3,425	3,272	-4.5%	0.0%		
	7	Fire Resistive	3,097	3,180	2.7%	0.0%		
	7	Brick	3,673	3,740	1.8%	0.0%		
	7	Brick Veneer	3,673	3,740	1.8%	0.0%		
	7	Frame	4,129	3,930	-4.8%	0.0%		
	8	Fire Resistive	4,289	4,066	-5.2%	0.0%		
	8	Brick	5,088	4,784	-6.0%	0.0%		
8	Brick Veneer	5,088	4,784	-6.0%	0.0%			
8	Frame	5,719	5,458	-4.6%	0.0%			
9	Fire Resistive	5,903	5,979	1.3%	0.0%			
9	Brick	7,004	7,034	0.4%	0.0%			
9	Brick Veneer	7,004	7,034	0.4%	0.0%			
9	Frame	7,869	7,494	-4.8%	0.0%			
10	Fire Resistive	8,731	8,521	-2.4%	0.0%			
10	Brick	10,358	10,025	-3.2%	0.0%			
10	Brick Veneer	10,358	10,025	-3.2%	0.0%			
10	Frame	11,638	11,142	-4.3%	0.0%			
Revenue Effect with All Changes (including EQ)					-12.1%			
Revenue Effect with All Changes capped at 20% (including EQ)					-13.4%			
Crittenden County								
010	1	Fire Resistive	2,841	2,554	-10.1%	0.0%	2002	62.4%
	1	Brick	3,371	3,005	-10.9%	0.0%	2003	59.5%
	1	Brick Veneer	3,371	3,005	-10.9%	0.0%	2004	55.7%
	1	Frame	3,789	3,607	-4.8%	0.0%	2005	56.5%
	2	Fire Resistive	2,841	2,554	-10.1%	0.0%	2006	56.4%
	2	Brick	3,371	3,005	-10.9%	0.0%	Combined	58.3%
	2	Brick Veneer	3,371	3,005	-10.9%	0.0%		
	2	Frame	3,789	3,607	-4.8%	0.0%		
	3	Fire Resistive	2,841	2,554	-10.1%	0.0%	Number of Policies 0	
	3	Brick	3,371	3,005	-10.9%	0.0%		
	3	Brick Veneer	3,371	3,005	-10.9%	0.0%		
	3	Frame	3,789	3,607	-4.8%	0.0%		
	4	Fire Resistive	3,041	2,812	-7.5%	0.0%		
	4	Brick	3,606	3,308	-8.3%	0.0%		
	4	Brick Veneer	3,606	3,308	-8.3%	0.0%		
	4	Frame	4,053	3,856	-4.9%	0.0%		
	5	Fire Resistive	3,041	2,812	-7.5%	0.0%		
	5	Brick	3,606	3,308	-8.3%	0.0%		
	5	Brick Veneer	3,606	3,308	-8.3%	0.0%		
	5	Frame	4,053	3,856	-4.9%	0.0%		
	6	Fire Resistive	3,322	3,049	-8.2%	0.0%		
	6	Brick	3,940	3,586	-9.0%	0.0%		
	6	Brick Veneer	3,940	3,586	-9.0%	0.0%		
	6	Frame	4,428	4,217	-4.8%	0.0%		
	7	Fire Resistive	4,005	4,097	2.3%	0.0%		
	7	Brick	4,751	4,820	1.5%	0.0%		
	7	Brick Veneer	4,751	4,820	1.5%	0.0%		
	7	Frame	5,338	5,065	-5.1%	0.0%		
	8	Fire Resistive	5,546	5,240	-5.5%	0.0%		
	8	Brick	6,580	6,164	-6.3%	0.0%		
8	Brick Veneer	6,580	6,164	-6.3%	0.0%			
8	Frame	7,394	7,034	-4.9%	0.0%			
9	Fire Resistive	7,633	7,706	1.0%	0.0%			
9	Brick	9,057	9,066	0.1%	0.0%			
9	Brick Veneer	9,057	9,066	0.1%	0.0%			
9	Frame	10,175	9,658	-5.1%	0.0%			
10	Fire Resistive	11,289	10,979	-2.7%	0.0%			
10	Brick	13,395	12,918	-3.6%	0.0%			
10	Brick Veneer	13,395	12,918	-3.6%	0.0%			
10	Frame	15,050	14,358	-4.6%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

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Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Pulaski County								
012	1	Fire Resistive	2,525	2,320	-8.1%	0.0%	2002	317.1%
	1	Brick	2,996	2,730	-8.9%	0.0%	2003	86.6%
	1	Brick Veneer	2,996	2,730	-8.9%	0.0%	2004	37.5%
	1	Frame	3,365	3,278	-2.6%	0.0%	2005	34.9%
	2	Fire Resistive	2,525	2,320	-8.1%	0.0%	2006	32.0%
	2	Brick	2,996	2,730	-8.9%	0.0%	Combined	101.3%
	2	Brick Veneer	2,996	2,730	-8.9%	0.0%		
	2	Frame	3,365	3,278	-2.6%	0.0%		
	3	Fire Resistive	2,525	2,320	-8.1%	0.0%	Number of Policies	
	3	Brick	2,996	2,730	-8.9%	0.0%	0	
	3	Brick Veneer	2,996	2,730	-8.9%	0.0%		
	3	Frame	3,365	3,278	-2.6%	0.0%		
	4	Fire Resistive	2,703	2,555	-5.5%	0.0%		
	4	Brick	3,203	3,006	-6.2%	0.0%		
	4	Brick Veneer	3,203	3,006	-6.2%	0.0%		
	4	Frame	3,602	3,503	-2.7%	0.0%		
	5	Fire Resistive	2,703	2,555	-5.5%	0.0%		
	5	Brick	3,203	3,006	-6.2%	0.0%		
	5	Brick Veneer	3,203	3,006	-6.2%	0.0%		
	5	Frame	3,602	3,503	-2.7%	0.0%		
	6	Fire Resistive	2,952	2,769	-6.2%	0.0%		
	6	Brick	3,500	3,256	-7.0%	0.0%		
	6	Brick Veneer	3,500	3,256	-7.0%	0.0%		
	6	Frame	3,934	3,831	-2.6%	0.0%		
	7	Fire Resistive	3,558	3,722	4.6%	0.0%		
	7	Brick	4,221	4,379	3.7%	0.0%		
	7	Brick Veneer	4,221	4,379	3.7%	0.0%		
	7	Frame	4,742	4,603	-2.9%	0.0%		
	8	Fire Resistive	4,928	4,760	-3.4%	0.0%		
	8	Brick	5,846	5,601	-4.2%	0.0%		
8	Brick Veneer	5,846	5,601	-4.2%	0.0%			
8	Frame	6,570	6,392	-2.7%	0.0%			
9	Fire Resistive	6,781	7,000	3.2%	0.0%			
9	Brick	8,047	8,236	2.3%	0.0%			
9	Brick Veneer	8,047	8,236	2.3%	0.0%			
9	Frame	9,040	8,775	-2.9%	0.0%			
10	Fire Resistive	10,029	9,976	-0.5%	0.0%			
10	Brick	11,901	11,737	-1.4%	0.0%			
10	Brick Veneer	11,901	11,737	-1.4%	0.0%			
10	Frame	13,371	13,045	-2.4%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Benton and Washington Counties								
017	1	Fire Resistive	1,587	1,495	-5.8%	0.0%	2002	438.1%
	1	Brick	1,884	1,759	-6.6%	0.0%	2003	78.4%
	1	Brick Veneer	1,884	1,759	-6.6%	0.0%	2004	47.4%
	1	Frame	2,116	2,112	-0.2%	0.0%	2005	43.7%
	2	Fire Resistive	1,587	1,495	-5.8%	0.0%	2006	40.2%
	2	Brick	1,884	1,759	-6.6%	0.0%	Combined	101.2%
	2	Brick Veneer	1,884	1,759	-6.6%	0.0%		
	2	Frame	2,116	2,112	-0.2%	0.0%		
	3	Fire Resistive	1,587	1,495	-5.8%	0.0%	Number of Policies	
	3	Brick	1,884	1,759	-6.6%	0.0%	3	
	3	Brick Veneer	1,884	1,759	-6.6%	0.0%		
	3	Frame	2,116	2,112	-0.2%	100.0%		
	4	Fire Resistive	1,699	1,645	-3.2%	0.0%		
	4	Brick	2,014	1,936	-3.9%	0.0%		
	4	Brick Veneer	2,014	1,936	-3.9%	0.0%		
	4	Frame	2,264	2,257	-0.3%	0.0%		
	5	Fire Resistive	1,699	1,645	-3.2%	0.0%		
	5	Brick	2,014	1,936	-3.9%	0.0%		
	5	Brick Veneer	2,014	1,936	-3.9%	0.0%		
	5	Frame	2,264	2,257	-0.3%	0.0%		
	6	Fire Resistive	1,855	1,784	-3.8%	0.0%		
	6	Brick	2,201	2,099	-4.6%	0.0%		
	6	Brick Veneer	2,201	2,099	-4.6%	0.0%		
	6	Frame	2,473	2,468	-0.2%	0.0%		
	7	Fire Resistive	2,236	2,399	7.3%	0.0%		
	7	Brick	2,652	2,821	6.4%	0.0%		
	7	Brick Veneer	2,652	2,821	6.4%	0.0%		
	7	Frame	2,981	2,964	-0.6%	0.0%		
	8	Fire Resistive	3,097	3,068	-0.9%	0.0%		
	8	Brick	3,675	3,609	-1.8%	0.0%		
8	Brick Veneer	3,675	3,609	-1.8%	0.0%			
8	Frame	4,130	4,118	-0.3%	0.0%			
9	Fire Resistive	4,264	4,510	5.8%	0.0%			
9	Brick	5,059	5,305	4.9%	0.0%			
9	Brick Veneer	5,059	5,305	4.9%	0.0%			
9	Frame	5,682	5,653	-0.5%	0.0%			
10	Fire Resistive	6,305	6,427	1.9%	0.0%			
10	Brick	7,480	7,560	1.1%	0.0%			
10	Brick Veneer	7,480	7,560	1.1%	0.0%			
10	Frame	8,406	8,405	0.0%	0.0%			
Revenue Effect with All Changes (including EQ)					-1.3%			
Revenue Effect with All Changes capped at 20% (including EQ)					-2.6%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Crawford County								
033	1	Fire Resistive	2,485	2,007	-19.2%	0.0%	2002	55.0%
	1	Brick	2,949	2,360	-20.0%	0.0%	2003	51.6%
	1	Brick Veneer	2,949	2,360	-20.0%	0.0%	2004	38.4%
	1	Frame	3,315	2,832	-14.6%	0.0%	2005	37.6%
	2	Fire Resistive	2,485	2,007	-19.2%	0.0%	2006	35.2%
	2	Brick	2,949	2,360	-20.0%	45.6%	Combined	43.1%
	2	Brick Veneer	2,949	2,360	-20.0%	0.0%		
	2	Frame	3,315	2,832	-14.6%	54.4%		
	3	Fire Resistive	2,485	2,007	-19.2%	0.0%	Number of Policies	
	3	Brick	2,949	2,360	-20.0%	0.0%	2	
	3	Brick Veneer	2,949	2,360	-20.0%	0.0%		
	3	Frame	3,315	2,832	-14.6%	0.0%		
	4	Fire Resistive	2,661	2,209	-17.0%	0.0%		
	4	Brick	3,155	2,599	-17.6%	0.0%		
	4	Brick Veneer	3,155	2,599	-17.6%	0.0%		
	4	Frame	3,547	3,029	-14.6%	0.0%		
	5	Fire Resistive	2,661	2,209	-17.0%	0.0%		
	5	Brick	3,155	2,599	-17.6%	0.0%		
	5	Brick Veneer	3,155	2,599	-17.6%	0.0%		
	5	Frame	3,547	3,029	-14.6%	0.0%		
	6	Fire Resistive	2,906	2,393	-17.7%	0.0%		
	6	Brick	3,446	2,816	-18.3%	0.0%		
	6	Brick Veneer	3,446	2,816	-18.3%	0.0%		
	6	Frame	3,875	3,310	-14.6%	0.0%		
	7	Fire Resistive	3,504	3,217	-8.2%	0.0%		
	7	Brick	4,157	3,785	-8.9%	0.0%		
	7	Brick Veneer	4,157	3,785	-8.9%	0.0%		
	7	Frame	4,670	3,978	-14.8%	0.0%		
	8	Fire Resistive	4,852	4,115	-15.2%	0.0%		
	8	Brick	5,756	4,841	-15.9%	0.0%		
8	Brick Veneer	5,756	4,841	-15.9%	0.0%			
8	Frame	6,469	5,524	-14.6%	0.0%			
9	Fire Resistive	6,679	6,050	-9.4%	0.0%			
9	Brick	7,925	7,119	-10.2%	0.0%			
9	Brick Veneer	7,925	7,119	-10.2%	0.0%			
9	Frame	8,902	7,585	-14.8%	0.0%			
10	Fire Resistive	9,877	8,624	-12.7%	0.0%			
10	Brick	11,719	10,145	-13.4%	0.0%			
10	Brick Veneer	11,719	10,145	-13.4%	0.0%			
10	Frame	13,168	11,275	-14.4%	0.0%			
Revenue Effect with All Changes (including EQ)					-9.4%			
Revenue Effect with All Changes capped at 20% (including EQ)					-9.4%			
Conway, Faulkner, and Pope Counties								
037	1	Fire Resistive	1,754	1,568	-10.6%	0.0%	2002	83.8%
	1	Brick	2,080	1,844	-11.3%	0.0%	2003	61.9%
	1	Brick Veneer	2,080	1,844	-11.3%	0.0%	2004	52.2%
	1	Frame	2,338	2,214	-5.3%	0.0%	2005	44.2%
	2	Fire Resistive	1,754	1,568	-10.6%	0.0%	2006	39.1%
	2	Brick	2,080	1,844	-11.3%	0.0%	Combined	55.5%
	2	Brick Veneer	2,080	1,844	-11.3%	0.0%		
	2	Frame	2,338	2,214	-5.3%	0.0%		
	3	Fire Resistive	1,754	1,568	-10.6%	0.0%	Number of Policies	
	3	Brick	2,080	1,844	-11.3%	0.0%	0	
	3	Brick Veneer	2,080	1,844	-11.3%	0.0%		
	3	Frame	2,338	2,214	-5.3%	0.0%		
	4	Fire Resistive	1,878	1,726	-8.1%	0.0%		
	4	Brick	2,226	2,031	-8.8%	0.0%		
	4	Brick Veneer	2,226	2,031	-8.8%	0.0%		
	4	Frame	2,501	2,367	-5.4%	0.0%		
	5	Fire Resistive	1,878	1,726	-8.1%	0.0%		
	5	Brick	2,226	2,031	-8.8%	0.0%		
	5	Brick Veneer	2,226	2,031	-8.8%	0.0%		
	5	Frame	2,501	2,367	-5.4%	0.0%		
	6	Fire Resistive	2,051	1,870	-8.8%	0.0%		
	6	Brick	2,431	2,201	-9.5%	0.0%		
	6	Brick Veneer	2,431	2,201	-9.5%	0.0%		
	6	Frame	2,733	2,590	-5.2%	0.0%		
	7	Fire Resistive	2,472	2,515	1.7%	0.0%		
	7	Brick	2,932	2,958	0.9%	0.0%		
	7	Brick Veneer	2,932	2,958	0.9%	0.0%		
	7	Frame	3,294	3,109	-5.6%	0.0%		
	8	Fire Resistive	3,424	3,217	-6.0%	0.0%		
	8	Brick	4,061	3,785	-6.8%	0.0%		
8	Brick Veneer	4,061	3,785	-6.8%	0.0%			
8	Frame	4,564	4,318	-5.4%	0.0%			
9	Fire Resistive	4,712	4,731	0.4%	0.0%			
9	Brick	5,590	5,566	-0.4%	0.0%			
9	Brick Veneer	5,590	5,566	-0.4%	0.0%			
9	Frame	6,280	5,929	-5.6%	0.0%			
10	Fire Resistive	6,967	6,742	-3.2%	0.0%			
10	Brick	8,267	7,930	-4.1%	0.0%			
10	Brick Veneer	8,267	7,930	-4.1%	0.0%			
10	Frame	9,289	8,814	-5.1%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Total SD-1 2 Family							Total Number of Policies	
Revenue Effect with All Changes (including EQ)					-10.1%	17		
Revenue Effect with All Changes capped at 20% (including EQ)					13.2%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Fire Resistive	1,967	1,884	-4.2%	0.0%	2002	82.6%
	1	Brick	2,334	2,215	-5.1%	0.0%	2003	63.8%
	1	Brick Veneer	2,334	2,215	-5.1%	0.0%	2004	44.5%
	1	Frame	2,623	2,660	1.4%	0.0%	2005	35.3%
	2	Fire Resistive	1,967	1,884	-4.2%	0.0%	2006	28.5%
	2	Brick	2,334	2,215	-5.1%	0.0%	Combined	57.7%
	2	Brick Veneer	2,334	2,215	-5.1%	0.0%		
	2	Frame	2,623	2,660	1.4%	0.0%	Number of Policies	
	3	Fire Resistive	1,967	1,884	-4.2%	0.0%	0	
	3	Brick	2,334	2,215	-5.1%	0.0%		
	3	Brick Veneer	2,334	2,215	-5.1%	0.0%		
	3	Frame	2,623	2,660	1.4%	0.0%		
	4	Fire Resistive	2,107	2,072	-1.7%	0.0%		
	4	Brick	2,498	2,439	-2.4%	0.0%		
	4	Brick Veneer	2,498	2,439	-2.4%	0.0%		
	4	Frame	2,807	2,843	1.3%	0.0%		
	5	Fire Resistive	2,107	2,072	-1.7%	0.0%		
	5	Brick	2,498	2,439	-2.4%	0.0%		
	5	Brick Veneer	2,498	2,439	-2.4%	0.0%		
	5	Frame	2,807	2,843	1.3%	0.0%		
	6	Fire Resistive	2,300	2,246	-2.3%	0.0%		
	6	Brick	2,728	2,643	-3.1%	0.0%		
	6	Brick Veneer	2,728	2,643	-3.1%	0.0%		
	6	Frame	3,066	3,109	1.4%	0.0%		
	7	Fire Resistive	2,773	3,022	9.0%	0.0%		
	7	Brick	3,290	3,555	8.1%	0.0%		
7	Brick Veneer	3,290	3,555	8.1%	0.0%			
7	Frame	3,696	3,734	1.0%	0.0%			
8	Fire Resistive	3,840	3,865	0.7%	0.0%			
8	Brick	4,557	4,546	-0.2%	0.0%			
8	Brick Veneer	4,557	4,546	-0.2%	0.0%			
8	Frame	5,120	5,188	1.3%	0.0%			
9	Fire Resistive	5,286	5,683	7.5%	0.0%			
9	Brick	6,270	6,685	6.6%	0.0%			
9	Brick Veneer	6,270	6,685	6.6%	0.0%			
9	Frame	7,045	7,121	1.1%	0.0%			
10	Fire Resistive	7,816	8,098	3.6%	0.0%			
10	Brick	9,274	9,526	2.7%	0.0%			
10	Brick Veneer	9,274	9,526	2.7%	0.0%			
10	Frame	10,420	10,587	1.6%	0.0%			
			Revenue Effect with All Changes (including EQ)		0.0%			
			Revenue Effect with All Changes capped at 20% (including EQ)		0.0%			
Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Counti								
002	1	Fire Resistive	2,007	1,672	-16.7%	0.0%	2002	52.8%
	1	Brick	2,381	1,967	-17.4%	0.0%	2003	46.2%
	1	Brick Veneer	2,381	1,967	-17.4%	0.0%	2004	45.4%
	1	Frame	2,675	2,363	-11.7%	0.0%	2005	44.6%
	2	Fire Resistive	2,007	1,672	-16.7%	0.0%	2006	45.2%
	2	Brick	2,381	1,967	-17.4%	0.0%	Combined	46.4%
	2	Brick Veneer	2,381	1,967	-17.4%	0.0%		
	2	Frame	2,675	2,363	-11.7%	0.0%	Number of Policies	
	3	Fire Resistive	2,007	1,672	-16.7%	0.0%	0	
	3	Brick	2,381	1,967	-17.4%	0.0%		
	3	Brick Veneer	2,381	1,967	-17.4%	0.0%		
	3	Frame	2,675	2,363	-11.7%	0.0%		
	4	Fire Resistive	2,149	1,840	-14.4%	0.0%		
	4	Brick	2,547	2,166	-15.0%	0.0%		
	4	Brick Veneer	2,547	2,166	-15.0%	0.0%		
	4	Frame	2,862	2,525	-11.8%	0.0%		
	5	Fire Resistive	2,149	1,840	-14.4%	0.0%		
	5	Brick	2,547	2,166	-15.0%	0.0%		
	5	Brick Veneer	2,547	2,166	-15.0%	0.0%		
	5	Frame	2,862	2,525	-11.8%	0.0%		
	6	Fire Resistive	2,346	1,995	-15.0%	0.0%		
	6	Brick	2,782	2,347	-15.6%	0.0%		
	6	Brick Veneer	2,782	2,347	-15.6%	0.0%		
	6	Frame	3,128	2,762	-11.7%	0.0%		
	7	Fire Resistive	2,829	2,682	-5.2%	0.0%		
	7	Brick	3,354	3,155	-5.9%	0.0%		
	7	Brick Veneer	3,354	3,155	-5.9%	0.0%		
	7	Frame	3,770	3,316	-12.0%	0.0%		
	8	Fire Resistive	3,916	3,431	-12.4%	0.0%		
	8	Brick	4,646	4,036	-13.1%	0.0%		
	8	Brick Veneer	4,646	4,036	-13.1%	0.0%		
	8	Frame	5,223	4,606	-11.8%	0.0%		
	9	Fire Resistive	5,391	5,046	-6.4%	0.0%		
	9	Brick	6,396	5,935	-7.2%	0.0%		
9	Brick Veneer	6,396	5,935	-7.2%	0.0%			
9	Frame	7,186	6,323	-12.0%	0.0%			
10	Fire Resistive	7,973	7,190	-9.8%	0.0%			
10	Brick	9,461	8,459	-10.6%	0.0%			
10	Brick Veneer	9,461	8,459	-10.6%	0.0%			
10	Frame	10,629	9,401	-11.6%	0.0%			
			Revenue Effect with All Changes (including EQ)		0.0%			
			Revenue Effect with All Changes capped at 20% (including EQ)		0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
					Revenue Effect with All Changes capped at 20% (including EQ)	0.0%		
					Ashley, Bradley, Columbia, Hempstead, Lafayette, Miller, and Union Counties			
007	1	Fire Resistive	2,432	2,067	-15.0%	0.0%	2002	58.3%
		Brick	2,886	2,432	-15.7%	0.0%	2003	55.3%
	1	Brick Veneer	2,886	2,432	-15.7%	0.0%	2004	48.6%
		Frame	3,242	2,920	-9.9%	0.0%	2005	51.1%
	2	Fire Resistive	2,432	2,067	-15.0%	0.0%	2006	49.6%
		Brick	2,886	2,432	-15.7%	0.0%	Combined	52.7%
	2	Brick Veneer	2,886	2,432	-15.7%	0.0%		
		Frame	3,242	2,920	-9.9%	0.0%		
	3	Fire Resistive	2,432	2,067	-15.0%	0.0%		
		Brick	2,886	2,432	-15.7%	0.0%		
	3	Brick Veneer	2,886	2,432	-15.7%	0.0%		
		Frame	3,242	2,920	-9.9%	0.0%		
	4	Fire Resistive	2,604	2,278	-12.5%	0.0%		
		Brick	3,087	2,679	-13.2%	0.0%		
	4	Brick Veneer	3,087	2,679	-13.2%	0.0%		
		Frame	3,470	3,122	-10.0%	0.0%		
	5	Fire Resistive	2,604	2,278	-12.5%	0.0%		
		Brick	3,087	2,679	-13.2%	0.0%		
	5	Brick Veneer	3,087	2,679	-13.2%	0.0%		
		Frame	3,470	3,122	-10.0%	0.0%		
	6	Fire Resistive	2,844	2,467	-13.3%	0.0%		
		Brick	3,373	2,901	-14.0%	0.0%		
	6	Brick Veneer	3,373	2,901	-14.0%	0.0%		
		Frame	3,791	3,413	-10.0%	0.0%		
	7	Fire Resistive	3,428	3,316	-3.3%	0.0%		
		Brick	4,066	3,901	-4.1%	0.0%		
	7	Brick Veneer	4,066	3,901	-4.1%	0.0%		
		Frame	4,569	4,099	-10.3%	0.0%		
	8	Fire Resistive	4,748	4,242	-10.7%	0.0%		
		Brick	5,632	4,990	-11.4%	0.0%		
	8	Brick Veneer	5,632	4,990	-11.4%	0.0%		
		Frame	6,329	5,694	-10.0%	0.0%		
	9	Fire Resistive	6,533	6,237	-4.5%	0.0%		
		Brick	7,753	7,337	-5.4%	0.0%		
	9	Brick Veneer	7,753	7,337	-5.4%	0.0%		
		Frame	8,710	7,818	-10.2%	0.0%		
	10	Fire Resistive	9,664	8,886	-8.1%	0.0%		
		Brick	11,465	10,455	-8.8%	0.0%		
	10	Brick Veneer	11,465	10,455	-8.8%	0.0%		
		Frame	12,883	11,621	-9.8%	0.0%		
					Revenue Effect with All Changes (including EQ)	0.0%		
					Revenue Effect with All Changes capped at 20% (including EQ)	0.0%		
					Garland County and Hot Springs Village in Saline County			
008	1	Fire Resistive	2,107	1,614	-23.4%	0.0%	2002	72.3%
		Brick	2,499	1,898	-24.0%	0.0%	2003	157.8%
	1	Brick Veneer	2,499	1,898	-24.0%	0.0%	2004	186.4%
		Frame	2,808	2,279	-18.8%	0.0%	2005	74.4%
	2	Fire Resistive	2,107	1,614	-23.4%	0.0%	2006	433.8%
		Brick	2,499	1,898	-24.0%	0.0%	Combined	178.3%
	2	Brick Veneer	2,499	1,898	-24.0%	0.0%		
		Frame	2,808	2,279	-18.8%	100.0%		
	3	Fire Resistive	2,107	1,614	-23.4%	0.0%		
		Brick	2,499	1,898	-24.0%	0.0%		
	3	Brick Veneer	2,499	1,898	-24.0%	0.0%		
		Frame	2,808	2,279	-18.8%	0.0%		
	4	Fire Resistive	2,255	1,776	-21.2%	0.0%		
		Brick	2,674	2,089	-21.9%	0.0%		
	4	Brick Veneer	2,674	2,089	-21.9%	0.0%		
		Frame	3,005	2,435	-19.0%	0.0%		
	5	Fire Resistive	2,255	1,776	-21.2%	0.0%		
		Brick	2,674	2,089	-21.9%	0.0%		
	5	Brick Veneer	2,674	2,089	-21.9%	0.0%		
		Frame	3,005	2,435	-19.0%	0.0%		
	6	Fire Resistive	2,462	1,925	-21.8%	0.0%		
		Brick	2,920	2,265	-22.4%	0.0%		
	6	Brick Veneer	2,920	2,265	-22.4%	0.0%		
		Frame	3,282	2,664	-18.8%	0.0%		
	7	Fire Resistive	2,969	2,589	-12.8%	0.0%		
		Brick	3,521	3,045	-13.5%	0.0%		
	7	Brick Veneer	3,521	3,045	-13.5%	0.0%		
		Frame	3,957	3,199	-19.2%	0.0%		
	8	Fire Resistive	4,112	3,310	-19.5%	0.0%		
		Brick	4,877	3,894	-20.2%	0.0%		
	8	Brick Veneer	4,877	3,894	-20.2%	0.0%		
		Frame	5,482	4,445	-18.9%	0.0%		
	9	Fire Resistive	5,658	4,868	-14.0%	0.0%		
		Brick	6,714	5,727	-14.7%	0.0%		
	9	Brick Veneer	6,714	5,727	-14.7%	0.0%		
		Frame	7,543	6,099	-19.1%	0.0%		
	10	Fire Resistive	8,368	6,937	-17.1%	0.0%		
		Brick	9,930	8,161	-17.8%	0.0%		
	10	Brick Veneer	9,930	8,161	-17.8%	0.0%		
		Frame	11,156	9,069	-18.7%	0.0%		
					Revenue Effect with All Changes (including EQ)	-0.1%		
					Revenue Effect with All Changes capped at 20% (including EQ)	-0.1%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Sebastian County								
009	1	Fire Resistive	2,374	2,140	-9.9%	0.0%	2002	80.1%
	1	Brick	2,816	2,518	-10.6%	0.0%	2003	229.8%
	1	Brick Veneer	2,816	2,518	-10.6%	0.0%	2004	206.2%
	1	Frame	3,164	3,023	-4.5%	0.0%	2005	103.0%
	2	Fire Resistive	2,374	2,140	-9.9%	0.0%	2006	265.8%
	2	Brick	2,816	2,518	-10.6%	0.0%	Combined	180.2%
	2	Brick Veneer	2,816	2,518	-10.6%	0.0%		
	2	Frame	3,164	3,023	-4.5%	100.0%	Number of Policies	
	3	Fire Resistive	2,374	2,140	-9.9%	0.0%	1	
	3	Brick	2,816	2,518	-10.6%	0.0%		
	3	Brick Veneer	2,816	2,518	-10.6%	0.0%		
	3	Frame	3,164	3,023	-4.5%	0.0%		
	4	Fire Resistive	2,541	2,355	-7.3%	0.0%		
	4	Brick	3,012	2,772	-8.0%	0.0%		
	4	Brick Veneer	3,012	2,772	-8.0%	0.0%		
	4	Frame	3,386	3,232	-4.5%	0.0%		
	5	Fire Resistive	2,541	2,355	-7.3%	0.0%		
	5	Brick	3,012	2,772	-8.0%	0.0%		
	5	Brick Veneer	3,012	2,772	-8.0%	0.0%		
	5	Frame	3,386	3,232	-4.5%	0.0%		
	6	Fire Resistive	2,775	2,554	-8.0%	0.0%		
	6	Brick	3,291	3,005	-8.7%	0.0%		
	6	Brick Veneer	3,291	3,005	-8.7%	0.0%		
	6	Frame	3,699	3,534	-4.5%	0.0%		
	7	Fire Resistive	3,345	3,434	2.7%	0.0%		
	7	Brick	3,967	4,040	1.8%	0.0%		
	7	Brick Veneer	3,967	4,040	1.8%	0.0%		
	7	Frame	4,458	4,244	-4.8%	0.0%		
	8	Fire Resistive	4,632	4,392	-5.2%	0.0%		
	8	Brick	5,495	5,166	-6.0%	0.0%		
	8	Brick Veneer	5,495	5,166	-6.0%	0.0%		
	8	Frame	6,177	5,895	-4.6%	0.0%		
	9	Fire Resistive	6,376	6,458	1.3%	0.0%		
	9	Brick	7,564	7,597	0.4%	0.0%		
	9	Brick Veneer	7,564	7,597	0.4%	0.0%		
	9	Frame	8,499	8,094	-4.8%	0.0%		
	10	Fire Resistive	9,428	9,203	-2.4%	0.0%		
	10	Brick	11,188	10,827	-3.2%	0.0%		
	10	Brick Veneer	11,188	10,827	-3.2%	0.0%		
	10	Frame	12,569	12,033	-4.3%	0.0%		
Revenue Effect with All Changes (including EQ)					8.7%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Crittenden County								
010	1	Fire Resistive	3,069	2,758	-10.1%	0.0%	2002	62.4%
	1	Brick	3,641	3,246	-10.8%	0.0%	2003	59.5%
	1	Brick Veneer	3,641	3,246	-10.8%	0.0%	2004	55.7%
	1	Frame	4,091	3,897	-4.7%	0.0%	2005	56.5%
	2	Fire Resistive	3,069	2,758	-10.1%	0.0%	2006	56.4%
	2	Brick	3,641	3,246	-10.8%	0.0%	Combined	58.3%
	2	Brick Veneer	3,641	3,246	-10.8%	0.0%		
	2	Frame	4,091	3,897	-4.7%	0.0%	Number of Policies	
	3	Fire Resistive	3,069	2,758	-10.1%	0.0%	0	
	3	Brick	3,641	3,246	-10.8%	0.0%		
	3	Brick Veneer	3,641	3,246	-10.8%	0.0%		
	3	Frame	4,091	3,897	-4.7%	0.0%		
	4	Fire Resistive	3,285	3,037	-7.5%	0.0%		
	4	Brick	3,894	3,573	-8.2%	0.0%		
	4	Brick Veneer	3,894	3,573	-8.2%	0.0%		
	4	Frame	4,377	4,165	-4.8%	0.0%		
	5	Fire Resistive	3,285	3,037	-7.5%	0.0%		
	5	Brick	3,894	3,573	-8.2%	0.0%		
	5	Brick Veneer	3,894	3,573	-8.2%	0.0%		
	5	Frame	4,377	4,165	-4.8%	0.0%		
	6	Fire Resistive	3,588	3,292	-8.2%	0.0%		
	6	Brick	4,254	3,873	-9.0%	0.0%		
	6	Brick Veneer	4,254	3,873	-9.0%	0.0%		
	6	Frame	4,782	4,554	-4.8%	0.0%		
	7	Fire Resistive	4,324	4,426	2.4%	0.0%		
	7	Brick	5,131	5,206	1.5%	0.0%		
	7	Brick Veneer	5,131	5,206	1.5%	0.0%		
	7	Frame	5,765	5,471	-5.1%	0.0%		
	8	Fire Resistive	5,990	5,659	-5.5%	0.0%		
	8	Brick	7,106	6,657	-6.3%	0.0%		
	8	Brick Veneer	7,106	6,657	-6.3%	0.0%		
	8	Frame	7,986	7,597	-4.9%	0.0%		
	9	Fire Resistive	8,244	8,323	1.0%	0.0%		
	9	Brick	9,782	9,791	0.1%	0.0%		
	9	Brick Veneer	9,782	9,791	0.1%	0.0%		
	9	Frame	10,989	10,430	-5.1%	0.0%		
	10	Fire Resistive	12,192	11,858	-2.7%	0.0%		
	10	Brick	14,467	13,952	-3.6%	0.0%		
	10	Brick Veneer	14,467	13,952	-3.6%	0.0%		
	10	Frame	16,254	15,506	-4.6%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Pulaski County								
012	1	Fire Resistive	2,727	2,506	-8.1%	0.0%	2002	317.1%
	1	Brick	3,236	2,948	-8.9%	0.0%	2003	86.6%
	1	Brick Veneer	3,236	2,948	-8.9%	0.0%	2004	37.5%
	1	Frame	3,635	3,539	-2.6%	0.0%	2005	34.9%
	2	Fire Resistive	2,727	2,506	-8.1%	0.0%	2006	32.0%
	2	Brick	3,236	2,948	-8.9%	100.0%	Combined	101.3%
	2	Brick Veneer	3,236	2,948	-8.9%	0.0%		
	2	Frame	3,635	3,539	-2.6%	0.0%		
	3	Fire Resistive	2,727	2,506	-8.1%	0.0%	Number of Policies	
	3	Brick	3,236	2,948	-8.9%	0.0%	1	
	3	Brick Veneer	3,236	2,948	-8.9%	0.0%		
	3	Frame	3,635	3,539	-2.6%	0.0%		
	4	Fire Resistive	2,919	2,759	-5.5%	0.0%		
	4	Brick	3,460	3,247	-6.2%	0.0%		
	4	Brick Veneer	3,460	3,247	-6.2%	0.0%		
	4	Frame	3,890	3,784	-2.7%	0.0%		
	5	Fire Resistive	2,919	2,759	-5.5%	0.0%		
	5	Brick	3,460	3,247	-6.2%	0.0%		
	5	Brick Veneer	3,460	3,247	-6.2%	0.0%		
	5	Frame	3,890	3,784	-2.7%	0.0%		
	6	Fire Resistive	3,187	2,990	-6.2%	0.0%		
	6	Brick	3,781	3,517	-7.0%	0.0%		
	6	Brick Veneer	3,781	3,517	-7.0%	0.0%		
	6	Frame	4,249	4,138	-2.6%	0.0%		
	7	Fire Resistive	3,842	4,020	4.6%	0.0%		
	7	Brick	4,558	4,729	3.8%	0.0%		
	7	Brick Veneer	4,558	4,729	3.8%	0.0%		
	7	Frame	5,122	4,970	-3.0%	0.0%		
	8	Fire Resistive	5,322	5,141	-3.4%	0.0%		
	8	Brick	6,314	6,049	-4.2%	0.0%		
	8	Brick Veneer	6,314	6,049	-4.2%	0.0%		
	8	Frame	7,095	6,903	-2.7%	0.0%		
	9	Fire Resistive	7,323	7,561	3.3%	0.0%		
	9	Brick	8,691	8,894	2.3%	0.0%		
	9	Brick Veneer	8,691	8,894	2.3%	0.0%		
	9	Frame	9,763	9,476	-2.9%	0.0%		
	10	Fire Resistive	10,831	10,774	-0.5%	0.0%		
	10	Brick	12,852	12,675	-1.4%	0.0%		
	10	Brick Veneer	12,852	12,675	-1.4%	0.0%		
	10	Frame	14,442	14,088	-2.5%	0.0%		
Revenue Effect with All Changes (including EQ)					-11.8%			
Revenue Effect with All Changes capped at 20% (including EQ)					-11.8%			
Benton and Washington Counties								
017	1	Fire Resistive	1,713	1,614	-5.8%	0.0%	2002	438.1%
	1	Brick	2,034	1,898	-6.7%	0.0%	2003	78.4%
	1	Brick Veneer	2,034	1,898	-6.7%	0.0%	2004	47.4%
	1	Frame	2,284	2,281	-0.1%	0.0%	2005	43.7%
	2	Fire Resistive	1,713	1,614	-5.8%	0.0%	2006	40.2%
	2	Brick	2,034	1,898	-6.7%	0.0%	Combined	101.2%
	2	Brick Veneer	2,034	1,898	-6.7%	0.0%		
	2	Frame	2,284	2,281	-0.1%	0.0%		
	3	Fire Resistive	1,713	1,614	-5.8%	0.0%	Number of Policies	
	3	Brick	2,034	1,898	-6.7%	0.0%	0	
	3	Brick Veneer	2,034	1,898	-6.7%	0.0%		
	3	Frame	2,284	2,281	-0.1%	0.0%		
	4	Fire Resistive	1,834	1,777	-3.1%	0.0%		
	4	Brick	2,175	2,090	-3.9%	0.0%		
	4	Brick Veneer	2,175	2,090	-3.9%	0.0%		
	4	Frame	2,445	2,437	-0.3%	0.0%		
	5	Fire Resistive	1,834	1,777	-3.1%	0.0%		
	5	Brick	2,175	2,090	-3.9%	0.0%		
	5	Brick Veneer	2,175	2,090	-3.9%	0.0%		
	5	Frame	2,445	2,437	-0.3%	0.0%		
	6	Fire Resistive	2,003	1,927	-3.8%	0.0%		
	6	Brick	2,377	2,266	-4.7%	0.0%		
	6	Brick Veneer	2,377	2,266	-4.7%	0.0%		
	6	Frame	2,671	2,665	-0.2%	0.0%		
	7	Fire Resistive	2,415	2,591	7.3%	0.0%		
	7	Brick	2,865	3,046	6.3%	0.0%		
	7	Brick Veneer	2,865	3,046	6.3%	0.0%		
	7	Frame	3,219	3,201	-0.6%	0.0%		
	8	Fire Resistive	3,345	3,314	-0.9%	0.0%		
	8	Brick	3,969	3,898	-1.8%	0.0%		
	8	Brick Veneer	3,969	3,898	-1.8%	0.0%		
	8	Frame	4,460	4,448	-0.3%	0.0%		
	9	Fire Resistive	4,604	4,871	5.8%	0.0%		
	9	Brick	5,463	5,730	4.9%	0.0%		
	9	Brick Veneer	5,463	5,730	4.9%	0.0%		
	9	Frame	6,137	6,105	-0.5%	0.0%		
	10	Fire Resistive	6,809	6,941	1.9%	0.0%		
	10	Brick	8,078	8,164	1.1%	0.0%		
	10	Brick Veneer	8,078	8,164	1.1%	0.0%		
	10	Frame	9,077	9,077	0.0%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family 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 Counties							
003	1	Fire Resistive	3,403	3,061	-10.0%	0.0%	2002 49.1%
	1	Brick	4,038	3,602	-10.8%	0.0%	2003 43.3%
	1	Brick Veneer	4,038	3,602	-10.8%	0.0%	2004 30.1%
	1	Frame	4,537	4,324	-4.7%	0.0%	2005 25.5%
	2	Fire Resistive	3,403	3,061	-10.0%	0.0%	2006 157.2%
	2	Brick	4,038	3,602	-10.8%	0.0%	Combined 58.3%
	2	Brick Veneer	4,038	3,602	-10.8%	0.0%	
	2	Frame	4,537	4,324	-4.7%	0.0%	Number of Policies
	3	Fire Resistive	3,403	3,061	-10.0%	0.0%	0
	3	Brick	4,038	3,602	-10.8%	0.0%	
	3	Brick Veneer	4,038	3,602	-10.8%	0.0%	
	3	Frame	4,537	4,324	-4.7%	0.0%	
	4	Fire Resistive	3,644	3,370	-7.5%	0.0%	
	4	Brick	4,320	3,964	-8.2%	0.0%	
	4	Brick Veneer	4,320	3,964	-8.2%	0.0%	
	4	Frame	4,855	4,623	-4.8%	0.0%	
	5	Fire Resistive	3,644	3,370	-7.5%	0.0%	
	5	Brick	4,320	3,964	-8.2%	0.0%	
	5	Brick Veneer	4,320	3,964	-8.2%	0.0%	
	5	Frame	4,855	4,623	-4.8%	0.0%	
	6	Fire Resistive	3,980	3,654	-8.2%	0.0%	
	6	Brick	4,719	4,298	-8.9%	0.0%	
	6	Brick Veneer	4,719	4,298	-8.9%	0.0%	
	6	Frame	5,304	5,054	-4.7%	0.0%	
	7	Fire Resistive	4,796	4,910	2.4%	0.0%	
	7	Brick	5,689	5,777	1.5%	0.0%	
	7	Brick Veneer	5,689	5,777	1.5%	0.0%	
	7	Frame	6,393	6,071	-5.0%	0.0%	
	8	Fire Resistive	6,642	6,282	-5.4%	0.0%	
	8	Brick	7,882	7,590	-3.7%	0.0%	
	8	Brick Veneer	7,882	7,590	-3.7%	0.0%	
	8	Frame	8,857	8,431	-4.8%	0.0%	
	9	Fire Resistive	9,143	9,236	1.0%	0.0%	
9	Brick	10,849	10,865	0.1%	0.0%		
9	Brick Veneer	10,849	10,865	0.1%	0.0%		
9	Frame	12,188	11,575	-5.0%	0.0%		
10	Fire Resistive	13,522	13,161	-2.7%	0.0%		
10	Brick	16,046	15,483	-3.5%	0.0%		
10	Brick Veneer	16,046	15,483	-3.5%	0.0%		
10	Frame	18,027	17,208	-4.5%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		
Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties							
004	1	Fire Resistive	2,136	1,762	-17.5%	0.0%	2002 51.9%
	1	Brick	2,536	2,073	-18.3%	0.0%	2003 43.7%
	1	Brick Veneer	2,536	2,073	-18.3%	0.0%	2004 24.9%
	1	Frame	2,849	2,488	-12.7%	0.0%	2005 24.9%
	2	Fire Resistive	2,136	1,762	-17.5%	0.0%	2006 24.4%
	2	Brick	2,536	2,073	-18.3%	0.0%	Combined 33.6%
	2	Brick Veneer	2,536	2,073	-18.3%	0.0%	
	2	Frame	2,849	2,488	-12.7%	0.0%	Number of Policies
	3	Fire Resistive	2,136	1,762	-17.5%	0.0%	0
	3	Brick	2,536	2,073	-18.3%	0.0%	
	3	Brick Veneer	2,536	2,073	-18.3%	0.0%	
	3	Frame	2,849	2,488	-12.7%	0.0%	
	4	Fire Resistive	2,287	1,938	-15.3%	0.0%	
	4	Brick	2,713	2,280	-16.0%	0.0%	
	4	Brick Veneer	2,713	2,280	-16.0%	0.0%	
	4	Frame	3,048	2,658	-12.8%	0.0%	
	5	Fire Resistive	2,287	1,938	-15.3%	0.0%	
	5	Brick	2,713	2,280	-16.0%	0.0%	
	5	Brick Veneer	2,713	2,280	-16.0%	0.0%	
	5	Frame	3,048	2,658	-12.8%	0.0%	
	6	Fire Resistive	2,498	2,100	-15.9%	0.0%	
	6	Brick	2,962	2,472	-16.5%	0.0%	
	6	Brick Veneer	2,962	2,472	-16.5%	0.0%	
	6	Frame	3,330	2,908	-12.7%	0.0%	
	7	Fire Resistive	3,010	2,826	-6.1%	0.0%	
	7	Brick	3,573	3,324	-7.0%	0.0%	
	7	Brick Veneer	3,573	3,324	-7.0%	0.0%	
	7	Frame	4,014	3,493	-13.0%	0.0%	
	8	Fire Resistive	4,170	3,614	-13.3%	0.0%	
	8	Brick	4,949	4,251	-14.1%	0.0%	
	8	Brick Veneer	4,949	4,251	-14.1%	0.0%	
	8	Frame	5,561	4,851	-12.8%	0.0%	
	9	Fire Resistive	5,739	5,315	-7.4%	0.0%	
9	Brick	6,812	6,252	-8.2%	0.0%		
9	Brick Veneer	6,812	6,252	-8.2%	0.0%		
9	Frame	7,651	6,659	-13.0%	0.0%		
10	Fire Resistive	8,489	7,572	-10.8%	0.0%		
10	Brick	10,073	8,907	-11.6%	0.0%		
10	Brick Veneer	10,073	8,907	-11.6%	0.0%		
10	Frame	11,317	9,899	-12.5%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
Rental Owners

Arkansas
Base Rates - Form SD-1 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Arkansas, Lonoke, Prairie, White, and Woodruff Counties							
005	1	Fire Resistive	2,650	2,489	-6.1%	0.0%	2002 52.4%
	1	Brick	3,145	2,928	-6.9%	0.0%	2003 48.3%
	1	Brick Veneer	3,145	2,928	-6.9%	0.0%	2004 32.8%
	1	Frame	3,534	3,515	-0.5%	0.0%	2005 31.3%
	2	Fire Resistive	2,650	2,489	-6.1%	0.0%	2006 30.4%
	2	Brick	3,145	2,928	-6.9%	0.0%	Combined 43.0%
	2	Brick Veneer	3,145	2,928	-6.9%	0.0%	
	2	Frame	3,534	3,515	-0.5%	0.0%	Number of Policies
	3	Fire Resistive	2,650	2,489	-6.1%	0.0%	0
	3	Brick	3,145	2,928	-6.9%	0.0%	
	3	Brick Veneer	3,145	2,928	-6.9%	0.0%	
	3	Frame	3,534	3,515	-0.5%	0.0%	
	4	Fire Resistive	2,838	2,739	-3.5%	0.0%	
	4	Brick	3,364	3,223	-4.2%	0.0%	
	4	Brick Veneer	3,364	3,223	-4.2%	0.0%	
	4	Frame	3,781	3,757	-0.6%	0.0%	
	5	Fire Resistive	2,838	2,739	-3.5%	0.0%	
	5	Brick	3,364	3,223	-4.2%	0.0%	
	5	Brick Veneer	3,364	3,223	-4.2%	0.0%	
	5	Frame	3,781	3,757	-0.6%	0.0%	
	6	Fire Resistive	3,100	2,971	-4.2%	0.0%	
	6	Brick	3,674	3,495	-4.9%	0.0%	
	6	Brick Veneer	3,674	3,495	-4.9%	0.0%	
	6	Frame	4,131	4,110	-0.5%	0.0%	
	7	Fire Resistive	3,735	3,993	6.9%	0.0%	
	7	Brick	4,431	4,697	6.0%	0.0%	
	7	Brick Veneer	4,431	4,697	6.0%	0.0%	
	7	Frame	4,979	4,934	-0.9%	0.0%	
	8	Fire Resistive	5,172	5,107	-1.3%	0.0%	
	8	Brick	6,138	6,008	-2.1%	0.0%	
	8	Brick Veneer	6,138	6,008	-2.1%	0.0%	
	8	Frame	6,898	6,855	-0.6%	0.0%	
	9	Fire Resistive	7,120	7,508	5.4%	0.0%	
	9	Brick	8,449	8,834	4.6%	0.0%	
9	Brick Veneer	8,449	8,834	4.6%	0.0%		
9	Frame	9,491	9,412	-0.8%	0.0%		
10	Fire Resistive	10,530	10,699	1.6%	0.0%		
10	Brick	12,496	12,586	0.7%	0.0%		
10	Brick Veneer	12,496	12,586	0.7%	0.0%		
10	Frame	14,039	13,990	-0.3%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		
Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties							
006	1	Fire Resistive	2,589	2,296	-11.3%	0.0%	2002 60.1%
	1	Brick	3,073	2,702	-12.1%	0.0%	2003 60.4%
	1	Brick Veneer	3,073	2,702	-12.1%	0.0%	2004 52.0%
	1	Frame	3,452	3,241	-6.1%	0.0%	2005 49.0%
	2	Fire Resistive	2,589	2,296	-11.3%	0.0%	2006 48.3%
	2	Brick	3,073	2,702	-12.1%	0.0%	Combined 54.1%
	2	Brick Veneer	3,073	2,702	-12.1%	0.0%	
	2	Frame	3,452	3,241	-6.1%	0.0%	Number of Policies
	3	Fire Resistive	2,589	2,296	-11.3%	0.0%	0
	3	Brick	3,073	2,702	-12.1%	0.0%	
	3	Brick Veneer	3,073	2,702	-12.1%	0.0%	
	3	Frame	3,452	3,241	-6.1%	0.0%	
	4	Fire Resistive	2,771	2,526	-8.8%	0.0%	
	4	Brick	3,285	2,972	-9.5%	0.0%	
	4	Brick Veneer	3,285	2,972	-9.5%	0.0%	
	4	Frame	3,694	3,466	-6.2%	0.0%	
	5	Fire Resistive	2,771	2,526	-8.8%	0.0%	
	5	Brick	3,285	2,972	-9.5%	0.0%	
	5	Brick Veneer	3,285	2,972	-9.5%	0.0%	
	5	Frame	3,694	3,466	-6.2%	0.0%	
	6	Fire Resistive	3,027	2,739	-9.5%	0.0%	
	6	Brick	3,590	3,223	-10.2%	0.0%	
	6	Brick Veneer	3,590	3,223	-10.2%	0.0%	
	6	Frame	4,036	3,791	-6.1%	0.0%	
	7	Fire Resistive	3,648	3,684	1.0%	0.0%	
	7	Brick	4,329	4,333	0.1%	0.0%	
	7	Brick Veneer	4,329	4,333	0.1%	0.0%	
	7	Frame	4,864	4,552	-6.4%	0.0%	
	8	Fire Resistive	5,053	4,712	-6.7%	0.0%	
	8	Brick	5,996	5,542	-7.6%	0.0%	
	8	Brick Veneer	5,996	5,542	-7.6%	0.0%	
	8	Frame	6,737	6,322	-6.2%	0.0%	
	9	Fire Resistive	6,955	6,925	-0.4%	0.0%	
	9	Brick	8,254	8,147	-1.3%	0.0%	
9	Brick Veneer	8,254	8,147	-1.3%	0.0%		
9	Frame	9,272	8,680	-6.4%	0.0%		
10	Fire Resistive	10,286	9,869	-4.1%	0.0%		
10	Brick	12,206	11,611	-4.9%	0.0%		
10	Brick Veneer	12,206	11,611	-4.9%	0.0%		
10	Frame	13,714	12,903	-5.9%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
Rental Owners

Arkansas
Base Rates - Form SD-1 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family 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	Fire Resistive	2,522	2,143	-15.0%	0.0%	2002 58.3%
	1	Brick	2,993	2,522	-15.7%	0.0%	2003 55.3%
	1	Brick Veneer	2,993	2,522	-15.7%	0.0%	2004 48.6%
	1	Frame	3,363	3,028	-10.0%	0.0%	2005 51.1%
	2	Fire Resistive	2,522	2,143	-15.0%	0.0%	2006 49.6%
	2	Brick	2,993	2,522	-15.7%	0.0%	Combined 52.7%
	2	Brick Veneer	2,993	2,522	-15.7%	0.0%	
	2	Frame	3,363	3,028	-10.0%	0.0%	Number of Policies
	3	Fire Resistive	2,522	2,143	-15.0%	0.0%	0
	3	Brick	2,993	2,522	-15.7%	0.0%	
	3	Brick Veneer	2,993	2,522	-15.7%	0.0%	
	3	Frame	3,363	3,028	-10.0%	0.0%	
	4	Fire Resistive	2,700	2,362	-12.5%	0.0%	
	4	Brick	3,201	2,778	-13.2%	0.0%	
	4	Brick Veneer	3,201	2,778	-13.2%	0.0%	
	4	Frame	3,599	3,237	-10.1%	0.0%	
	5	Fire Resistive	2,700	2,362	-12.5%	0.0%	
	5	Brick	3,201	2,778	-13.2%	0.0%	
	5	Brick Veneer	3,201	2,778	-13.2%	0.0%	
	5	Frame	3,599	3,237	-10.1%	0.0%	
	6	Fire Resistive	2,948	2,558	-13.2%	0.0%	
	6	Brick	3,497	3,008	-14.0%	0.0%	
	6	Brick Veneer	3,497	3,008	-14.0%	0.0%	
	6	Frame	3,931	3,539	-10.0%	0.0%	
	7	Fire Resistive	3,554	3,439	-3.2%	0.0%	
	7	Brick	4,217	4,045	-4.1%	0.0%	
	7	Brick Veneer	4,217	4,045	-4.1%	0.0%	
	7	Frame	4,739	4,251	-10.3%	0.0%	
	8	Fire Resistive	4,923	4,399	-10.6%	0.0%	
	8	Brick	5,841	5,175	-11.4%	0.0%	
	8	Brick Veneer	5,841	5,175	-11.4%	0.0%	
	8	Frame	6,563	5,905	-10.0%	0.0%	
	9	Fire Resistive	6,775	6,467	-4.5%	0.0%	
	9	Brick	8,041	7,609	-5.4%	0.0%	
9	Brick Veneer	8,041	7,609	-5.4%	0.0%		
9	Frame	9,033	8,107	-10.3%	0.0%		
10	Fire Resistive	10,021	9,216	-8.0%	0.0%		
10	Brick	11,891	10,842	-8.8%	0.0%		
10	Brick Veneer	11,891	10,842	-8.8%	0.0%		
10	Frame	13,360	12,051	-9.8%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

Garland County and Hot Springs Village in Saline County

008	1	Fire Resistive	2,185	1,674	-23.4%	0.0%	2002 72.3%
	1	Brick	2,592	1,969	-24.0%	0.0%	2003 157.8%
	1	Brick Veneer	2,592	1,969	-24.0%	0.0%	2004 186.4%
	1	Frame	2,912	2,364	-18.8%	0.0%	2005 74.4%
	2	Fire Resistive	2,185	1,674	-23.4%	0.0%	2006 433.8%
	2	Brick	2,592	1,969	-24.0%	0.0%	Combined 178.3%
	2	Brick Veneer	2,592	1,969	-24.0%	0.0%	
	2	Frame	2,912	2,364	-18.8%	0.0%	Number of Policies
	3	Fire Resistive	2,185	1,674	-23.4%	0.0%	0
	3	Brick	2,592	1,969	-24.0%	0.0%	
	3	Brick Veneer	2,592	1,969	-24.0%	0.0%	
	3	Frame	2,912	2,364	-18.8%	0.0%	
	4	Fire Resistive	2,339	1,841	-21.3%	0.0%	
	4	Brick	2,773	2,167	-21.9%	0.0%	
	4	Brick Veneer	2,773	2,167	-21.9%	0.0%	
	4	Frame	3,116	2,525	-19.0%	0.0%	
	5	Fire Resistive	2,339	1,841	-21.3%	0.0%	
	5	Brick	2,773	2,167	-21.9%	0.0%	
	5	Brick Veneer	2,773	2,167	-21.9%	0.0%	
	5	Frame	3,116	2,525	-19.0%	0.0%	
	6	Fire Resistive	2,554	1,997	-21.8%	0.0%	
	6	Brick	3,028	2,349	-22.4%	0.0%	
	6	Brick Veneer	3,028	2,349	-22.4%	0.0%	
	6	Frame	3,403	2,762	-18.8%	0.0%	
	7	Fire Resistive	3,078	2,685	-12.8%	0.0%	
	7	Brick	3,651	3,158	-13.5%	0.0%	
	7	Brick Veneer	3,651	3,158	-13.5%	0.0%	
	7	Frame	4,104	3,318	-19.2%	0.0%	
	8	Fire Resistive	4,264	3,433	-19.5%	0.0%	
	8	Brick	5,058	4,040	-20.1%	0.0%	
	8	Brick Veneer	5,058	4,040	-20.1%	0.0%	
	8	Frame	5,685	4,609	-18.9%	0.0%	
	9	Fire Resistive	5,868	5,049	-14.0%	0.0%	
	9	Brick	6,963	5,939	-14.7%	0.0%	
9	Brick Veneer	6,963	5,939	-14.7%	0.0%		
9	Frame	7,821	6,325	-19.1%	0.0%		
10	Fire Resistive	8,678	7,193	-17.1%	0.0%		
10	Brick	10,297	8,463	-17.8%	0.0%		
10	Brick Veneer	10,297	8,463	-17.8%	0.0%		
10	Frame	11,570	9,405	-18.7%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-1 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Sebastian County							
009	1	Fire Resistive	2,461	2,220	-9.8%	0.0%	2002 80.1%
	1	Brick	2,919	2,611	-10.6%	0.0%	2003 229.8%
	1	Brick Veneer	2,919	2,611	-10.6%	0.0%	2004 206.2%
	1	Frame	3,281	3,135	-4.4%	0.0%	2005 103.0%
	2	Fire Resistive	2,461	2,220	-9.8%	0.0%	2006 265.8%
	2	Brick	2,919	2,611	-10.6%	100.0%	Combined 180.2%
	2	Brick Veneer	2,919	2,611	-10.6%	0.0%	
	2	Frame	3,281	3,135	-4.4%	0.0%	Number of Policies
	3	Fire Resistive	2,461	2,220	-9.8%	0.0%	2
	3	Brick	2,919	2,611	-10.6%	0.0%	
	3	Brick Veneer	2,919	2,611	-10.6%	0.0%	
	3	Frame	3,281	3,135	-4.4%	0.0%	
	4	Fire Resistive	2,635	2,443	-7.3%	0.0%	
	4	Brick	3,123	2,875	-7.9%	0.0%	
	4	Brick Veneer	3,123	2,875	-7.9%	0.0%	
	4	Frame	3,511	3,351	-4.6%	0.0%	
	5	Fire Resistive	2,635	2,443	-7.3%	0.0%	
	5	Brick	3,123	2,875	-7.9%	0.0%	
	5	Brick Veneer	3,123	2,875	-7.9%	0.0%	
	5	Frame	3,511	3,351	-4.6%	0.0%	
	6	Fire Resistive	2,877	2,649	-7.9%	0.0%	
	6	Brick	3,413	3,116	-8.7%	0.0%	
	6	Brick Veneer	3,413	3,116	-8.7%	0.0%	
	6	Frame	3,836	3,664	-4.5%	0.0%	
	7	Fire Resistive	3,469	3,562	2.7%	0.0%	
	7	Brick	4,114	4,189	1.8%	0.0%	
	7	Brick Veneer	4,114	4,189	1.8%	0.0%	
	7	Frame	4,623	4,402	-4.8%	0.0%	
	8	Fire Resistive	4,804	4,555	-5.2%	0.0%	
	8	Brick	5,699	5,357	-6.0%	0.0%	
	8	Brick Veneer	5,699	5,357	-6.0%	0.0%	
	8	Frame	6,404	6,113	-4.5%	0.0%	
	9	Fire Resistive	6,612	6,696	1.3%	0.0%	
	9	Brick	7,844	7,878	0.4%	0.0%	
	9	Brick Veneer	7,844	7,878	0.4%	0.0%	
	9	Frame	8,814	8,393	-4.8%	0.0%	
	10	Fire Resistive	9,778	9,544	-2.4%	0.0%	
	10	Brick	11,601	11,228	-3.2%	0.0%	
	10	Brick Veneer	11,601	11,228	-3.2%	0.0%	
	10	Frame	13,035	12,479	-4.3%	0.0%	
Revenue Effect with All Changes (including EQ)					-19.6%		
Revenue Effect with All Changes capped at 20% (including EQ)					-19.6%		
Crittenden County							
010	1	Fire Resistive	3,183	2,860	-10.1%	0.0%	2002 62.4%
	1	Brick	3,776	3,366	-10.9%	0.0%	2003 59.5%
	1	Brick Veneer	3,776	3,366	-10.9%	0.0%	2004 55.7%
	1	Frame	4,242	4,041	-4.7%	0.0%	2005 56.5%
	2	Fire Resistive	3,183	2,860	-10.1%	0.0%	2006 56.4%
	2	Brick	3,776	3,366	-10.9%	0.0%	Combined 58.3%
	2	Brick Veneer	3,776	3,366	-10.9%	0.0%	
	2	Frame	4,242	4,041	-4.7%	0.0%	Number of Policies
	3	Fire Resistive	3,183	2,860	-10.1%	0.0%	0
	3	Brick	3,776	3,366	-10.9%	0.0%	
	3	Brick Veneer	3,776	3,366	-10.9%	0.0%	
	3	Frame	4,242	4,041	-4.7%	0.0%	
	4	Fire Resistive	3,406	3,149	-7.5%	0.0%	
	4	Brick	4,038	3,705	-8.2%	0.0%	
	4	Brick Veneer	4,038	3,705	-8.2%	0.0%	
	4	Frame	4,539	4,318	-4.9%	0.0%	
	5	Fire Resistive	3,406	3,149	-7.5%	0.0%	
	5	Brick	4,038	3,705	-8.2%	0.0%	
	5	Brick Veneer	4,038	3,705	-8.2%	0.0%	
	5	Frame	4,539	4,318	-4.9%	0.0%	
	6	Fire Resistive	3,721	3,414	-8.3%	0.0%	
	6	Brick	4,412	4,016	-9.0%	0.0%	
	6	Brick Veneer	4,412	4,016	-9.0%	0.0%	
	6	Frame	4,959	4,723	-4.8%	0.0%	
	7	Fire Resistive	4,484	4,589	2.3%	0.0%	
	7	Brick	5,321	5,399	1.5%	0.0%	
	7	Brick Veneer	5,321	5,399	1.5%	0.0%	
	7	Frame	5,979	5,673	-5.1%	0.0%	
	8	Fire Resistive	6,211	5,869	-5.5%	0.0%	
	8	Brick	7,370	6,904	-6.3%	0.0%	
	8	Brick Veneer	7,370	6,904	-6.3%	0.0%	
	8	Frame	8,281	7,878	-4.9%	0.0%	
	9	Fire Resistive	8,549	8,632	1.0%	0.0%	
	9	Brick	10,144	10,154	0.1%	0.0%	
	9	Brick Veneer	10,144	10,154	0.1%	0.0%	
	9	Frame	11,396	10,816	-5.1%	0.0%	
	10	Fire Resistive	12,644	12,297	-2.7%	0.0%	
	10	Brick	15,002	14,468	-3.6%	0.0%	
	10	Brick Veneer	15,002	14,468	-3.6%	0.0%	
	10	Frame	16,856	16,080	-4.6%	0.0%	
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

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Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Craighead County							
024	1	Fire Resistive	2,509	2,267	-9.6%	0.0%	2002 98.5%
	1	Brick	2,978	2,667	-10.4%	0.0%	2003 110.8%
	1	Brick Veneer	2,978	2,667	-10.4%	0.0%	2004 54.2%
	1	Frame	3,345	3,201	-4.3%	0.0%	2005 51.1%
	2	Fire Resistive	2,509	2,267	-9.6%	0.0%	2006 48.1%
	2	Brick	2,978	2,667	-10.4%	0.0%	Combined 69.5%
	2	Brick Veneer	2,978	2,667	-10.4%	0.0%	
	2	Frame	3,345	3,201	-4.3%	0.0%	Number of Policies
	3	Fire Resistive	2,509	2,267	-9.6%	0.0%	0
	3	Brick	2,978	2,667	-10.4%	0.0%	
	3	Brick Veneer	2,978	2,667	-10.4%	0.0%	
	3	Frame	3,345	3,201	-4.3%	0.0%	
	4	Fire Resistive	2,685	2,494	-7.1%	0.0%	
	4	Brick	3,184	2,935	-7.8%	0.0%	
	4	Brick Veneer	3,184	2,935	-7.8%	0.0%	
	4	Frame	3,579	3,422	-4.4%	0.0%	
	5	Fire Resistive	2,685	2,494	-7.1%	0.0%	
	5	Brick	3,184	2,935	-7.8%	0.0%	
	5	Brick Veneer	3,184	2,935	-7.8%	0.0%	
	5	Frame	3,579	3,422	-4.4%	0.0%	
	6	Fire Resistive	2,935	2,705	-7.8%	0.0%	
	6	Brick	3,478	3,181	-8.5%	0.0%	
	6	Brick Veneer	3,478	3,181	-8.5%	0.0%	
	6	Frame	3,910	3,741	-4.3%	0.0%	
	7	Fire Resistive	3,535	3,635	2.8%	0.0%	
	7	Brick	4,195	4,277	2.0%	0.0%	
	7	Brick Veneer	4,195	4,277	2.0%	0.0%	
	7	Frame	4,713	4,494	-4.6%	0.0%	
	8	Fire Resistive	4,896	4,649	-5.0%	0.0%	
	8	Brick	5,809	5,470	-5.8%	0.0%	
8	Brick Veneer	5,809	5,470	-5.8%	0.0%		
8	Frame	6,529	6,241	-4.4%	0.0%		
9	Fire Resistive	6,739	6,838	1.5%	0.0%		
9	Brick	7,997	8,044	0.6%	0.0%		
9	Brick Veneer	7,997	8,044	0.6%	0.0%		
9	Frame	8,982	8,568	-4.6%	0.0%		
10	Fire Resistive	9,967	9,744	-2.2%	0.0%		
10	Brick	11,827	11,463	-3.1%	0.0%		
10	Brick Veneer	11,827	11,463	-3.1%	0.0%		
10	Frame	13,287	12,739	-4.1%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		
Saline County excluding Hot Springs Village							
026	1	Fire Resistive	2,443	1,898	-22.3%	0.0%	2002 49.7%
	1	Brick	2,899	2,234	-22.9%	0.0%	2003 41.6%
	1	Brick Veneer	2,899	2,234	-22.9%	0.0%	2004 32.8%
	1	Frame	3,257	2,681	-17.7%	0.0%	2005 25.4%
	2	Fire Resistive	2,443	1,898	-22.3%	0.0%	2006 23.4%
	2	Brick	2,899	2,234	-22.9%	0.0%	Combined 35.3%
	2	Brick Veneer	2,899	2,234	-22.9%	0.0%	
	2	Frame	3,257	2,681	-17.7%	0.0%	Number of Policies
	3	Fire Resistive	2,443	1,898	-22.3%	0.0%	0
	3	Brick	2,899	2,234	-22.9%	0.0%	
	3	Brick Veneer	2,899	2,234	-22.9%	0.0%	
	3	Frame	3,257	2,681	-17.7%	0.0%	
	4	Fire Resistive	2,616	2,090	-20.1%	0.0%	
	4	Brick	3,101	2,458	-20.7%	0.0%	
	4	Brick Veneer	3,101	2,458	-20.7%	0.0%	
	4	Frame	3,485	2,866	-17.8%	0.0%	
	5	Fire Resistive	2,616	2,090	-20.1%	0.0%	
	5	Brick	3,101	2,458	-20.7%	0.0%	
	5	Brick Veneer	3,101	2,458	-20.7%	0.0%	
	5	Frame	3,485	2,866	-17.8%	0.0%	
	6	Fire Resistive	2,857	2,265	-20.7%	0.0%	
	6	Brick	3,387	2,666	-21.3%	0.0%	
	6	Brick Veneer	3,387	2,666	-21.3%	0.0%	
	6	Frame	3,807	3,133	-17.7%	0.0%	
	7	Fire Resistive	3,443	3,044	-11.6%	0.0%	
	7	Brick	4,083	3,582	-12.3%	0.0%	
	7	Brick Veneer	4,083	3,582	-12.3%	0.0%	
	7	Frame	4,589	3,764	-18.0%	0.0%	
	8	Fire Resistive	4,767	3,893	-18.3%	0.0%	
	8	Brick	5,656	4,580	-19.0%	0.0%	
8	Brick Veneer	5,656	4,580	-19.0%	0.0%		
8	Frame	6,358	5,227	-17.8%	0.0%		
9	Fire Resistive	6,562	5,726	-12.7%	0.0%		
9	Brick	7,787	6,736	-13.5%	0.0%		
9	Brick Veneer	7,787	6,736	-13.5%	0.0%		
9	Frame	8,748	7,177	-18.0%	0.0%		
10	Fire Resistive	9,706	8,162	-15.9%	0.0%		
10	Brick	11,517	9,601	-16.6%	0.0%		
10	Brick Veneer	11,517	9,601	-16.6%	0.0%		
10	Frame	12,939	10,669	-17.5%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
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Base Rates - Form SD-3 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Fire Resistive	1,388	1,438	3.6%	0.0%	2002	145.1%
	1	Brick	1,647	1,692	2.7%	0.0%	2003	80.3%
	1	Brick Veneer	1,647	1,692	2.7%	0.0%	2004	36.2%
	1	Frame	1,850	2,031	9.8%	0.0%	2005	95.5%
	2	Fire Resistive	1,388	1,438	3.6%	0.0%	2006	35.5%
	2	Brick	1,647	1,692	2.7%	0.0%	Combined	75.6%
	2	Brick Veneer	1,647	1,692	2.7%	0.0%		
	2	Frame	1,850	2,031	9.8%	0.0%		
	3	Fire Resistive	1,388	1,438	3.6%	0.0%		
	3	Brick	1,647	1,692	2.7%	0.0%		
	3	Brick Veneer	1,647	1,692	2.7%	0.0%		
	3	Frame	1,850	2,031	9.8%	13.4%		
	4	Fire Resistive	1,486	1,583	6.5%	0.0%		
	4	Brick	1,761	1,862	5.7%	0.0%		
	4	Brick Veneer	1,761	1,862	5.7%	15.1%		
	4	Frame	1,980	2,171	9.6%	31.7%		
	5	Fire Resistive	1,486	1,583	6.5%	0.0%		
	5	Brick	1,761	1,862	5.7%	0.0%		
	5	Brick Veneer	1,761	1,862	5.7%	0.0%		
	5	Frame	1,980	2,171	9.6%	17.1%		
	6	Fire Resistive	1,622	1,715	5.7%	0.0%		
	6	Brick	1,925	2,018	4.8%	0.0%		
	6	Brick Veneer	1,925	2,018	4.8%	0.0%		
	6	Frame	2,162	2,374	9.8%	0.0%		
	7	Fire Resistive	1,956	2,308	18.0%	0.0%		
	7	Brick	2,320	2,715	17.0%	0.0%		
	7	Brick Veneer	2,320	2,715	17.0%	0.0%		
	7	Frame	2,607	2,851	9.4%	0.0%		
	8	Fire Resistive	2,709	2,951	8.9%	0.0%		
	8	Brick	3,213	3,472	8.1%	0.0%		
	8	Brick Veneer	3,213	3,472	8.1%	0.0%		
	8	Frame	3,612	3,961	9.7%	16.6%		
	9	Fire Resistive	3,728	4,340	16.4%	0.0%		
	9	Brick	4,424	5,105	15.4%	0.0%		
	9	Brick Veneer	4,424	5,105	15.4%	0.0%		
	9	Frame	4,969	5,438	9.4%	6.2%		
	10	Fire Resistive	5,513	6,184	12.2%	0.0%		
	10	Brick	6,542	7,275	11.2%	0.0%		
	10	Brick Veneer	6,542	7,275	11.2%	0.0%		
	10	Frame	7,350	8,085	10.0%	0.0%		

Revenue Effect with All Changes (including EQ) 10.3%
Revenue Effect with All Changes capped at 20% (including EQ) -3.0%

Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Count

002	1	Fire Resistive	1,415	1,276	-9.8%	0.0%	2002	42.6%
	1	Brick	1,679	1,502	-10.5%	0.0%	2003	47.9%
	1	Brick Veneer	1,679	1,502	-10.5%	0.0%	2004	42.1%
	1	Frame	1,887	1,804	-4.4%	0.0%	2005	913.5%
	2	Fire Resistive	1,415	1,276	-9.8%	0.0%	2006	34.8%
	2	Brick	1,679	1,502	-10.5%	0.0%	Combined	256.6%
	2	Brick Veneer	1,679	1,502	-10.5%	0.0%		
	2	Frame	1,887	1,804	-4.4%	0.0%		
	3	Fire Resistive	1,415	1,276	-9.8%	0.0%		
	3	Brick	1,679	1,502	-10.5%	0.0%		
	3	Brick Veneer	1,679	1,502	-10.5%	0.0%		
	3	Frame	1,887	1,804	-4.4%	0.0%		
	4	Fire Resistive	1,515	1,406	-7.2%	0.0%		
	4	Brick	1,796	1,654	-7.9%	7.6%		
	4	Brick Veneer	1,796	1,654	-7.9%	0.0%		
	4	Frame	2,019	1,928	-4.5%	11.2%		
	5	Fire Resistive	1,515	1,406	-7.2%	0.0%		
	5	Brick	1,796	1,654	-7.9%	0.0%		
	5	Brick Veneer	1,796	1,654	-7.9%	0.0%		
	5	Frame	2,019	1,928	-4.5%	0.0%		
	6	Fire Resistive	1,655	1,523	-8.0%	0.0%		
	6	Brick	1,962	1,792	-8.7%	6.2%		
	6	Brick Veneer	1,962	1,792	-8.7%	0.0%		
	6	Frame	2,205	2,109	-4.4%	16.4%		
	7	Fire Resistive	1,995	2,048	2.7%	0.0%		
	7	Brick	2,366	2,409	1.8%	0.0%		
	7	Brick Veneer	2,366	2,409	1.8%	5.8%		
	7	Frame	2,659	2,532	-4.8%	10.3%		
	8	Fire Resistive	2,763	2,620	-5.2%	10.4%		
	8	Brick	3,278	3,082	-6.0%	0.0%		
	8	Brick Veneer	3,278	3,082	-6.0%	0.0%		
	8	Frame	3,683	3,517	-4.5%	17.8%		
	9	Fire Resistive	3,802	3,853	1.3%	0.0%		
	9	Brick	4,511	4,533	0.5%	0.0%		
	9	Brick Veneer	4,511	4,533	0.5%	0.0%		
	9	Frame	5,067	4,828	-4.7%	0.0%		
	10	Fire Resistive	5,622	5,491	-2.3%	0.0%		
	10	Brick	6,671	6,460	-3.2%	14.4%		
	10	Brick Veneer	6,671	6,460	-3.2%	0.0%		
	10	Frame	7,496	7,179	-4.2%	0.0%		

Revenue Effect with All Changes (including EQ) -4.8%
Revenue Effect with All Changes capped at 20% (including EQ) -8.5%

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Base Rates - Form SD-3 - 1 Family
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family 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 Counties							
003	1	Fire Resistive	2,313	2,255	-2.5%	0.0%	2002 41.3%
	1	Brick	2,745	2,652	-3.4%	0.0%	2003 66.6%
	1	Brick Veneer	2,745	2,652	-3.4%	0.0%	2004 28.1%
	1	Frame	3,084	3,184	3.2%	0.0%	2005 27.8%
	2	Fire Resistive	2,313	2,255	-2.5%	0.0%	2006 27.6%
	2	Brick	2,745	2,652	-3.4%	0.0%	Combined 42.1%
	2	Brick Veneer	2,745	2,652	-3.4%	0.0%	
	2	Frame	3,084	3,184	3.2%	0.0%	
	3	Fire Resistive	2,313	2,255	-2.5%	0.0%	Number of Policies: 1
	3	Brick	2,745	2,652	-3.4%	0.0%	
	3	Brick Veneer	2,745	2,652	-3.4%	0.0%	
	3	Frame	3,084	3,184	3.2%	100.0%	
	4	Fire Resistive	2,476	2,481	0.2%	0.0%	
	4	Brick	2,937	2,919	-0.6%	0.0%	
	4	Brick Veneer	2,937	2,919	-0.6%	0.0%	
	4	Frame	3,300	3,404	3.2%	0.0%	
	5	Fire Resistive	2,476	2,481	0.2%	0.0%	
	5	Brick	2,937	2,919	-0.6%	0.0%	
	5	Brick Veneer	2,937	2,919	-0.6%	0.0%	
	5	Frame	3,300	3,404	3.2%	0.0%	
6	Fire Resistive	2,705	2,690	-0.6%	0.0%		
6	Brick	3,208	3,165	-1.3%	0.0%		
6	Brick Veneer	3,208	3,165	-1.3%	0.0%		
6	Frame	3,606	3,722	3.2%	0.0%		
7	Fire Resistive	3,261	3,616	10.9%	0.0%		
7	Brick	3,867	4,254	10.0%	0.0%		
7	Brick Veneer	3,867	4,254	10.0%	0.0%		
7	Frame	4,346	4,470	2.9%	0.0%		
8	Fire Resistive	4,515	4,626	2.5%	0.0%		
8	Brick	5,358	5,442	1.6%	0.0%		
8	Brick Veneer	5,358	5,442	1.6%	0.0%		
8	Frame	6,021	6,208	3.1%	0.0%		
9	Fire Resistive	6,215	6,801	9.4%	0.0%		
9	Brick	7,375	8,001	8.5%	0.0%		
9	Brick Veneer	7,375	8,001	8.5%	0.0%		
9	Frame	8,285	8,523	2.9%	0.0%		
10	Fire Resistive	9,192	9,692	5.4%	0.0%		
10	Brick	10,907	11,401	4.5%	0.0%		
10	Brick Veneer	10,907	11,401	4.5%	0.0%		
10	Frame	12,255	12,671	3.4%	0.0%		
Revenue Effect with All Changes (including EQ)					12.2%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties							
004	1	Fire Resistive	1,453	1,297	-10.7%	0.0%	2002 56.8%
	1	Brick	1,724	1,526	-11.5%	0.0%	2003 46.3%
	1	Brick Veneer	1,724	1,526	-11.5%	0.0%	2004 44.5%
	1	Frame	1,936	1,832	-5.4%	0.0%	2005 149.9%
	2	Fire Resistive	1,453	1,297	-10.7%	0.0%	2006 25.0%
	2	Brick	1,724	1,526	-11.5%	0.0%	Combined 64.6%
	2	Brick Veneer	1,724	1,526	-11.5%	0.0%	
	2	Frame	1,936	1,832	-5.4%	0.0%	Number of Policies: 3
	3	Fire Resistive	1,453	1,297	-10.7%	0.0%	
	3	Brick	1,724	1,526	-11.5%	21.6%	
	3	Brick Veneer	1,724	1,526	-11.5%	0.0%	
	3	Frame	1,936	1,832	-5.4%	0.0%	
	4	Fire Resistive	1,555	1,427	-8.2%	0.0%	
	4	Brick	1,844	1,679	-8.9%	31.3%	
	4	Brick Veneer	1,844	1,679	-8.9%	0.0%	
	4	Frame	2,073	1,958	-5.5%	0.0%	
	5	Fire Resistive	1,555	1,427	-8.2%	0.0%	
	5	Brick	1,844	1,679	-8.9%	0.0%	
	5	Brick Veneer	1,844	1,679	-8.9%	0.0%	
	5	Frame	2,073	1,958	-5.5%	47.1%	
	6	Fire Resistive	1,698	1,547	-8.9%	0.0%	
	6	Brick	2,014	1,820	-9.6%	0.0%	
	6	Brick Veneer	2,014	1,820	-9.6%	0.0%	
	6	Frame	2,264	2,141	-5.4%	0.0%	
	7	Fire Resistive	2,047	2,081	1.7%	0.0%	
	7	Brick	2,428	2,448	0.8%	0.0%	
	7	Brick Veneer	2,428	2,448	0.8%	0.0%	
	7	Frame	2,728	2,572	-5.7%	0.0%	
	8	Fire Resistive	2,835	2,661	-6.1%	0.0%	
	8	Brick	3,363	3,130	-6.9%	0.0%	
8	Brick Veneer	3,363	3,130	-6.9%	0.0%		
8	Frame	3,780	3,572	-5.5%	0.0%		
9	Fire Resistive	3,902	3,914	0.3%	0.0%		
9	Brick	4,630	4,604	-0.6%	0.0%		
9	Brick Veneer	4,630	4,604	-0.6%	0.0%		
9	Frame	5,201	4,904	-5.7%	0.0%		
10	Fire Resistive	5,770	5,576	-3.4%	0.0%		
10	Brick	6,847	6,559	-4.2%	0.0%		
10	Brick Veneer	6,847	6,559	-4.2%	0.0%		
10	Frame	7,694	7,290	-5.3%	0.0%		
Revenue Effect with All Changes (including EQ)					-3.9%		
Revenue Effect with All Changes capped at 20% (including EQ)					-3.9%		

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Arkansas
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Arkansas, Lonoke, Prairie, White, and Woodruff Counties:							
005	1	Fire Resistive	1,801	1,833	1.8%	0.0%	2002 41.6%
	1	Brick	2,137	2,156	0.9%	0.0%	2003 38.5%
	1	Brick Veneer	2,137	2,156	0.9%	0.0%	2004 32.8%
	1	Frame	2,402	2,589	7.8%	0.0%	2005 29.3%
	2	Fire Resistive	1,801	1,833	1.8%	0.0%	2006 29.0%
	2	Brick	2,137	2,156	0.9%	0.0%	Combined 34.5%
	2	Brick Veneer	2,137	2,156	0.9%	0.0%	
	2	Frame	2,402	2,589	7.8%	0.0%	
	3	Fire Resistive	1,801	1,833	1.8%	0.0%	Number of Policies
	3	Brick	2,137	2,156	0.9%	0.0%	1
	3	Brick Veneer	2,137	2,156	0.9%	0.0%	
	3	Frame	2,402	2,589	7.8%	0.0%	
	4	Fire Resistive	1,929	2,017	4.6%	0.0%	
	4	Brick	2,286	2,373	3.8%	0.0%	
	4	Brick Veneer	2,286	2,373	3.8%	0.0%	
	4	Frame	2,570	2,767	7.7%	0.0%	
	5	Fire Resistive	1,929	2,017	4.6%	0.0%	
	5	Brick	2,286	2,373	3.8%	0.0%	
	5	Brick Veneer	2,286	2,373	3.8%	0.0%	
	5	Frame	2,570	2,767	7.7%	0.0%	
	6	Fire Resistive	2,106	2,188	3.9%	0.0%	
	6	Brick	2,498	2,574	3.0%	0.0%	
	6	Brick Veneer	2,498	2,574	3.0%	0.0%	
	6	Frame	2,808	3,026	7.8%	100.0%	
	7	Fire Resistive	2,539	2,940	15.8%	0.0%	
	7	Brick	3,012	3,459	14.8%	0.0%	
	7	Brick Veneer	3,012	3,459	14.8%	0.0%	
	7	Frame	3,385	3,634	7.4%	0.0%	
	8	Fire Resistive	3,516	3,761	7.0%	0.0%	
	8	Brick	4,172	4,424	6.0%	0.0%	
8	Brick Veneer	4,172	4,424	6.0%	0.0%		
8	Frame	4,688	5,048	7.7%	0.0%		
9	Fire Resistive	4,839	5,529	14.3%	0.0%		
9	Brick	5,743	6,505	13.3%	0.0%		
9	Brick Veneer	5,743	6,505	13.3%	0.0%		
9	Frame	6,452	6,930	7.4%	0.0%		
10	Fire Resistive	7,158	7,878	10.1%	0.0%		
10	Brick	8,493	9,269	9.1%	0.0%		
10	Brick Veneer	8,493	9,269	9.1%	0.0%		
10	Frame	9,543	10,302	8.0%	0.0%		
Revenue Effect with All Changes (including EQ)					-10.6%		
Revenue Effect with All Changes capped at 20% (including EQ)					-10.6%		

Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties

006	1	Fire Resistive	1,761	1,691	-4.0%	0.0%	2002 42.5%
	1	Brick	2,090	1,990	-4.8%	0.0%	2003 2266.5%
	1	Brick Veneer	2,090	1,990	-4.8%	0.0%	2004 35.3%
	1	Frame	2,348	2,387	1.7%	0.0%	2005 35.8%
	2	Fire Resistive	1,761	1,691	-4.0%	0.0%	2006 33.6%
	2	Brick	2,090	1,990	-4.8%	0.0%	Combined 517.5%
	2	Brick Veneer	2,090	1,990	-4.8%	0.0%	
	2	Frame	2,348	2,387	1.7%	0.0%	
	3	Fire Resistive	1,761	1,691	-4.0%	0.0%	Number of Policies
	3	Brick	2,090	1,990	-4.8%	0.0%	1
	3	Brick Veneer	2,090	1,990	-4.8%	0.0%	
	3	Frame	2,348	2,387	1.7%	0.0%	
	4	Fire Resistive	1,886	1,860	-1.4%	0.0%	
	4	Brick	2,236	2,189	-2.1%	0.0%	
	4	Brick Veneer	2,236	2,189	-2.1%	0.0%	
	4	Frame	2,512	2,552	1.6%	0.0%	
	5	Fire Resistive	1,886	1,860	-1.4%	0.0%	
	5	Brick	2,236	2,189	-2.1%	0.0%	
	5	Brick Veneer	2,236	2,189	-2.1%	0.0%	
	5	Frame	2,512	2,552	1.6%	100.0%	
	6	Fire Resistive	2,060	2,017	-2.1%	0.0%	
	6	Brick	2,442	2,373	-2.8%	0.0%	
	6	Brick Veneer	2,442	2,373	-2.8%	0.0%	
	6	Frame	2,744	2,791	1.7%	0.0%	
	7	Fire Resistive	2,482	2,713	9.3%	0.0%	
	7	Brick	2,944	3,191	8.4%	0.0%	
	7	Brick Veneer	2,944	3,191	8.4%	0.0%	
	7	Frame	3,308	3,352	1.3%	0.0%	
	8	Fire Resistive	3,438	3,469	0.9%	0.0%	
	8	Brick	4,078	4,081	0.1%	0.0%	
8	Brick Veneer	4,078	4,081	0.1%	0.0%		
8	Frame	4,584	4,656	1.6%	0.0%		
9	Fire Resistive	4,731	5,100	7.8%	0.0%		
9	Brick	5,614	6,000	6.9%	0.0%		
9	Brick Veneer	5,614	6,000	6.9%	0.0%		
9	Frame	6,306	6,392	1.4%	0.0%		
10	Fire Resistive	6,997	7,267	3.9%	0.0%		
10	Brick	8,302	8,550	3.0%	0.0%		
10	Brick Veneer	8,302	8,550	3.0%	0.0%		
10	Frame	9,328	9,502	1.9%	0.0%		
Revenue Effect with All Changes (including EQ)					12.4%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family 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	Fire Resistive	1,715	1,578	-8.0%	0.0%	2002 46.9%
	1	Brick	2,035	1,857	-8.7%	0.0%	2003 45.7%
	1	Brick Veneer	2,035	1,857	-8.7%	0.0%	2004 39.0%
	1	Frame	2,286	2,230	-2.4%	0.0%	2005 38.4%
	2	Fire Resistive	1,715	1,578	-8.0%	0.0%	2006 38.3%
	2	Brick	2,035	1,857	-8.7%	0.0%	Combined 41.8%
	2	Brick Veneer	2,035	1,857	-8.7%	0.0%	
	2	Frame	2,286	2,230	-2.4%	0.0%	
	3	Fire Resistive	1,715	1,578	-8.0%	0.0%	Number of Policies: 4
	3	Brick	2,035	1,857	-8.7%	0.0%	
	3	Brick Veneer	2,035	1,857	-8.7%	0.0%	
	3	Frame	2,286	2,230	-2.4%	0.0%	
	4	Fire Resistive	1,836	1,739	-5.3%	0.0%	
	4	Brick	2,176	2,046	-6.0%	0.0%	
	4	Brick Veneer	2,176	2,046	-6.0%	0.0%	
	4	Frame	2,446	2,384	-2.5%	50.4%	
	5	Fire Resistive	1,836	1,739	-5.3%	0.0%	
	5	Brick	2,176	2,046	-6.0%	0.0%	
	5	Brick Veneer	2,176	2,046	-6.0%	0.0%	
	5	Frame	2,446	2,384	-2.5%	49.6%	
	6	Fire Resistive	2,006	1,884	-6.1%	0.0%	
	6	Brick	2,378	2,215	-6.9%	0.0%	
	6	Brick Veneer	2,378	2,215	-6.9%	0.0%	
	6	Frame	2,673	2,607	-2.5%	0.0%	
	7	Fire Resistive	2,417	2,532	4.8%	0.0%	
	7	Brick	2,867	2,979	3.9%	0.0%	
	7	Brick Veneer	2,867	2,979	3.9%	0.0%	
	7	Frame	3,222	3,130	-2.9%	0.0%	
	8	Fire Resistive	3,347	3,239	-3.2%	0.0%	
	8	Brick	3,971	3,811	-4.0%	0.0%	
8	Brick Veneer	3,971	3,811	-4.0%	0.0%		
8	Frame	4,463	4,348	-2.6%	0.0%		
9	Fire Resistive	4,607	4,763	3.4%	0.0%		
9	Brick	5,467	5,603	2.5%	0.0%		
9	Brick Veneer	5,467	5,603	2.5%	0.0%		
9	Frame	6,141	5,970	-2.8%	0.0%		
10	Fire Resistive	6,814	6,786	-0.4%	0.0%		
10	Brick	8,085	7,984	-1.2%	0.0%		
10	Brick Veneer	8,085	7,984	-1.2%	0.0%		
10	Frame	9,084	8,874	-2.3%	0.0%		
Revenue Effect with All Changes (including EQ)					8.2%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

Garland County and Hot Springs Village in Saline County

008	1	Fire Resistive	1,486	1,233	-17.0%	0.0%	2002 64.2%
	1	Brick	1,763	1,450	-17.8%	0.0%	2003 113.1%
	1	Brick Veneer	1,763	1,450	-17.8%	0.0%	2004 36.5%
	1	Frame	1,981	1,741	-12.1%	0.0%	2005 90.1%
	2	Fire Resistive	1,486	1,233	-17.0%	0.0%	2006 45.1%
	2	Brick	1,763	1,450	-17.8%	11.7%	Combined 70.9%
	2	Brick Veneer	1,763	1,450	-17.8%	4.4%	
	2	Frame	1,981	1,741	-12.1%	28.8%	
	3	Fire Resistive	1,486	1,233	-17.0%	0.0%	Number of Policies: 46
	3	Brick	1,763	1,450	-17.8%	0.0%	
	3	Brick Veneer	1,763	1,450	-17.8%	0.0%	
	3	Frame	1,981	1,741	-12.1%	0.0%	
	4	Fire Resistive	1,591	1,356	-14.8%	0.0%	
	4	Brick	1,886	1,595	-15.4%	0.0%	
	4	Brick Veneer	1,886	1,595	-15.4%	0.0%	
	4	Frame	2,119	1,859	-12.3%	0.0%	
	5	Fire Resistive	1,591	1,356	-14.8%	0.0%	
	5	Brick	1,886	1,595	-15.4%	5.1%	
	5	Brick Veneer	1,886	1,595	-15.4%	0.0%	
	5	Frame	2,119	1,859	-12.3%	14.5%	
	6	Fire Resistive	1,737	1,470	-15.4%	0.0%	
	6	Brick	2,060	1,730	-16.0%	0.0%	
	6	Brick Veneer	2,060	1,730	-16.0%	0.0%	
	6	Frame	2,316	2,034	-12.2%	0.0%	
	7	Fire Resistive	2,094	1,977	-5.6%	0.0%	
	7	Brick	2,484	2,326	-6.4%	16.2%	
	7	Brick Veneer	2,484	2,326	-6.4%	0.0%	
	7	Frame	2,791	2,443	-12.5%	13.7%	
	8	Fire Resistive	2,900	2,528	-12.8%	0.0%	
	8	Brick	3,441	2,974	-13.6%	0.0%	
8	Brick Veneer	3,441	2,974	-13.6%	0.0%		
8	Frame	3,866	3,394	-12.2%	5.5%		
9	Fire Resistive	3,992	3,717	-6.9%	0.0%		
9	Brick	4,736	4,374	-7.6%	0.0%		
9	Brick Veneer	4,736	4,374	-7.6%	0.0%		
9	Frame	5,320	4,658	-12.4%	0.0%		
10	Fire Resistive	5,902	5,297	-10.3%	0.0%		
10	Brick	7,004	6,232	-11.0%	0.0%		
10	Brick Veneer	7,004	6,232	-11.0%	0.0%		
10	Frame	7,869	6,926	-12.0%	0.0%		
Revenue Effect with All Changes (including EQ)					-10.3%		
Revenue Effect with All Changes capped at 20% (including EQ)					-11.1%		

American National Property And Casualty Company
Rental Owners
Arkansas
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Sebastian County								
009	1	Fire Resistive	1,674	1,635	-2.3%	0.0%	2002	110.3%
	1	Brick	1,987	1,923	-3.2%	0.0%	2003	77.6%
	1	Brick Veneer	1,987	1,923	-3.2%	0.0%	2004	45.6%
	1	Frame	2,232	2,309	3.4%	0.0%	2005	66.5%
	2	Fire Resistive	1,674	1,635	-2.3%	0.0%	2006	102.8%
	2	Brick	1,987	1,923	-3.2%	38.2%	Combined	77.4%
	2	Brick Veneer	1,987	1,923	-3.2%	6.2%		
	2	Frame	2,232	2,309	3.4%	27.1%		
	3	Fire Resistive	1,674	1,635	-2.3%	0.0%	Number of Policies 147	
	3	Brick	1,987	1,923	-3.2%	4.1%		
	3	Brick Veneer	1,987	1,923	-3.2%	0.7%		
	3	Frame	2,232	2,309	3.4%	1.4%		
	4	Fire Resistive	1,793	1,799	0.3%	0.0%		
	4	Brick	2,125	2,117	-0.4%	4.7%		
	4	Brick Veneer	2,125	2,117	-0.4%	0.0%		
	4	Frame	2,389	2,468	3.3%	0.0%		
	5	Fire Resistive	1,793	1,799	0.3%	0.0%		
	5	Brick	2,125	2,117	-0.4%	7.1%		
	5	Brick Veneer	2,125	2,117	-0.4%	0.4%		
	5	Frame	2,389	2,468	3.3%	1.9%		
	6	Fire Resistive	1,958	1,950	-0.4%	0.0%		
	6	Brick	2,322	2,295	-1.2%	0.0%		
	6	Brick Veneer	2,322	2,295	-1.2%	0.0%		
	6	Frame	2,609	2,699	3.4%	0.0%		
	7	Fire Resistive	2,360	2,622	11.1%	0.0%		
	7	Brick	2,799	3,085	10.2%	0.0%		
	7	Brick Veneer	2,799	3,085	10.2%	0.0%		
	7	Frame	3,145	3,241	3.1%	0.0%		
	8	Fire Resistive	3,268	3,354	2.6%	0.0%		
	8	Brick	3,877	3,945	1.8%	2.0%		
8	Brick Veneer	3,877	3,945	1.8%	1.2%			
8	Frame	4,358	4,502	3.3%	5.0%			
9	Fire Resistive	4,498	4,931	9.6%	0.0%			
9	Brick	5,337	5,801	8.7%	0.0%			
9	Brick Veneer	5,337	5,801	8.7%	0.0%			
9	Frame	5,996	6,181	3.1%	0.0%			
10	Fire Resistive	6,653	7,028	5.6%	0.0%			
10	Brick	7,894	8,268	4.7%	0.0%			
10	Brick Veneer	7,894	8,268	4.7%	0.0%			
10	Frame	8,869	9,189	3.6%	0.0%			

Revenue Effect with All Changes (including EQ) 4.7%
Revenue Effect with All Changes capped at 20% (including EQ) -4.2%

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Crittenden County								
010	1	Fire Resistive	2,164	2,106	-2.7%	0.0%	2002	47.1%
	1	Brick	2,568	2,478	-3.5%	0.0%	2003	38.1%
	1	Brick Veneer	2,568	2,478	-3.5%	0.0%	2004	40.9%
	1	Frame	2,886	2,975	3.1%	0.0%	2005	49.3%
	2	Fire Resistive	2,164	2,106	-2.7%	0.0%	2006	43.7%
	2	Brick	2,568	2,478	-3.5%	22.4%	Combined	43.6%
	2	Brick Veneer	2,568	2,478	-3.5%	0.0%		
	2	Frame	2,886	2,975	3.1%	0.0%		
	3	Fire Resistive	2,164	2,106	-2.7%	0.0%	Number of Policies 3	
	3	Brick	2,568	2,478	-3.5%	0.0%		
	3	Brick Veneer	2,568	2,478	-3.5%	0.0%		
	3	Frame	2,886	2,975	3.1%	0.0%		
	4	Fire Resistive	2,318	2,319	0.0%	0.0%		
	4	Brick	2,748	2,728	-0.7%	0.0%		
	4	Brick Veneer	2,748	2,728	-0.7%	0.0%		
	4	Frame	3,088	3,180	3.0%	27.3%		
	5	Fire Resistive	2,318	2,319	0.0%	0.0%		
	5	Brick	2,748	2,728	-0.7%	0.0%		
	5	Brick Veneer	2,748	2,728	-0.7%	0.0%		
	5	Frame	3,088	3,180	3.0%	0.0%		
	6	Fire Resistive	2,530	2,514	-0.6%	0.0%		
	6	Brick	3,001	2,957	-1.5%	0.0%		
	6	Brick Veneer	3,001	2,957	-1.5%	0.0%		
	6	Frame	3,374	3,478	3.1%	50.3%		
	7	Fire Resistive	3,050	3,379	10.8%	0.0%		
	7	Brick	3,619	3,975	9.8%	0.0%		
	7	Brick Veneer	3,619	3,975	9.8%	0.0%		
	7	Frame	4,066	4,177	2.7%	0.0%		
	8	Fire Resistive	4,225	4,322	2.3%	0.0%		
	8	Brick	5,012	5,084	1.4%	0.0%		
8	Brick Veneer	5,012	5,084	1.4%	0.0%			
8	Frame	5,633	5,801	3.0%	0.0%			
9	Fire Resistive	5,815	6,356	9.3%	0.0%			
9	Brick	6,900	7,477	8.4%	0.0%			
9	Brick Veneer	6,900	7,477	8.4%	0.0%			
9	Frame	7,751	7,965	2.8%	0.0%			
10	Fire Resistive	8,600	9,056	5.3%	0.0%			
10	Brick	10,204	10,654	4.4%	0.0%			
10	Brick Veneer	10,204	10,654	4.4%	0.0%			
10	Frame	11,465	11,841	3.3%	0.0%			

Revenue Effect with All Changes (including EQ) 20.1%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

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Arkansas
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Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Pulaski County							
012	1	Fire Resistive	1,921	1,913	-0.4%	0.0%	2002 47.2%
	1	Brick	2,280	2,251	-1.3%	0.0%	2003 693.5%
	1	Brick Veneer	2,280	2,251	-1.3%	0.0%	2004 33.2%
	1	Frame	2,562	2,703	5.5%	0.0%	2005 31.9%
	2	Fire Resistive	1,921	1,913	-0.4%	0.0%	2006 29.8%
	2	Brick	2,280	2,251	-1.3%	31.1%	Combined 192.3%
	2	Brick Veneer	2,280	2,251	-1.3%	10.4%	
	2	Frame	2,562	2,703	5.5%	29.4%	
	3	Fire Resistive	1,921	1,913	-0.4%	0.0%	Number of Policies: 22
	3	Brick	2,280	2,251	-1.3%	0.0%	
	3	Brick Veneer	2,280	2,251	-1.3%	0.0%	
	3	Frame	2,562	2,703	5.5%	15.5%	
	4	Fire Resistive	2,057	2,107	2.4%	0.0%	
	4	Brick	2,439	2,479	1.6%	0.0%	
	4	Brick Veneer	2,439	2,479	1.6%	0.0%	
	4	Frame	2,741	2,890	5.4%	0.0%	
	5	Fire Resistive	2,057	2,107	2.4%	0.0%	
	5	Brick	2,439	2,479	1.6%	0.0%	
	5	Brick Veneer	2,439	2,479	1.6%	0.0%	
	5	Frame	2,741	2,890	5.4%	13.6%	
	6	Fire Resistive	2,246	2,283	1.6%	0.0%	
	6	Brick	2,664	2,686	0.8%	0.0%	
	6	Brick Veneer	2,664	2,686	0.8%	0.0%	
	6	Frame	2,995	3,160	5.5%	0.0%	
	7	Fire Resistive	2,708	3,070	13.4%	0.0%	
	7	Brick	3,212	3,611	12.4%	0.0%	
	7	Brick Veneer	3,212	3,611	12.4%	0.0%	
	7	Frame	3,609	3,796	5.2%	0.0%	
	8	Fire Resistive	3,751	3,926	4.7%	0.0%	
	8	Brick	4,450	4,619	3.8%	0.0%	
8	Brick Veneer	4,450	4,619	3.8%	0.0%		
8	Frame	5,000	5,271	5.4%	0.0%		
9	Fire Resistive	5,162	5,774	11.9%	0.0%		
9	Brick	6,125	6,792	10.9%	0.0%		
9	Brick Veneer	6,125	6,792	10.9%	0.0%		
9	Frame	6,881	7,237	5.2%	0.0%		
10	Fire Resistive	7,635	8,228	7.8%	0.0%		
10	Brick	9,058	9,680	6.9%	0.0%		
10	Brick Veneer	9,058	9,680	6.9%	0.0%		
10	Frame	10,178	10,759	5.7%	0.0%		

Revenue Effect with All Changes (including EQ) 7.0%
Revenue Effect with All Changes capped at 20% (including EQ) -2.0%

Benton and Washington Counties

017	1	Fire Resistive	1,209	1,233	2.0%	0.0%	2002 65.2%
	1	Brick	1,434	1,450	1.1%	0.0%	2003 107.2%
	1	Brick Veneer	1,434	1,450	1.1%	0.0%	2004 43.7%
	1	Frame	1,611	1,742	8.1%	0.0%	2005 68.5%
	2	Fire Resistive	1,209	1,233	2.0%	0.0%	2006 78.2%
	2	Brick	1,434	1,450	1.1%	1.3%	Combined 71.5%
	2	Brick Veneer	1,434	1,450	1.1%	3.4%	
	2	Frame	1,611	1,742	8.1%	7.9%	Number of Policies: 159
	3	Fire Resistive	1,209	1,233	2.0%	0.0%	
	3	Brick	1,434	1,450	1.1%	13.8%	
	3	Brick Veneer	1,434	1,450	1.1%	2.6%	
	3	Frame	1,611	1,742	8.1%	27.0%	
	4	Fire Resistive	1,294	1,357	4.9%	0.3%	
	4	Brick	1,534	1,596	4.0%	6.2%	
	4	Brick Veneer	1,534	1,596	4.0%	1.3%	
	4	Frame	1,724	1,861	7.9%	13.0%	
	5	Fire Resistive	1,294	1,357	4.9%	0.0%	
	5	Brick	1,534	1,596	4.0%	3.0%	
	5	Brick Veneer	1,534	1,596	4.0%	-2.1%	
	5	Frame	1,724	1,861	7.9%	8.9%	
	6	Fire Resistive	1,413	1,471	4.1%	0.0%	
	6	Brick	1,676	1,731	3.3%	0.9%	
	6	Brick Veneer	1,676	1,731	3.3%	1.5%	
	6	Frame	1,884	2,035	8.0%	1.3%	
	7	Fire Resistive	1,703	1,978	16.1%	0.0%	
	7	Brick	2,021	2,327	15.1%	0.0%	
	7	Brick Veneer	2,021	2,327	15.1%	0.0%	
	7	Frame	2,270	2,444	7.7%	1.3%	
	8	Fire Resistive	2,359	2,530	7.2%	0.0%	
	8	Brick	2,799	2,976	6.3%	0.0%	
8	Brick Veneer	2,799	2,976	6.3%	0.0%		
8	Frame	3,145	3,396	8.0%	-2.5%		
9	Fire Resistive	3,246	3,720	14.6%	0.0%		
9	Brick	3,852	4,376	13.6%	0.0%		
9	Brick Veneer	3,852	4,376	13.6%	0.0%		
9	Frame	4,329	4,662	7.7%	1.8%		
10	Fire Resistive	4,802	5,300	10.4%	0.0%		
10	Brick	5,698	6,235	9.4%	0.0%		
10	Brick Veneer	5,698	6,235	9.4%	0.0%		
10	Frame	6,402	6,931	8.3%	0.0%		

Revenue Effect with All Changes (including EQ) 8.4%
Revenue Effect with All Changes capped at 20% (including EQ) -2.8%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Craighead County							
024	1	Fire Resistive	1,706	1,670	-2.1%	0.0%	2002 95.7%
	1	Brick	2,025	1,964	-3.0%	0.0%	2003 44.8%
	1	Brick Veneer	2,025	1,964	-3.0%	0.0%	2004 66.7%
	1	Frame	2,276	2,357	3.6%	0.0%	2005 37.5%
	2	Fire Resistive	1,706	1,670	-2.1%	0.0%	2006 29.2%
	2	Brick	2,025	1,964	-3.0%	0.0%	Combined 52.8%
	2	Brick Veneer	2,025	1,964	-3.0%	0.0%	
	2	Frame	2,276	2,357	3.6%	0.0%	
	3	Fire Resistive	1,706	1,670	-2.1%	0.0%	Number of Policies: 10
	3	Brick	2,025	1,964	-3.0%	53.4%	
	3	Brick Veneer	2,025	1,964	-3.0%	0.0%	
	3	Frame	2,276	2,357	3.6%	37.8%	
	4	Fire Resistive	1,827	1,837	0.5%	0.0%	
	4	Brick	2,166	2,161	-0.2%	0.0%	
	4	Brick Veneer	2,166	2,161	-0.2%	0.0%	
	4	Frame	2,434	2,520	3.5%	0.0%	
	5	Fire Resistive	1,827	1,837	0.5%	0.0%	
	5	Brick	2,166	2,161	-0.2%	0.0%	
	5	Brick Veneer	2,166	2,161	-0.2%	0.0%	
	5	Frame	2,434	2,520	3.5%	0.0%	
	6	Fire Resistive	1,996	1,992	-0.2%	0.0%	
	6	Brick	2,366	2,343	-1.0%	0.0%	
	6	Brick Veneer	2,366	2,343	-1.0%	0.0%	
	6	Frame	2,660	2,755	3.6%	8.8%	
	7	Fire Resistive	2,405	2,677	11.3%	0.0%	
	7	Brick	2,853	3,149	10.4%	0.0%	
	7	Brick Veneer	2,853	3,149	10.4%	0.0%	
	7	Frame	3,207	3,309	3.2%	0.0%	
	8	Fire Resistive	3,332	3,424	2.8%	0.0%	
	8	Brick	3,953	4,028	1.9%	0.0%	
8	Brick Veneer	3,953	4,028	1.9%	0.0%		
8	Frame	4,442	4,596	3.5%	0.0%		
9	Fire Resistive	4,586	5,035	9.8%	0.0%		
9	Brick	5,441	5,923	8.9%	0.0%		
9	Brick Veneer	5,441	5,923	8.9%	0.0%		
9	Frame	6,112	6,309	3.2%	0.0%		
10	Fire Resistive	6,781	7,175	5.8%	0.0%		
10	Brick	8,046	8,441	4.9%	0.0%		
10	Brick Veneer	8,046	8,441	4.9%	0.0%		
10	Frame	9,041	9,381	3.8%	0.0%		

Revenue Effect with All Changes (including EQ) -7.2%
Revenue Effect with All Changes capped at 20% (including EQ) -10.4%

Saline County excluding Hot Springs Village

026	1	Fire Resistive	1,661	1,398	-15.8%	0.0%	2002 76.1%
	1	Brick	1,971	1,645	-16.5%	0.0%	2003 46.7%
	1	Brick Veneer	1,971	1,645	-16.5%	0.0%	2004 28.9%
	1	Frame	2,214	1,974	-10.8%	0.0%	2005 30.7%
	2	Fire Resistive	1,661	1,398	-15.8%	0.0%	2006 30.8%
	2	Brick	1,971	1,645	-16.5%	0.0%	Combined 40.8%
	2	Brick Veneer	1,971	1,645	-16.5%	0.0%	
	2	Frame	2,214	1,974	-10.8%	0.0%	Number of Policies: 47
	3	Fire Resistive	1,661	1,398	-15.8%	0.0%	
	3	Brick	1,971	1,645	-16.5%	3.5%	
	3	Brick Veneer	1,971	1,645	-16.5%	8.7%	
	3	Frame	2,214	1,974	-10.8%	64.1%	
	4	Fire Resistive	1,778	1,539	-13.4%	0.0%	
	4	Brick	2,108	1,810	-14.1%	0.0%	
	4	Brick Veneer	2,108	1,810	-14.1%	0.0%	
	4	Frame	2,370	2,110	-11.0%	1.7%	
	5	Fire Resistive	1,778	1,539	-13.4%	0.0%	
	5	Brick	2,108	1,810	-14.1%	0.0%	
	5	Brick Veneer	2,108	1,810	-14.1%	0.0%	
	5	Frame	2,370	2,110	-11.0%	9.2%	
	6	Fire Resistive	1,942	1,668	-14.1%	0.0%	
	6	Brick	2,303	1,963	-14.8%	0.0%	
	6	Brick Veneer	2,303	1,963	-14.8%	6.8%	
	6	Frame	2,588	2,308	-10.8%	3.6%	
	7	Fire Resistive	2,340	2,242	-4.2%	0.0%	
	7	Brick	2,777	2,637	-5.0%	0.0%	
	7	Brick Veneer	2,777	2,637	-5.0%	2.4%	
	7	Frame	3,119	2,772	-11.1%	0.0%	
	8	Fire Resistive	3,241	2,867	-11.5%	0.0%	
	8	Brick	3,846	3,373	-12.3%	0.0%	
8	Brick Veneer	3,846	3,373	-12.3%	0.0%		
8	Frame	4,322	3,849	-10.9%	0.0%		
9	Fire Resistive	4,461	4,217	-5.5%	0.0%		
9	Brick	5,294	4,961	-6.3%	0.0%		
9	Brick Veneer	5,294	4,961	-6.3%	0.0%		
9	Frame	5,946	5,285	-11.1%	0.0%		
10	Fire Resistive	6,598	6,010	-8.9%	0.0%		
10	Brick	7,829	7,070	-9.7%	0.0%		
10	Brick Veneer	7,829	7,070	-9.7%	0.0%		
10	Frame	8,797	7,857	-10.7%	0.0%		

Revenue Effect with All Changes (including EQ) -15.4%
Revenue Effect with All Changes capped at 20% (including EQ) -16.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 1 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	1 Family Present \$1000 Ded	1 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Crawford County							
033	1	Fire Resistive	1,892	1,655	-12.5%	0.0%	2002 46.9%
	1	Brick	2,245	1,946	-13.3%	0.0%	2003 45.8%
	1	Brick Veneer	2,245	1,946	-13.3%	0.0%	2004 32.6%
	1	Frame	2,523	2,336	-7.4%	0.0%	2005 30.7%
	2	Fire Resistive	1,892	1,655	-12.5%	0.0%	2006 43.7%
	2	Brick	2,245	1,946	-13.3%	36.8%	Combined 39.2%
	2	Brick Veneer	2,245	1,946	-13.3%	9.1%	
	2	Frame	2,523	2,336	-7.4%	34.8%	Number of Policies:
	3	Fire Resistive	1,892	1,655	-12.5%	0.0%	20
	3	Brick	2,245	1,946	-13.3%	0.0%	
	3	Brick Veneer	2,245	1,946	-13.3%	0.0%	
	3	Frame	2,523	2,336	-7.4%	0.0%	
	4	Fire Resistive	2,026	1,822	-10.1%	0.0%	
	4	Brick	2,402	2,143	-10.8%	0.0%	
	4	Brick Veneer	2,402	2,143	-10.8%	0.0%	
	4	Frame	2,700	2,498	-7.5%	0.0%	
	5	Fire Resistive	2,026	1,822	-10.1%	0.0%	
	5	Brick	2,402	2,143	-10.8%	9.6%	
	5	Brick Veneer	2,402	2,143	-10.8%	0.0%	
	5	Frame	2,700	2,498	-7.5%	9.8%	
	6	Fire Resistive	2,213	1,974	-10.8%	0.0%	
	6	Brick	2,623	2,322	-11.5%	0.0%	
	6	Brick Veneer	2,623	2,322	-11.5%	0.0%	
	6	Frame	2,949	2,731	-7.4%	0.0%	
	7	Fire Resistive	2,667	2,653	-0.5%	0.0%	
	7	Brick	3,163	3,122	-1.3%	0.0%	
	7	Brick Veneer	3,163	3,122	-1.3%	0.0%	
	7	Frame	3,554	3,281	-7.7%	0.0%	
	8	Fire Resistive	3,694	3,394	-8.1%	0.0%	
	8	Brick	4,383	3,993	-8.9%	0.0%	
8	Brick Veneer	4,383	3,993	-8.9%	0.0%		
8	Frame	4,925	4,556	-7.5%	0.0%		
9	Fire Resistive	5,084	4,990	-1.8%	0.0%		
9	Brick	6,032	5,871	-2.7%	0.0%		
9	Brick Veneer	6,032	5,871	-2.7%	0.0%		
9	Frame	6,776	6,256	-7.7%	0.0%		
10	Fire Resistive	7,518	7,113	-5.4%	0.0%		
10	Brick	8,921	8,368	-6.2%	0.0%		
10	Brick Veneer	8,921	8,368	-6.2%	0.0%		
10	Frame	10,023	9,299	-7.2%	0.0%		
Revenue Effect with All Changes (including EQ)					-4.3%		
Revenue Effect with All Changes capped at 20% (including EQ)					-5.9%		
Conway, Faulkner, and Pope Counties							
037	1	Fire Resistive	1,336	1,293	-3.2%	0.0%	2002 58.1%
	1	Brick	1,585	1,521	-4.0%	0.0%	2003 48.7%
	1	Brick Veneer	1,585	1,521	-4.0%	0.0%	2004 65.3%
	1	Frame	1,781	1,826	2.5%	0.0%	2005 37.1%
	2	Fire Resistive	1,336	1,293	-3.2%	0.0%	2006 116.3%
	2	Brick	1,585	1,521	-4.0%	0.0%	Combined 64.0%
	2	Brick Veneer	1,585	1,521	-4.0%	0.0%	
	2	Frame	1,781	1,826	2.5%	0.0%	Number of Policies:
	3	Fire Resistive	1,336	1,293	-3.2%	0.0%	22
	3	Brick	1,585	1,521	-4.0%	44.2%	
	3	Brick Veneer	1,585	1,521	-4.0%	5.3%	
	3	Frame	1,781	1,826	2.5%	14.1%	
	4	Fire Resistive	1,430	1,424	-0.4%	0.0%	
	4	Brick	1,696	1,675	-1.2%	0.0%	
	4	Brick Veneer	1,696	1,675	-1.2%	5.2%	
	4	Frame	1,905	1,953	2.5%	4.2%	
	5	Fire Resistive	1,430	1,424	-0.4%	0.0%	
	5	Brick	1,696	1,675	-1.2%	0.0%	
	5	Brick Veneer	1,696	1,675	-1.2%	0.0%	
	5	Frame	1,905	1,953	2.5%	0.0%	
	6	Fire Resistive	1,562	1,542	-1.3%	0.0%	
	6	Brick	1,852	1,815	-2.0%	0.0%	
	6	Brick Veneer	1,852	1,815	-2.0%	0.0%	
	6	Frame	2,082	2,136	2.6%	0.0%	
	7	Fire Resistive	1,882	2,074	10.2%	0.0%	
	7	Brick	2,233	2,440	9.3%	0.0%	
	7	Brick Veneer	2,233	2,440	9.3%	0.0%	
	7	Frame	2,509	2,564	2.2%	0.0%	
	8	Fire Resistive	2,607	2,653	1.8%	0.0%	
	8	Brick	3,093	3,122	0.9%	18.9%	
8	Brick Veneer	3,093	3,122	0.9%	8.1%		
8	Frame	3,477	3,562	2.4%	0.0%		
9	Fire Resistive	3,589	3,902	8.7%	0.0%		
9	Brick	4,258	4,591	7.8%	0.0%		
9	Brick Veneer	4,258	4,591	7.8%	0.0%		
9	Frame	4,783	4,890	2.2%	0.0%		
10	Fire Resistive	5,307	5,560	4.8%	0.0%		
10	Brick	6,297	6,540	3.9%	0.0%		
10	Brick Veneer	6,297	6,540	3.9%	0.0%		
10	Frame	7,075	7,269	2.7%	0.0%		
Revenue Effect with All Changes (including EQ)					0.6%		
Revenue Effect with All Changes capped at 20% (including EQ)					-5.0%		
Total SD-3 1 Family							Total Number of Policies
Revenue Effect with All Changes (including EQ)					1.5%	519	
Revenue Effect with All Changes capped at 20% (including EQ)					-5.8%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Fire Resistive	1,734	1,798	3.7%	0.0%	2002	145.1%
	1	Brick	2,058	2,115	2.8%	0.0%	2003	80.3%
	1	Brick Veneer	2,058	2,115	2.8%	0.0%	2004	36.2%
	1	Frame	2,312	2,539	9.8%	0.0%	2005	95.5%
	2	Fire Resistive	1,734	1,798	3.7%	0.0%	2006	35.5%
	2	Brick	2,058	2,115	2.8%	0.0%	Combined	75.6%
	2	Brick Veneer	2,058	2,115	2.8%	0.0%		
	2	Frame	2,312	2,539	9.8%	0.0%		
	3	Fire Resistive	1,734	1,798	3.7%	0.0%		Number of Policies
	3	Brick	2,058	2,115	2.8%	0.0%		1
	3	Brick Veneer	2,058	2,115	2.8%	0.0%		
	3	Frame	2,312	2,539	9.8%	0.0%		
	4	Fire Resistive	1,858	1,978	6.5%	0.0%		
	4	Brick	2,202	2,328	5.7%	0.0%		
	4	Brick Veneer	2,202	2,328	5.7%	100.0%		
	4	Frame	2,474	2,714	9.7%	0.0%		
	5	Fire Resistive	1,858	1,978	6.5%	0.0%		
	5	Brick	2,202	2,328	5.7%	0.0%		
	5	Brick Veneer	2,202	2,328	5.7%	0.0%		
	5	Frame	2,474	2,714	9.7%	0.0%		
	6	Fire Resistive	2,028	2,144	5.7%	0.0%		
	6	Brick	2,406	2,523	4.9%	0.0%		
	6	Brick Veneer	2,406	2,523	4.9%	0.0%		
	6	Frame	2,703	2,968	9.8%	0.0%		
	7	Fire Resistive	2,445	2,884	18.0%	0.0%		
	7	Brick	2,900	3,393	17.0%	0.0%		
	7	Brick Veneer	2,900	3,393	17.0%	0.0%		
	7	Frame	3,259	3,565	9.4%	0.0%		
	8	Fire Resistive	3,386	3,689	8.9%	0.0%		
	8	Brick	4,017	4,340	8.0%	0.0%		
8	Brick Veneer	4,017	4,340	8.0%	0.0%			
8	Frame	4,514	4,951	9.7%	0.0%			
9	Fire Resistive	4,660	5,425	16.4%	0.0%			
9	Brick	5,530	6,381	15.4%	0.0%			
9	Brick Veneer	5,530	6,381	15.4%	0.0%			
9	Frame	6,211	6,798	9.5%	0.0%			
10	Fire Resistive	6,891	7,731	12.2%	0.0%			
10	Brick	8,177	9,094	11.2%	0.0%			
10	Brick Veneer	8,177	9,094	11.2%	0.0%			
10	Frame	9,189	10,106	10.0%	0.0%			

Revenue Effect with All Changes (including EQ) -13.8%
Revenue Effect with All Changes capped at 20% (including EQ) -13.8%

Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Count

002	1	Fire Resistive	1,769	1,595	-9.8%	0.0%	2002	42.6%
	1	Brick	2,100	1,877	-10.6%	0.0%	2003	47.9%
	1	Brick Veneer	2,100	1,877	-10.6%	0.0%	2004	42.1%
	1	Frame	2,359	2,256	-4.4%	0.0%	2005	913.5%
	2	Fire Resistive	1,769	1,595	-9.8%	0.0%	2006	34.8%
	2	Brick	2,100	1,877	-10.6%	0.0%	Combined	256.6%
	2	Brick Veneer	2,100	1,877	-10.6%	0.0%		
	2	Frame	2,359	2,256	-4.4%	0.0%		Number of Policies
	3	Fire Resistive	1,769	1,595	-9.8%	0.0%		0
	3	Brick	2,100	1,877	-10.6%	0.0%		
	3	Brick Veneer	2,100	1,877	-10.6%	0.0%		
	3	Frame	2,359	2,256	-4.4%	0.0%		
	4	Fire Resistive	1,894	1,757	-7.2%	0.0%		
	4	Brick	2,245	2,067	-7.9%	0.0%		
	4	Brick Veneer	2,245	2,067	-7.9%	0.0%		
	4	Frame	2,523	2,410	-4.5%	0.0%		
	5	Fire Resistive	1,894	1,757	-7.2%	0.0%		
	5	Brick	2,245	2,067	-7.9%	0.0%		
	5	Brick Veneer	2,245	2,067	-7.9%	0.0%		
	5	Frame	2,523	2,410	-4.5%	0.0%		
	6	Fire Resistive	2,068	1,904	-7.9%	0.0%		
	6	Brick	2,453	2,241	-8.6%	0.0%		
	6	Brick Veneer	2,453	2,241	-8.6%	0.0%		
	6	Frame	2,757	2,637	-4.4%	0.0%		
	7	Fire Resistive	2,494	2,560	2.6%	0.0%		
	7	Brick	2,958	3,011	1.8%	0.0%		
	7	Brick Veneer	2,958	3,011	1.8%	0.0%		
	7	Frame	3,324	3,165	-4.8%	0.0%		
	8	Fire Resistive	3,454	3,275	-5.2%	0.0%		
	8	Brick	4,098	3,853	-6.0%	0.0%		
8	Brick Veneer	4,098	3,853	-6.0%	0.0%			
8	Frame	4,604	4,397	-4.5%	0.0%			
9	Fire Resistive	4,752	4,817	1.4%	0.0%			
9	Brick	5,639	5,666	0.5%	0.0%			
9	Brick Veneer	5,639	5,666	0.5%	0.0%			
9	Frame	6,334	6,036	-4.7%	0.0%			
10	Fire Resistive	7,029	6,864	-2.3%	0.0%			
10	Brick	8,339	8,075	-3.2%	0.0%			
10	Brick Veneer	8,339	8,075	-3.2%	0.0%			
10	Frame	9,370	8,974	-4.2%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family 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 Counties							
003	1	Fire Resistive	2,892	2,819	-2.5%	0.0%	2002 41.3%
	1	Brick	3,432	3,316	-3.4%	0.0%	2003 66.6%
	1	Brick Veneer	3,432	3,316	-3.4%	0.0%	2004 28.1%
	1	Frame	3,856	3,980	3.2%	0.0%	2005 27.8%
	2	Fire Resistive	2,892	2,819	-2.5%	0.0%	2006 27.6%
	2	Brick	3,432	3,316	-3.4%	0.0%	Combined 42.1%
	2	Brick Veneer	3,432	3,316	-3.4%	0.0%	
	2	Frame	3,856	3,980	3.2%	0.0%	
	3	Fire Resistive	2,892	2,819	-2.5%	0.0%	Number of Policies: 1
	3	Brick	3,432	3,316	-3.4%	0.0%	
	3	Brick Veneer	3,432	3,316	-3.4%	0.0%	
	3	Frame	3,856	3,980	3.2%	0.0%	
	4	Fire Resistive	3,095	3,102	0.2%	0.0%	
	4	Brick	3,671	3,650	-0.6%	0.0%	
	4	Brick Veneer	3,671	3,650	-0.6%	0.0%	
	4	Frame	4,126	4,255	3.1%	0.0%	
	5	Fire Resistive	3,095	3,102	0.2%	0.0%	
	5	Brick	3,671	3,650	-0.6%	0.0%	
	5	Brick Veneer	3,671	3,650	-0.6%	0.0%	
	5	Frame	4,126	4,255	3.1%	100.0%	
	6	Fire Resistive	3,381	3,363	-0.5%	0.0%	
	6	Brick	4,010	3,957	-1.3%	0.0%	
	6	Brick Veneer	4,010	3,957	-1.3%	0.0%	
	6	Frame	4,508	4,652	3.2%	0.0%	
	7	Fire Resistive	4,076	4,520	10.9%	0.0%	
	7	Brick	4,834	5,317	10.0%	0.0%	
	7	Brick Veneer	4,834	5,317	10.0%	0.0%	
	7	Frame	5,432	5,587	2.9%	0.0%	
	8	Fire Resistive	5,644	5,782	2.4%	0.0%	
	8	Brick	6,697	6,803	1.6%	0.0%	
8	Brick Veneer	6,697	6,803	1.6%	0.0%		
8	Frame	7,527	7,760	3.1%	0.0%		
9	Fire Resistive	7,770	8,501	9.4%	0.0%		
9	Brick	9,219	10,001	8.5%	0.0%		
9	Brick Veneer	9,219	10,001	8.5%	0.0%		
9	Frame	10,356	10,654	2.9%	0.0%		
10	Fire Resistive	11,490	12,115	5.4%	0.0%		
10	Brick	13,634	14,252	4.5%	0.0%		
10	Brick Veneer	13,634	14,252	4.5%	0.0%		
10	Frame	15,319	15,840	3.4%	0.0%		
Revenue Effect with All Changes (including EQ)					-8.1%		
Revenue Effect with All Changes capped at 20% (including EQ)					-8.1%		

Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties							
004	1	Fire Resistive	1,815	1,622	-10.6%	0.0%	2002 56.8%
	1	Brick	2,155	1,908	-11.5%	0.0%	2003 46.3%
	1	Brick Veneer	2,155	1,908	-11.5%	0.0%	2004 44.5%
	1	Frame	2,420	2,290	-5.4%	0.0%	2005 149.9%
	2	Fire Resistive	1,815	1,622	-10.6%	0.0%	2006 25.0%
	2	Brick	2,155	1,908	-11.5%	0.0%	Combined 64.6%
	2	Brick Veneer	2,155	1,908	-11.5%	0.0%	
	2	Frame	2,420	2,290	-5.4%	0.0%	Number of Policies: 0
	3	Fire Resistive	1,815	1,622	-10.6%	0.0%	
	3	Brick	2,155	1,908	-11.5%	0.0%	
	3	Brick Veneer	2,155	1,908	-11.5%	0.0%	
	3	Frame	2,420	2,290	-5.4%	0.0%	
	4	Fire Resistive	1,944	1,784	-8.2%	0.0%	
	4	Brick	2,305	2,099	-8.9%	0.0%	
	4	Brick Veneer	2,305	2,099	-8.9%	0.0%	
	4	Frame	2,591	2,448	-5.5%	0.0%	
	5	Fire Resistive	1,944	1,784	-8.2%	0.0%	
	5	Brick	2,305	2,099	-8.9%	0.0%	
	5	Brick Veneer	2,305	2,099	-8.9%	0.0%	
	5	Frame	2,591	2,448	-5.5%	0.0%	
	6	Fire Resistive	2,122	1,933	-8.9%	0.0%	
	6	Brick	2,517	2,275	-9.6%	0.0%	
	6	Brick Veneer	2,517	2,275	-9.6%	0.0%	
	6	Frame	2,830	2,677	-5.4%	0.0%	
	7	Fire Resistive	2,559	2,601	1.6%	0.0%	
	7	Brick	3,035	3,059	0.8%	0.0%	
	7	Brick Veneer	3,035	3,059	0.8%	0.0%	
	7	Frame	3,411	3,215	-5.7%	0.0%	
	8	Fire Resistive	3,543	3,326	-6.1%	0.0%	
	8	Brick	4,204	3,912	-6.9%	0.0%	
8	Brick Veneer	4,204	3,912	-6.9%	0.0%		
8	Frame	4,725	4,466	-5.5%	0.0%		
9	Fire Resistive	4,877	4,892	0.3%	0.0%		
9	Brick	5,788	5,755	-0.6%	0.0%		
9	Brick Veneer	5,788	5,755	-0.6%	0.0%		
9	Frame	6,502	6,130	-5.7%	0.0%		
10	Fire Resistive	7,213	6,970	-3.4%	0.0%		
10	Brick	8,559	8,199	-4.2%	0.0%		
10	Brick Veneer	8,559	8,199	-4.2%	0.0%		
10	Frame	9,617	9,112	-5.3%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Arkansas, Lonoke, Prairie, White, and Woodruff Counties:							
005	1	Fire Resistive	2,252	2,291	1.7%	0.0%	2002 41.6%
	1	Brick	2,672	2,696	0.9%	0.0%	2003 38.5%
	1	Brick Veneer	2,672	2,696	0.9%	0.0%	2004 32.8%
	1	Frame	3,002	3,236	7.8%	0.0%	2005 29.3%
	2	Fire Resistive	2,252	2,291	1.7%	0.0%	2006 29.0%
	2	Brick	2,672	2,696	0.9%	0.0%	Combined 34.5%
	2	Brick Veneer	2,672	2,696	0.9%	0.0%	
	2	Frame	3,002	3,236	7.8%	0.0%	
	3	Fire Resistive	2,252	2,291	1.7%	0.0%	Number of Policies: 0
	3	Brick	2,672	2,696	0.9%	0.0%	
	3	Brick Veneer	2,672	2,696	0.9%	0.0%	
	3	Frame	3,002	3,236	7.8%	0.0%	
	4	Fire Resistive	2,412	2,522	4.6%	0.0%	
	4	Brick	2,858	2,967	3.8%	0.0%	
	4	Brick Veneer	2,858	2,967	3.8%	0.0%	
	4	Frame	3,213	3,459	7.7%	0.0%	
	5	Fire Resistive	2,412	2,522	4.6%	0.0%	
	5	Brick	2,858	2,967	3.8%	0.0%	
	5	Brick Veneer	2,858	2,967	3.8%	0.0%	
	5	Frame	3,213	3,459	7.7%	0.0%	
	6	Fire Resistive	2,633	2,735	3.9%	0.0%	
	6	Brick	3,122	3,217	3.0%	0.0%	
	6	Brick Veneer	3,122	3,217	3.0%	0.0%	
	6	Frame	3,510	3,783	7.8%	0.0%	
	7	Fire Resistive	3,174	3,676	15.8%	0.0%	
	7	Brick	3,765	4,324	14.8%	0.0%	
	7	Brick Veneer	3,765	4,324	14.8%	0.0%	
	7	Frame	4,231	4,542	7.4%	0.0%	
	8	Fire Resistive	4,396	4,701	6.9%	0.0%	
	8	Brick	5,215	5,531	6.1%	0.0%	
8	Brick Veneer	5,215	5,531	6.1%	0.0%		
8	Frame	5,860	6,310	7.7%	0.0%		
9	Fire Resistive	6,049	6,911	14.3%	0.0%		
9	Brick	7,180	8,131	13.2%	0.0%		
9	Brick Veneer	7,180	8,131	13.2%	0.0%		
9	Frame	8,065	8,663	7.4%	0.0%		
10	Fire Resistive	8,948	9,847	10.0%	0.0%		
10	Brick	10,616	11,586	9.1%	0.0%		
10	Brick Veneer	10,616	11,586	9.1%	0.0%		
10	Frame	11,929	12,878	8.0%	0.0%		

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties

006	1	Fire Resistive	2,202	2,114	-4.0%	0.0%	2002 42.5%
	1	Brick	2,613	2,487	-4.8%	0.0%	2003 2266.5%
	1	Brick Veneer	2,613	2,487	-4.8%	0.0%	2004 35.3%
	1	Frame	2,935	2,984	1.7%	0.0%	2005 35.8%
	2	Fire Resistive	2,202	2,114	-4.0%	0.0%	2006 33.6%
	2	Brick	2,613	2,487	-4.8%	0.0%	Combined 517.5%
	2	Brick Veneer	2,613	2,487	-4.8%	0.0%	
	2	Frame	2,935	2,984	1.7%	0.0%	
	3	Fire Resistive	2,202	2,114	-4.0%	0.0%	Number of Policies: 1
	3	Brick	2,613	2,487	-4.8%	0.0%	
	3	Brick Veneer	2,613	2,487	-4.8%	0.0%	
	3	Frame	2,935	2,984	1.7%	0.0%	
	4	Fire Resistive	2,358	2,326	-1.4%	0.0%	
	4	Brick	2,795	2,736	-2.1%	0.0%	
	4	Brick Veneer	2,795	2,736	-2.1%	0.0%	
	4	Frame	3,141	3,191	1.6%	0.0%	
	5	Fire Resistive	2,358	2,326	-1.4%	0.0%	
	5	Brick	2,795	2,736	-2.1%	0.0%	
	5	Brick Veneer	2,795	2,736	-2.1%	0.0%	
	5	Frame	3,141	3,191	1.6%	0.0%	
	6	Fire Resistive	2,575	2,522	-2.1%	0.0%	
	6	Brick	3,052	2,967	-2.8%	100.0%	
	6	Brick Veneer	3,052	2,967	-2.8%	0.0%	
	6	Frame	3,430	3,488	1.7%	0.0%	
	7	Fire Resistive	3,103	3,391	9.3%	0.0%	
	7	Brick	3,681	3,989	8.4%	0.0%	
	7	Brick Veneer	3,681	3,989	8.4%	0.0%	
	7	Frame	4,135	4,190	1.3%	0.0%	
	8	Fire Resistive	4,297	4,336	0.9%	0.0%	
	8	Brick	5,098	5,102	0.1%	0.0%	
8	Brick Veneer	5,098	5,102	0.1%	0.0%		
8	Frame	5,729	5,819	1.6%	0.0%		
9	Fire Resistive	5,914	6,375	7.8%	0.0%		
9	Brick	7,018	7,500	6.9%	0.0%		
9	Brick Veneer	7,018	7,500	6.9%	0.0%		
9	Frame	7,883	7,990	1.4%	0.0%		
10	Fire Resistive	8,747	9,084	3.9%	0.0%		
10	Brick	10,378	10,688	3.0%	0.0%		
10	Brick Veneer	10,378	10,688	3.0%	0.0%		
10	Frame	11,660	11,877	1.9%	0.0%		

Revenue Effect with All Changes (including EQ) 1.6%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family 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	Fire Resistive	2,144	1,973	-8.0%	0.0%	2002 46.9%
	1	Brick	2,543	2,321	-8.7%	0.0%	2003 45.7%
	1	Brick Veneer	2,543	2,321	-8.7%	0.0%	2004 39.0%
	1	Frame	2,858	2,788	-2.4%	0.0%	2005 38.4%
	2	Fire Resistive	2,144	1,973	-8.0%	0.0%	2006 38.3%
	2	Brick	2,543	2,321	-8.7%	0.0%	Combined 41.8%
	2	Brick Veneer	2,543	2,321	-8.7%	0.0%	
	2	Frame	2,858	2,788	-2.4%	0.0%	
	3	Fire Resistive	2,144	1,973	-8.0%	0.0%	Number of Policies: 0
	3	Brick	2,543	2,321	-8.7%	0.0%	
	3	Brick Veneer	2,543	2,321	-8.7%	0.0%	
	3	Frame	2,858	2,788	-2.4%	0.0%	
	4	Fire Resistive	2,295	2,174	-5.3%	0.0%	
	4	Brick	2,721	2,558	-6.0%	0.0%	
	4	Brick Veneer	2,721	2,558	-6.0%	0.0%	
	4	Frame	3,057	2,980	-2.5%	0.0%	
	5	Fire Resistive	2,295	2,174	-5.3%	0.0%	
	5	Brick	2,721	2,558	-6.0%	0.0%	
	5	Brick Veneer	2,721	2,558	-6.0%	0.0%	
	5	Frame	3,057	2,980	-2.5%	0.0%	
	6	Fire Resistive	2,507	2,354	-6.1%	0.0%	
	6	Brick	2,973	2,770	-6.8%	0.0%	
	6	Brick Veneer	2,973	2,770	-6.8%	0.0%	
	6	Frame	3,342	3,258	-2.5%	0.0%	
	7	Fire Resistive	3,022	3,165	4.7%	0.0%	
	7	Brick	3,585	3,724	3.9%	0.0%	
	7	Brick Veneer	3,585	3,724	3.9%	0.0%	
	7	Frame	4,027	3,912	-2.9%	0.0%	
	8	Fire Resistive	4,184	4,049	-3.2%	0.0%	
	8	Brick	4,964	4,764	-4.0%	0.0%	
8	Brick Veneer	4,964	4,764	-4.0%	0.0%		
8	Frame	5,578	5,436	-2.5%	0.0%		
9	Fire Resistive	5,760	5,953	3.4%	0.0%		
9	Brick	6,834	7,004	2.5%	0.0%		
9	Brick Veneer	6,834	7,004	2.5%	0.0%		
9	Frame	7,677	7,462	-2.8%	0.0%		
10	Fire Resistive	8,517	8,483	-0.4%	0.0%		
10	Brick	10,107	9,980	-1.3%	0.0%		
10	Brick Veneer	10,107	9,980	-1.3%	0.0%		
10	Frame	11,355	11,093	-2.3%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%		
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%		

Garland County and Hot Springs Village in Saline County							
008	1	Fire Resistive	1,858	1,541	-17.1%	0.0%	2002 64.2%
	1	Brick	2,203	1,813	-17.7%	0.0%	2003 113.1%
	1	Brick Veneer	2,203	1,813	-17.7%	0.0%	2004 36.5%
	1	Frame	2,476	2,176	-12.1%	0.0%	2005 90.1%
	2	Fire Resistive	1,858	1,541	-17.1%	0.0%	2006 45.1%
	2	Brick	2,203	1,813	-17.7%	100.0%	Combined 70.9%
	2	Brick Veneer	2,203	1,813	-17.7%	0.0%	
	2	Frame	2,476	2,176	-12.1%	0.0%	
	3	Fire Resistive	1,858	1,541	-17.1%	0.0%	Number of Policies: 1
	3	Brick	2,203	1,813	-17.7%	0.0%	
	3	Brick Veneer	2,203	1,813	-17.7%	0.0%	
	3	Frame	2,476	2,176	-12.1%	0.0%	
	4	Fire Resistive	1,988	1,695	-14.7%	0.0%	
	4	Brick	2,358	1,994	-15.4%	0.0%	
	4	Brick Veneer	2,358	1,994	-15.4%	0.0%	
	4	Frame	2,649	2,325	-12.2%	0.0%	
	5	Fire Resistive	1,988	1,695	-14.7%	0.0%	
	5	Brick	2,358	1,994	-15.4%	0.0%	
	5	Brick Veneer	2,358	1,994	-15.4%	0.0%	
	5	Frame	2,649	2,325	-12.2%	0.0%	
	6	Fire Resistive	2,171	1,838	-15.3%	0.0%	
	6	Brick	2,575	2,162	-16.0%	0.0%	
	6	Brick Veneer	2,575	2,162	-16.0%	0.0%	
	6	Frame	2,894	2,543	-12.1%	0.0%	
	7	Fire Resistive	2,618	2,471	-5.6%	0.0%	
	7	Brick	3,105	2,908	-6.3%	0.0%	
	7	Brick Veneer	3,105	2,908	-6.3%	0.0%	
	7	Frame	3,488	3,054	-12.4%	0.0%	
	8	Fire Resistive	3,624	3,160	-12.8%	0.0%	
	8	Brick	4,302	3,718	-13.6%	0.0%	
8	Brick Veneer	4,302	3,718	-13.6%	0.0%		
8	Frame	4,833	4,243	-12.2%	0.0%		
9	Fire Resistive	4,990	4,647	-6.9%	0.0%		
9	Brick	5,919	5,467	-7.6%	0.0%		
9	Brick Veneer	5,919	5,467	-7.6%	0.0%		
9	Frame	6,651	5,823	-12.4%	0.0%		
10	Fire Resistive	7,377	6,621	-10.2%	0.0%		
10	Brick	8,754	7,790	-11.0%	0.0%		
10	Brick Veneer	8,754	7,790	-11.0%	0.0%		
10	Frame	9,837	8,658	-12.0%	0.0%		
Revenue Effect with All Changes (including EQ)					-13.3%		
Revenue Effect with All Changes capped at 20% (including EQ)					-13.3%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 2 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Sebastian County								
009	1	Fire Resistive	2,093	2,044	-2.3%	0.0%	2002	110.3%
	1	Brick	2,484	2,404	-3.2%	0.0%	2003	77.6%
	1	Brick Veneer	2,484	2,404	-3.2%	0.0%	2004	45.6%
	1	Frame	2,791	2,886	3.4%	0.0%	2005	66.5%
	2	Fire Resistive	2,093	2,044	-2.3%	0.0%	2006	102.8%
	2	Brick	2,484	2,404	-3.2%	56.4%	Combined	77.4%
	2	Brick Veneer	2,484	2,404	-3.2%	5.0%		
	2	Frame	2,791	2,886	3.4%	22.7%		
	3	Fire Resistive	2,093	2,044	-2.3%	0.0%	Number of Policies 33	
	3	Brick	2,484	2,404	-3.2%	0.0%		
	3	Brick Veneer	2,484	2,404	-3.2%	0.0%		
	3	Frame	2,791	2,886	3.4%	2.4%		
	4	Fire Resistive	2,241	2,248	0.3%	0.0%		
	4	Brick	2,657	2,646	-0.4%	0.0%		
	4	Brick Veneer	2,657	2,646	-0.4%	0.0%		
	4	Frame	2,986	3,085	3.3%	0.0%		
	5	Fire Resistive	2,241	2,248	0.3%	0.0%		
	5	Brick	2,657	2,646	-0.4%	5.5%		
	5	Brick Veneer	2,657	2,646	-0.4%	0.0%		
	5	Frame	2,986	3,085	3.3%	0.0%		
	6	Fire Resistive	2,447	2,438	-0.4%	0.0%		
	6	Brick	2,903	2,868	-1.2%	0.0%		
	6	Brick Veneer	2,903	2,868	-1.2%	0.0%		
	6	Frame	3,262	3,374	3.4%	0.0%		
	7	Fire Resistive	2,949	3,279	11.2%	0.0%		
	7	Brick	3,499	3,856	10.2%	0.0%		
	7	Brick Veneer	3,499	3,856	10.2%	0.0%		
	7	Frame	3,931	4,052	3.1%	0.0%		
	8	Fire Resistive	4,086	4,192	2.6%	0.0%		
	8	Brick	4,847	4,932	1.8%	8.0%		
	8	Brick Veneer	4,847	4,932	1.8%	0.0%		
	8	Frame	5,448	5,628	3.3%	0.0%		
	9	Fire Resistive	5,622	6,164	9.6%	0.0%		
9	Brick	6,672	7,251	8.7%	0.0%			
9	Brick Veneer	6,672	7,251	8.7%	0.0%			
9	Frame	7,495	7,726	3.1%	0.0%			
10	Fire Resistive	8,316	8,785	5.6%	0.0%			
10	Brick	9,867	10,335	4.7%	0.0%			
10	Brick Veneer	9,867	10,335	4.7%	0.0%			
10	Frame	11,086	11,486	3.6%	0.0%			

Revenue Effect with All Changes (including EQ) -2.8%
Revenue Effect with All Changes capped at 20% (including EQ) -6.4%

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Crittenden County								
010	1	Fire Resistive	2,705	2,633	-2.7%	0.0%	2002	47.1%
	1	Brick	3,211	3,098	-3.5%	0.0%	2003	38.1%
	1	Brick Veneer	3,211	3,098	-3.5%	0.0%	2004	40.9%
	1	Frame	3,607	3,720	3.1%	0.0%	2005	49.3%
	2	Fire Resistive	2,705	2,633	-2.7%	0.0%	2006	43.7%
	2	Brick	3,211	3,098	-3.5%	0.0%	Combined	43.6%
	2	Brick Veneer	3,211	3,098	-3.5%	0.0%		
	2	Frame	3,607	3,720	3.1%	0.0%	Number of Policies 0	
	3	Fire Resistive	2,705	2,633	-2.7%	0.0%		
	3	Brick	3,211	3,098	-3.5%	0.0%		
	3	Brick Veneer	3,211	3,098	-3.5%	0.0%		
	3	Frame	3,607	3,720	3.1%	0.0%		
	4	Fire Resistive	2,898	2,899	0.0%	0.0%		
	4	Brick	3,434	3,411	-0.7%	0.0%		
	4	Brick Veneer	3,434	3,411	-0.7%	0.0%		
	4	Frame	3,860	3,975	3.0%	0.0%		
	5	Fire Resistive	2,898	2,899	0.0%	0.0%		
	5	Brick	3,434	3,411	-0.7%	0.0%		
	5	Brick Veneer	3,434	3,411	-0.7%	0.0%		
	5	Frame	3,860	3,975	3.0%	0.0%		
	6	Fire Resistive	3,163	3,143	-0.6%	0.0%		
	6	Brick	3,752	3,697	-1.5%	0.0%		
	6	Brick Veneer	3,752	3,697	-1.5%	0.0%		
	6	Frame	4,217	4,347	3.1%	0.0%		
	7	Fire Resistive	3,812	4,224	10.8%	0.0%		
	7	Brick	4,524	4,969	9.8%	0.0%		
	7	Brick Veneer	4,524	4,969	9.8%	0.0%		
	7	Frame	5,082	5,222	2.8%	0.0%		
	8	Fire Resistive	5,281	5,402	2.3%	0.0%		
	8	Brick	6,265	6,355	1.4%	0.0%		
	8	Brick Veneer	6,265	6,355	1.4%	0.0%		
	8	Frame	7,042	7,251	3.0%	0.0%		
	9	Fire Resistive	7,268	7,945	9.3%	0.0%		
	9	Brick	8,625	9,347	8.4%	0.0%		
	9	Brick Veneer	8,625	9,347	8.4%	0.0%		
	9	Frame	9,689	9,957	2.8%	0.0%		
	10	Fire Resistive	10,750	11,320	5.3%	0.0%		
	10	Brick	12,755	13,318	4.4%	0.0%		
	10	Brick Veneer	12,755	13,318	4.4%	0.0%		
	10	Frame	14,332	14,802	3.3%	0.0%		

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

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Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Pulaski County								
012	1	Fire Resistive	2,402	2,391	-0.5%	0.0%	2002	47.2%
	1	Brick	2,850	2,814	-1.3%	0.0%	2003	693.5%
	1	Brick Veneer	2,850	2,814	-1.3%	0.0%	2004	33.2%
	1	Frame	3,202	3,379	5.5%	0.0%	2005	31.9%
	2	Fire Resistive	2,402	2,391	-0.5%	0.0%	2006	29.8%
	2	Brick	2,850	2,814	-1.3%	0.0%	Combined	192.3%
	2	Brick Veneer	2,850	2,814	-1.3%	0.0%		
	2	Frame	3,202	3,379	5.5%	0.0%		
	3	Fire Resistive	2,402	2,391	-0.5%	0.0%	Number of Policies	
	3	Brick	2,850	2,814	-1.3%	0.0%	0	
	3	Brick Veneer	2,850	2,814	-1.3%	0.0%		
	3	Frame	3,202	3,379	5.5%	0.0%		
	4	Fire Resistive	2,571	2,634	2.5%	0.0%		
	4	Brick	3,049	3,099	1.6%	0.0%		
	4	Brick Veneer	3,049	3,099	1.6%	0.0%		
	4	Frame	3,427	3,612	5.4%	0.0%		
	5	Fire Resistive	2,571	2,634	2.5%	0.0%		
	5	Brick	3,049	3,099	1.6%	0.0%		
	5	Brick Veneer	3,049	3,099	1.6%	0.0%		
	5	Frame	3,427	3,612	5.4%	0.0%		
	6	Fire Resistive	2,808	2,855	1.7%	0.0%		
	6	Brick	3,331	3,358	0.8%	0.0%		
	6	Brick Veneer	3,331	3,358	0.8%	0.0%		
	6	Frame	3,743	3,950	5.5%	0.0%		
	7	Fire Resistive	3,385	3,837	13.4%	0.0%		
	7	Brick	4,015	4,515	12.5%	0.0%		
	7	Brick Veneer	4,015	4,515	12.5%	0.0%		
	7	Frame	4,512	4,745	5.2%	0.0%		
	8	Fire Resistive	4,688	4,908	4.7%	0.0%		
	8	Brick	5,562	5,775	3.8%	0.0%		
8	Brick Veneer	5,562	5,775	3.8%	0.0%			
8	Frame	6,251	6,589	5.4%	0.0%			
9	Fire Resistive	6,453	7,218	11.9%	0.0%			
9	Brick	7,656	8,491	10.9%	0.0%			
9	Brick Veneer	7,656	8,491	10.9%	0.0%			
9	Frame	8,601	9,046	5.2%	0.0%			
10	Fire Resistive	9,543	10,285	7.8%	0.0%			
10	Brick	11,323	12,100	6.9%	0.0%			
10	Brick Veneer	11,323	12,100	6.9%	0.0%			
10	Frame	12,722	13,449	5.7%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Benton and Washington Counties								
017	1	Fire Resistive	1,511	1,541	2.0%	0.0%	2002	65.2%
	1	Brick	1,793	1,813	1.1%	0.0%	2003	107.2%
	1	Brick Veneer	1,793	1,813	1.1%	0.0%	2004	43.7%
	1	Frame	2,014	2,177	8.1%	0.0%	2005	68.5%
	2	Fire Resistive	1,511	1,541	2.0%	0.0%	2006	78.2%
	2	Brick	1,793	1,813	1.1%	2.7%	Combined	71.5%
	2	Brick Veneer	1,793	1,813	1.1%	0.0%		
	2	Frame	2,014	2,177	8.1%	0.0%		
	3	Fire Resistive	1,511	1,541	2.0%	0.0%	Number of Policies	
	3	Brick	1,793	1,813	1.1%	2.7%	31	
	3	Brick Veneer	1,793	1,813	1.1%	3.6%		
	3	Frame	2,014	2,177	8.1%	46.6%		
	4	Fire Resistive	1,618	1,696	4.8%	0.0%		
	4	Brick	1,917	1,996	4.1%	25.7%		
	4	Brick Veneer	1,917	1,996	4.1%	7.8%		
	4	Frame	2,155	2,327	8.0%	4.4%		
	5	Fire Resistive	1,618	1,696	4.8%	0.0%		
	5	Brick	1,917	1,996	4.1%	3.0%		
	5	Brick Veneer	1,917	1,996	4.1%	0.0%		
	5	Frame	2,155	2,327	8.0%	0.0%		
	6	Fire Resistive	1,766	1,839	4.1%	0.0%		
	6	Brick	2,095	2,163	3.2%	3.4%		
	6	Brick Veneer	2,095	2,163	3.2%	0.0%		
	6	Frame	2,354	2,544	8.1%	0.0%		
	7	Fire Resistive	2,129	2,473	16.2%	0.0%		
	7	Brick	2,526	2,909	15.2%	0.0%		
	7	Brick Veneer	2,526	2,909	15.2%	0.0%		
	7	Frame	2,838	3,056	7.7%	0.0%		
	8	Fire Resistive	2,948	3,163	7.3%	0.0%		
	8	Brick	3,499	3,721	6.3%	0.0%		
8	Brick Veneer	3,499	3,721	6.3%	0.0%			
8	Frame	3,931	4,245	8.0%	0.0%			
9	Fire Resistive	4,059	4,649	14.5%	0.0%			
9	Brick	4,816	5,470	13.6%	0.0%			
9	Brick Veneer	4,816	5,470	13.6%	0.0%			
9	Frame	5,411	5,828	7.7%	0.0%			
10	Fire Resistive	6,003	6,625	10.4%	0.0%			
10	Brick	7,123	7,794	9.4%	0.0%			
10	Brick Veneer	7,123	7,794	9.4%	0.0%			
10	Frame	8,003	8,664	8.3%	0.0%			
Revenue Effect with All Changes (including EQ)					10.2%			
Revenue Effect with All Changes capped at 20% (including EQ)					-0.5%			

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Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Craighead County							
024	1	Fire Resistive	2,133	2,087	-2.2%	0.0%	2002 95.7%
	1	Brick	2,532	2,455	-3.0%	0.0%	2003 44.8%
	1	Brick Veneer	2,532	2,455	-3.0%	0.0%	2004 66.7%
	1	Frame	2,845	2,947	3.6%	0.0%	2005 37.5%
	2	Fire Resistive	2,133	2,087	-2.2%	0.0%	2006 29.2%
	2	Brick	2,532	2,455	-3.0%	0.0%	Combined 52.8%
	2	Brick Veneer	2,532	2,455	-3.0%	0.0%	
	2	Frame	2,845	2,947	3.6%	0.0%	
	3	Fire Resistive	2,133	2,087	-2.2%	0.0%	Number of Policies: 0
	3	Brick	2,532	2,455	-3.0%	0.0%	
	3	Brick Veneer	2,532	2,455	-3.0%	0.0%	
	3	Frame	2,845	2,947	3.6%	0.0%	
	4	Fire Resistive	2,284	2,296	0.5%	0.0%	
	4	Brick	2,709	2,702	-0.3%	0.0%	
	4	Brick Veneer	2,709	2,702	-0.3%	0.0%	
	4	Frame	3,043	3,149	3.5%	0.0%	
	5	Fire Resistive	2,284	2,296	0.5%	0.0%	
	5	Brick	2,709	2,702	-0.3%	0.0%	
	5	Brick Veneer	2,709	2,702	-0.3%	0.0%	
	5	Frame	3,043	3,149	3.5%	0.0%	
6	Fire Resistive	2,495	2,490	-0.2%	0.0%		
6	Brick	2,958	2,929	-1.0%	0.0%		
6	Brick Veneer	2,958	2,929	-1.0%	0.0%		
6	Frame	3,325	3,444	3.6%	0.0%		
7	Fire Resistive	3,007	3,345	11.2%	0.0%		
7	Brick	3,567	3,937	10.4%	0.0%		
7	Brick Veneer	3,567	3,937	10.4%	0.0%		
7	Frame	4,008	4,137	3.2%	0.0%		
8	Fire Resistive	4,164	4,280	2.8%	0.0%		
8	Brick	4,941	5,035	1.9%	0.0%		
8	Brick Veneer	4,941	5,035	1.9%	0.0%		
8	Frame	5,552	5,745	3.5%	0.0%		
9	Fire Resistive	5,733	6,294	9.8%	0.0%		
9	Brick	6,802	7,404	8.9%	0.0%		
9	Brick Veneer	6,802	7,404	8.9%	0.0%		
9	Frame	7,640	7,886	3.2%	0.0%		
10	Fire Resistive	8,477	8,969	5.8%	0.0%		
10	Brick	10,058	10,551	4.9%	0.0%		
10	Brick Veneer	10,058	10,551	4.9%	0.0%		
10	Frame	11,301	11,727	3.8%	0.0%		

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Saline County excluding Hot Springs Village

026	1	Fire Resistive	2,077	1,748	-15.8%	0.0%	2002 76.1%
	1	Brick	2,463	2,056	-16.5%	0.0%	2003 46.7%
	1	Brick Veneer	2,463	2,056	-16.5%	0.0%	2004 28.9%
	1	Frame	2,768	2,468	-10.8%	0.0%	2005 30.7%
	2	Fire Resistive	2,077	1,748	-15.8%	0.0%	2006 30.8%
	2	Brick	2,463	2,056	-16.5%	0.0%	Combined 40.8%
	2	Brick Veneer	2,463	2,056	-16.5%	0.0%	
	2	Frame	2,768	2,468	-10.8%	0.0%	
	3	Fire Resistive	2,077	1,748	-15.8%	0.0%	Number of Policies: 0
	3	Brick	2,463	2,056	-16.5%	0.0%	
	3	Brick Veneer	2,463	2,056	-16.5%	0.0%	
	3	Frame	2,768	2,468	-10.8%	0.0%	
	4	Fire Resistive	2,223	1,924	-13.5%	0.0%	
	4	Brick	2,635	2,263	-14.1%	0.0%	
	4	Brick Veneer	2,635	2,263	-14.1%	0.0%	
	4	Frame	2,962	2,638	-10.9%	0.0%	
	5	Fire Resistive	2,223	1,924	-13.5%	0.0%	
	5	Brick	2,635	2,263	-14.1%	0.0%	
	5	Brick Veneer	2,635	2,263	-14.1%	0.0%	
	5	Frame	2,962	2,638	-10.9%	0.0%	
	6	Fire Resistive	2,428	2,086	-14.1%	0.0%	
	6	Brick	2,878	2,454	-14.7%	0.0%	
	6	Brick Veneer	2,878	2,454	-14.7%	0.0%	
	6	Frame	3,235	2,884	-10.9%	0.0%	
	7	Fire Resistive	2,926	2,803	-4.2%	0.0%	
	7	Brick	3,471	3,297	-5.0%	0.0%	
	7	Brick Veneer	3,471	3,297	-5.0%	0.0%	
	7	Frame	3,899	3,465	-11.1%	0.0%	
	8	Fire Resistive	4,051	3,584	-11.5%	0.0%	
	8	Brick	4,807	4,217	-12.3%	0.0%	
8	Brick Veneer	4,807	4,217	-12.3%	0.0%		
8	Frame	5,403	4,811	-11.0%	0.0%		
9	Fire Resistive	5,577	5,271	-5.5%	0.0%		
9	Brick	6,618	6,201	-6.3%	0.0%		
9	Brick Veneer	6,618	6,201	-6.3%	0.0%		
9	Frame	7,434	6,607	-11.1%	0.0%		
10	Fire Resistive	8,247	7,513	-8.9%	0.0%		
10	Brick	9,786	8,838	-9.7%	0.0%		
10	Brick Veneer	9,786	8,838	-9.7%	0.0%		
10	Frame	10,995	9,821	-10.7%	0.0%		

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

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Zone	Protection Class	Construction Type	2 Family Present \$1000 Ded	2 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio
Crawford County							
033	1	Fire Resistive	2,365	2,068	-12.6%	0.0%	2002 46.9%
	1	Brick	2,807	2,433	-13.3%	0.0%	2003 45.8%
	1	Brick Veneer	2,807	2,433	-13.3%	0.0%	2004 32.6%
	1	Frame	3,154	2,920	-7.4%	0.0%	2005 30.7%
	2	Fire Resistive	2,365	2,068	-12.6%	0.0%	2006 43.7%
	2	Brick	2,807	2,433	-13.3%	0.0%	Combined 39.2%
	2	Brick Veneer	2,807	2,433	-13.3%	0.0%	
	2	Frame	3,154	2,920	-7.4%	100.0%	
	3	Fire Resistive	2,365	2,068	-12.6%	0.0%	Number of Policies: 1
	3	Brick	2,807	2,433	-13.3%	0.0%	
	3	Brick Veneer	2,807	2,433	-13.3%	0.0%	
	3	Frame	3,154	2,920	-7.4%	0.0%	
	4	Fire Resistive	2,533	2,278	-10.1%	0.0%	
	4	Brick	3,002	2,680	-10.7%	0.0%	
	4	Brick Veneer	3,002	2,680	-10.7%	0.0%	
	4	Frame	3,375	3,123	-7.5%	0.0%	
	5	Fire Resistive	2,533	2,278	-10.1%	0.0%	
	5	Brick	3,002	2,680	-10.7%	0.0%	
	5	Brick Veneer	3,002	2,680	-10.7%	0.0%	
	5	Frame	3,375	3,123	-7.5%	0.0%	
	6	Fire Resistive	2,766	2,468	-10.8%	0.0%	
	6	Brick	3,279	2,903	-11.5%	0.0%	
	6	Brick Veneer	3,279	2,903	-11.5%	0.0%	
	6	Frame	3,687	3,413	-7.4%	0.0%	
	7	Fire Resistive	3,333	3,317	-0.5%	0.0%	
	7	Brick	3,954	3,902	-1.3%	0.0%	
	7	Brick Veneer	3,954	3,902	-1.3%	0.0%	
	7	Frame	4,443	4,101	-7.7%	0.0%	
	8	Fire Resistive	4,617	4,243	-8.1%	0.0%	
	8	Brick	5,479	4,992	-8.9%	0.0%	
8	Brick Veneer	5,479	4,992	-8.9%	0.0%		
8	Frame	6,156	5,695	-7.5%	0.0%		
9	Fire Resistive	6,355	6,238	-1.8%	0.0%		
9	Brick	7,539	7,339	-2.7%	0.0%		
9	Brick Veneer	7,539	7,339	-2.7%	0.0%		
9	Frame	8,470	7,821	-7.7%	0.0%		
10	Fire Resistive	9,397	8,891	-5.4%	0.0%		
10	Brick	11,151	10,460	-6.2%	0.0%		
10	Brick Veneer	11,151	10,460	-6.2%	0.0%		
10	Frame	12,529	11,624	-7.2%	0.0%		
Revenue Effect with All Changes (including EQ)					-2.2%		
Revenue Effect with All Changes capped at 20% (including EQ)					-2.2%		
Conway, Faulkner, and Pope Counties							
037	1	Fire Resistive	1,670	1,617	-3.2%	0.0%	2002 58.1%
	1	Brick	1,982	1,902	-4.0%	0.0%	2003 48.7%
	1	Brick Veneer	1,982	1,902	-4.0%	0.0%	2004 65.3%
	1	Frame	2,226	2,283	2.6%	0.0%	2005 37.1%
	2	Fire Resistive	1,670	1,617	-3.2%	0.0%	2006 116.3%
	2	Brick	1,982	1,902	-4.0%	0.0%	Combined 64.0%
	2	Brick Veneer	1,982	1,902	-4.0%	0.0%	
	2	Frame	2,226	2,283	2.6%	0.0%	
	3	Fire Resistive	1,670	1,617	-3.2%	0.0%	Number of Policies: 2
	3	Brick	1,982	1,902	-4.0%	100.0%	
	3	Brick Veneer	1,982	1,902	-4.0%	0.0%	
	3	Frame	2,226	2,283	2.6%	0.0%	
	4	Fire Resistive	1,787	1,780	-0.4%	0.0%	
	4	Brick	2,120	2,094	-1.2%	0.0%	
	4	Brick Veneer	2,120	2,094	-1.2%	0.0%	
	4	Frame	2,381	2,441	2.5%	0.0%	
	5	Fire Resistive	1,787	1,780	-0.4%	0.0%	
	5	Brick	2,120	2,094	-1.2%	0.0%	
	5	Brick Veneer	2,120	2,094	-1.2%	0.0%	
	5	Frame	2,381	2,441	2.5%	0.0%	
	6	Fire Resistive	1,953	1,928	-1.3%	0.0%	
	6	Brick	2,316	2,268	-2.1%	0.0%	
	6	Brick Veneer	2,316	2,268	-2.1%	0.0%	
	6	Frame	2,603	2,670	2.6%	0.0%	
	7	Fire Resistive	2,353	2,593	10.2%	0.0%	
	7	Brick	2,792	3,051	9.3%	0.0%	
	7	Brick Veneer	2,792	3,051	9.3%	0.0%	
	7	Frame	3,136	3,205	2.2%	0.0%	
	8	Fire Resistive	3,259	3,317	1.8%	0.0%	
	8	Brick	3,866	3,902	0.9%	0.0%	
8	Brick Veneer	3,866	3,902	0.9%	0.0%		
8	Frame	4,346	4,452	2.4%	0.0%		
9	Fire Resistive	4,486	4,877	8.7%	0.0%		
9	Brick	5,323	5,739	7.8%	0.0%		
9	Brick Veneer	5,323	5,739	7.8%	0.0%		
9	Frame	5,979	6,112	2.2%	0.0%		
10	Fire Resistive	6,634	6,949	4.7%	0.0%		
10	Brick	7,872	8,176	3.9%	0.0%		
10	Brick Veneer	7,872	8,176	3.9%	0.0%		
10	Frame	8,844	9,087	2.7%	0.0%		
Revenue Effect with All Changes (including EQ)					1.1%		
Revenue Effect with All Changes capped at 20% (including EQ)					-0.5%		
Total SD-3 2 Family							Total Number of Policies
Revenue Effect with All Changes (including EQ)					1.8%	71	
Revenue Effect with All Changes capped at 20% (including EQ)					-4.2%		

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Fire Resistive	1,874	1,942	3.6%	0.0%	2002	145.1%
	1	Brick	2,224	2,284	2.7%	0.0%	2003	80.3%
	1	Brick Veneer	2,224	2,284	2.7%	0.0%	2004	36.2%
	1	Frame	2,498	2,742	9.8%	0.0%	2005	95.5%
	2	Fire Resistive	1,874	1,942	3.6%	0.0%	2006	35.5%
	2	Brick	2,224	2,284	2.7%	0.0%	Combined	75.6%
	2	Brick Veneer	2,224	2,284	2.7%	0.0%		
	2	Frame	2,498	2,742	9.8%	0.0%	Number of Policies	
	3	Fire Resistive	1,874	1,942	3.6%	0.0%	0	
	3	Brick	2,224	2,284	2.7%	0.0%		
	3	Brick Veneer	2,224	2,284	2.7%	0.0%		
	3	Frame	2,498	2,742	9.8%	0.0%		
	4	Fire Resistive	2,007	2,137	6.5%	0.0%		
	4	Brick	2,378	2,514	5.7%	0.0%		
	4	Brick Veneer	2,378	2,514	5.7%	0.0%		
	4	Frame	2,673	2,931	9.7%	0.0%		
	5	Fire Resistive	2,007	2,137	6.5%	0.0%		
	5	Brick	2,378	2,514	5.7%	0.0%		
	5	Brick Veneer	2,378	2,514	5.7%	0.0%		
	5	Frame	2,673	2,931	9.7%	0.0%		
	6	Fire Resistive	2,190	2,315	5.7%	0.0%		
	6	Brick	2,598	2,724	4.8%	0.0%		
	6	Brick Veneer	2,598	2,724	4.8%	0.0%		
	6	Frame	2,919	3,205	9.8%	0.0%		
	7	Fire Resistive	2,641	3,115	17.9%	0.0%		
	7	Brick	3,132	3,664	17.0%	0.0%		
	7	Brick Veneer	3,132	3,664	17.0%	0.0%		
	7	Frame	3,520	3,850	9.4%	0.0%		
	8	Fire Resistive	3,657	3,983	8.9%	0.0%		
	8	Brick	4,337	4,686	8.0%	0.0%		
8	Brick Veneer	4,337	4,686	8.0%	0.0%			
8	Frame	4,875	5,348	9.7%	0.0%			
9	Fire Resistive	5,033	5,859	16.4%	0.0%			
9	Brick	5,972	6,892	15.4%	0.0%			
9	Brick Veneer	5,972	6,892	15.4%	0.0%			
9	Frame	6,708	7,342	9.5%	0.0%			
10	Fire Resistive	7,443	8,349	12.2%	0.0%			
10	Brick	8,831	9,821	11.2%	0.0%			
10	Brick Veneer	8,831	9,821	11.2%	0.0%			
10	Frame	9,923	10,914	10.0%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Counti

002	1	Fire Resistive	1,911	1,723	-9.8%	0.0%	2002	42.6%
	1	Brick	2,267	2,028	-10.5%	0.0%	2003	47.9%
	1	Brick Veneer	2,267	2,028	-10.5%	0.0%	2004	42.1%
	1	Frame	2,547	2,436	-4.4%	0.0%	2005	913.5%
	2	Fire Resistive	1,911	1,723	-9.8%	0.0%	2006	34.8%
	2	Brick	2,267	2,028	-10.5%	0.0%	Combined	256.6%
	2	Brick Veneer	2,267	2,028	-10.5%	0.0%		
	2	Frame	2,547	2,436	-4.4%	0.0%	Number of Policies	
	3	Fire Resistive	1,911	1,723	-9.8%	0.0%	0	
	3	Brick	2,267	2,028	-10.5%	0.0%		
	3	Brick Veneer	2,267	2,028	-10.5%	0.0%		
	3	Frame	2,547	2,436	-4.4%	0.0%		
	4	Fire Resistive	2,046	1,897	-7.3%	0.0%		
	4	Brick	2,425	2,232	-8.0%	0.0%		
	4	Brick Veneer	2,425	2,232	-8.0%	0.0%		
	4	Frame	2,725	2,603	-4.5%	0.0%		
	5	Fire Resistive	2,046	1,897	-7.3%	0.0%		
	5	Brick	2,425	2,232	-8.0%	0.0%		
	5	Brick Veneer	2,425	2,232	-8.0%	0.0%		
	5	Frame	2,725	2,603	-4.5%	0.0%		
	6	Fire Resistive	2,233	2,056	-7.9%	0.0%		
	6	Brick	2,649	2,420	-8.6%	0.0%		
	6	Brick Veneer	2,649	2,420	-8.6%	0.0%		
	6	Frame	2,978	2,848	-4.4%	0.0%		
	7	Fire Resistive	2,692	2,764	2.7%	0.0%		
	7	Brick	3,195	3,253	1.8%	0.0%		
	7	Brick Veneer	3,195	3,253	1.8%	0.0%		
	7	Frame	3,590	3,419	-4.8%	0.0%		
	8	Fire Resistive	3,729	3,537	-5.1%	0.0%		
	8	Brick	4,425	4,162	-5.9%	0.0%		
8	Brick Veneer	4,425	4,162	-5.9%	0.0%			
8	Frame	4,972	4,748	-4.5%	0.0%			
9	Fire Resistive	5,132	5,201	1.3%	0.0%			
9	Brick	6,090	6,119	0.5%	0.0%			
9	Brick Veneer	6,090	6,119	0.5%	0.0%			
9	Frame	6,841	6,518	-4.7%	0.0%			
10	Fire Resistive	7,590	7,413	-2.3%	0.0%			
10	Brick	9,006	8,721	-3.2%	0.0%			
10	Brick Veneer	9,006	8,721	-3.2%	0.0%			
10	Frame	10,120	9,693	-4.2%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

<u>Zone</u>	<u>Protection Class</u>	<u>Construction Type</u>	<u>3 Family Present \$1000 Ded</u>	<u>3 Family Proposed \$1000 Ded</u>	<u>Percent Change</u>	<u>Percent Distribution</u>	<u>Accident Year Trended Ultimate Loss & LAE Ratio</u>	
Arkansas, Lonoke, Prairie, White, and Woodruff Counties								
005	1	Fire Resistive	2,432	2,474	1.7%	0.0%	2002	41.6%
	1	Brick	2,886	2,911	0.9%	0.0%	2003	38.5%
	1	Brick Veneer	2,886	2,911	0.9%	0.0%	2004	32.8%
	1	Frame	3,242	3,495	7.8%	0.0%	2005	29.3%
	2	Fire Resistive	2,432	2,474	1.7%	0.0%	2006	29.0%
	2	Brick	2,886	2,911	0.9%	0.0%	Combined	34.5%
	2	Brick Veneer	2,886	2,911	0.9%	0.0%		
	2	Frame	3,242	3,495	7.8%	0.0%		
	3	Fire Resistive	2,432	2,474	1.7%	0.0%	Number of Policies	
	3	Brick	2,886	2,911	0.9%	0.0%	0	
	3	Brick Veneer	2,886	2,911	0.9%	0.0%		
	3	Frame	3,242	3,495	7.8%	0.0%		
	4	Fire Resistive	2,604	2,723	4.6%	0.0%		
	4	Brick	3,087	3,204	3.8%	0.0%		
	4	Brick Veneer	3,087	3,204	3.8%	0.0%		
	4	Frame	3,470	3,735	7.6%	0.0%		
	5	Fire Resistive	2,604	2,723	4.6%	0.0%		
	5	Brick	3,087	3,204	3.8%	0.0%		
	5	Brick Veneer	3,087	3,204	3.8%	0.0%		
	5	Frame	3,470	3,735	7.6%	0.0%		
	6	Fire Resistive	2,844	2,953	3.8%	0.0%		
	6	Brick	3,373	3,475	3.0%	0.0%		
	6	Brick Veneer	3,373	3,475	3.0%	0.0%		
	6	Frame	3,791	4,085	7.8%	0.0%		
	7	Fire Resistive	3,428	3,970	15.8%	0.0%		
	7	Brick	4,066	4,669	14.8%	0.0%		
	7	Brick Veneer	4,066	4,669	14.8%	0.0%		
	7	Frame	4,569	4,906	7.4%	0.0%		
	8	Fire Resistive	4,748	5,077	6.9%	0.0%		
	8	Brick	5,632	5,973	6.1%	0.0%		
8	Brick Veneer	5,632	5,973	6.1%	0.0%			
8	Frame	6,329	6,815	7.7%	0.0%			
9	Fire Resistive	6,533	7,465	14.3%	0.0%			
9	Brick	7,753	8,782	13.3%	0.0%			
9	Brick Veneer	7,753	8,782	13.3%	0.0%			
9	Frame	8,710	9,356	7.4%	0.0%			
10	Fire Resistive	9,664	10,635	10.0%	0.0%			
10	Brick	11,465	12,512	9.1%	0.0%			
10	Brick Veneer	11,465	12,512	9.1%	0.0%			
10	Frame	12,883	13,908	8.0%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Calhoun, Chicot, Cleveland, Dallas, Drew, Jefferson, Lincoln, Nevada, and Ouachita Counties

006	1	Fire Resistive	2,378	2,282	-4.0%	0.0%	2002	42.5%
	1	Brick	2,821	2,686	-4.8%	0.0%	2003	2266.5%
	1	Brick Veneer	2,821	2,686	-4.8%	0.0%	2004	35.3%
	1	Frame	3,170	3,222	1.6%	0.0%	2005	35.8%
	2	Fire Resistive	2,378	2,282	-4.0%	0.0%	2006	33.6%
	2	Brick	2,821	2,686	-4.8%	0.0%	Combined	517.5%
	2	Brick Veneer	2,821	2,686	-4.8%	0.0%		
	2	Frame	3,170	3,222	1.6%	0.0%		
	3	Fire Resistive	2,378	2,282	-4.0%	0.0%	Number of Policies	
	3	Brick	2,821	2,686	-4.8%	0.0%	0	
	3	Brick Veneer	2,821	2,686	-4.8%	0.0%		
	3	Frame	3,170	3,222	1.6%	0.0%		
	4	Fire Resistive	2,546	2,511	-1.4%	0.0%		
	4	Brick	3,019	2,955	-2.1%	0.0%		
	4	Brick Veneer	3,019	2,955	-2.1%	0.0%		
	4	Frame	3,391	3,446	1.6%	0.0%		
	5	Fire Resistive	2,546	2,511	-1.4%	0.0%		
	5	Brick	3,019	2,955	-2.1%	0.0%		
	5	Brick Veneer	3,019	2,955	-2.1%	0.0%		
	5	Frame	3,391	3,446	1.6%	0.0%		
	6	Fire Resistive	2,780	2,723	-2.1%	0.0%		
	6	Brick	3,296	3,204	-2.8%	0.0%		
	6	Brick Veneer	3,296	3,204	-2.8%	0.0%		
	6	Frame	3,704	3,768	1.7%	0.0%		
	7	Fire Resistive	3,350	3,662	9.3%	0.0%		
	7	Brick	3,974	4,308	8.4%	0.0%		
	7	Brick Veneer	3,974	4,308	8.4%	0.0%		
	7	Frame	4,466	4,525	1.3%	0.0%		
	8	Fire Resistive	4,641	4,684	0.9%	0.0%		
	8	Brick	5,506	5,510	0.1%	0.0%		
8	Brick Veneer	5,506	5,510	0.1%	0.0%			
8	Frame	6,187	6,285	1.6%	0.0%			
9	Fire Resistive	6,387	6,885	7.8%	0.0%			
9	Brick	7,578	8,099	6.9%	0.0%			
9	Brick Veneer	7,578	8,099	6.9%	0.0%			
9	Frame	8,514	8,629	1.4%	0.0%			
10	Fire Resistive	9,447	9,811	3.9%	0.0%			
10	Brick	11,207	11,542	3.0%	0.0%			
10	Brick Veneer	11,207	11,542	3.0%	0.0%			
10	Frame	12,593	12,827	1.9%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

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Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family 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	Fire Resistive	2,316	2,131	-8.0%	0.0%	2002	46.9%
	1	Brick	2,746	2,507	-8.7%	0.0%	2003	45.7%
	1	Brick Veneer	2,746	2,507	-8.7%	0.0%	2004	39.0%
	1	Frame	3,087	3,010	-2.5%	0.0%	2005	38.4%
	2	Fire Resistive	2,316	2,131	-8.0%	0.0%	2006	38.3%
	2	Brick	2,746	2,507	-8.7%	0.0%	Combined	41.8%
	2	Brick Veneer	2,746	2,507	-8.7%	0.0%		
	2	Frame	3,087	3,010	-2.5%	0.0%		
	3	Fire Resistive	2,316	2,131	-8.0%	0.0%	Number of Policies	
	3	Brick	2,746	2,507	-8.7%	0.0%	0	
	3	Brick Veneer	2,746	2,507	-8.7%	0.0%		
	3	Frame	3,087	3,010	-2.5%	0.0%		
	4	Fire Resistive	2,479	2,348	-5.3%	0.0%		
	4	Brick	2,938	2,762	-6.0%	0.0%		
	4	Brick Veneer	2,938	2,762	-6.0%	0.0%		
	4	Frame	3,303	3,218	-2.6%	0.0%		
	5	Fire Resistive	2,479	2,348	-5.3%	0.0%		
	5	Brick	2,938	2,762	-6.0%	0.0%		
	5	Brick Veneer	2,938	2,762	-6.0%	0.0%		
	5	Frame	3,303	3,218	-2.6%	0.0%		
	6	Fire Resistive	2,708	2,543	-6.1%	0.0%		
	6	Brick	3,211	2,991	-6.9%	0.0%		
	6	Brick Veneer	3,211	2,991	-6.9%	0.0%		
	6	Frame	3,608	3,519	-2.5%	0.0%		
	7	Fire Resistive	3,263	3,419	4.8%	0.0%		
	7	Brick	3,871	4,022	3.9%	0.0%		
	7	Brick Veneer	3,871	4,022	3.9%	0.0%		
	7	Frame	4,349	4,226	-2.8%	0.0%		
	8	Fire Resistive	4,519	4,374	-3.2%	0.0%		
	8	Brick	5,361	5,144	-4.0%	0.0%		
8	Brick Veneer	5,361	5,144	-4.0%	0.0%			
8	Frame	6,024	5,870	-2.6%	0.0%			
9	Fire Resistive	6,220	6,430	3.4%	0.0%			
9	Brick	7,381	7,564	2.5%	0.0%			
9	Brick Veneer	7,381	7,564	2.5%	0.0%			
9	Frame	8,290	8,059	-2.8%	0.0%			
10	Fire Resistive	9,198	9,162	-0.4%	0.0%			
10	Brick	10,914	10,778	-1.2%	0.0%			
10	Brick Veneer	10,914	10,778	-1.2%	0.0%			
10	Frame	12,263	11,980	-2.3%	0.0%			
				Revenue Effect with All Changes (including EQ)	0.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	0.0%			

Garland County and Hot Springs Village in Saline County

008	1	Fire Resistive	2,007	1,664	-17.1%	0.0%	2002	64.2%
	1	Brick	2,379	1,958	-17.7%	0.0%	2003	113.1%
	1	Brick Veneer	2,379	1,958	-17.7%	0.0%	2004	36.5%
	1	Frame	2,674	2,350	-12.1%	0.0%	2005	90.1%
	2	Fire Resistive	2,007	1,664	-17.1%	0.0%	2006	45.1%
	2	Brick	2,379	1,958	-17.7%	0.0%	Combined	70.9%
	2	Brick Veneer	2,379	1,958	-17.7%	56.8%		
	2	Frame	2,674	2,350	-12.1%	43.2%		
	3	Fire Resistive	2,007	1,664	-17.1%	0.0%	Number of Policies	
	3	Brick	2,379	1,958	-17.7%	0.0%	2	
	3	Brick Veneer	2,379	1,958	-17.7%	0.0%		
	3	Frame	2,674	2,350	-12.1%	0.0%		
	4	Fire Resistive	2,148	1,831	-14.8%	0.0%		
	4	Brick	2,546	2,154	-15.4%	0.0%		
	4	Brick Veneer	2,546	2,154	-15.4%	0.0%		
	4	Frame	2,861	2,510	-12.3%	0.0%		
	5	Fire Resistive	2,148	1,831	-14.8%	0.0%		
	5	Brick	2,546	2,154	-15.4%	0.0%		
	5	Brick Veneer	2,546	2,154	-15.4%	0.0%		
	5	Frame	2,861	2,510	-12.3%	0.0%		
	6	Fire Resistive	2,345	1,984	-15.4%	0.0%		
	6	Brick	2,780	2,335	-16.0%	0.0%		
	6	Brick Veneer	2,780	2,335	-16.0%	0.0%		
	6	Frame	3,126	2,746	-12.2%	0.0%		
	7	Fire Resistive	2,827	2,669	-5.6%	0.0%		
	7	Brick	3,353	3,140	-6.4%	0.0%		
	7	Brick Veneer	3,353	3,140	-6.4%	0.0%		
	7	Frame	3,767	3,299	-12.4%	0.0%		
	8	Fire Resistive	3,915	3,413	-12.8%	0.0%		
	8	Brick	4,645	4,015	-13.6%	0.0%		
8	Brick Veneer	4,645	4,015	-13.6%	0.0%			
8	Frame	5,220	4,582	-12.2%	0.0%			
9	Fire Resistive	5,389	5,018	-6.9%	0.0%			
9	Brick	6,394	5,904	-7.7%	0.0%			
9	Brick Veneer	6,394	5,904	-7.7%	0.0%			
9	Frame	7,182	6,288	-12.4%	0.0%			
10	Fire Resistive	7,968	7,151	-10.3%	0.0%			
10	Brick	9,455	8,413	-11.0%	0.0%			
10	Brick Veneer	9,455	8,413	-11.0%	0.0%			
10	Frame	10,623	9,350	-12.0%	0.0%			
				Revenue Effect with All Changes (including EQ)	-20.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	-20.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Sebastian County								
009	1	Fire Resistive	2,260	2,207	-2.3%	0.0%	2002	110.3%
	1	Brick	2,683	2,596	-3.2%	0.0%	2003	77.6%
	1	Brick Veneer	2,683	2,596	-3.2%	0.0%	2004	45.6%
	1	Frame	3,013	3,116	3.4%	0.0%	2005	66.5%
	2	Fire Resistive	2,260	2,207	-2.3%	0.0%	2006	102.8%
	2	Brick	2,683	2,596	-3.2%	0.0%	Combined	77.4%
	2	Brick Veneer	2,683	2,596	-3.2%	0.0%		
	2	Frame	3,013	3,116	3.4%	100.0%		
	3	Fire Resistive	2,260	2,207	-2.3%	0.0%	Number of Policies	
	3	Brick	2,683	2,596	-3.2%	0.0%	1	
	3	Brick Veneer	2,683	2,596	-3.2%	0.0%		
	3	Frame	3,013	3,116	3.4%	0.0%		
	4	Fire Resistive	2,420	2,428	0.3%	0.0%		
	4	Brick	2,870	2,858	-0.4%	0.0%		
	4	Brick Veneer	2,870	2,858	-0.4%	0.0%		
	4	Frame	3,225	3,332	3.3%	0.0%		
	5	Fire Resistive	2,420	2,428	0.3%	0.0%		
	5	Brick	2,870	2,858	-0.4%	0.0%		
	5	Brick Veneer	2,870	2,858	-0.4%	0.0%		
	5	Frame	3,225	3,332	3.3%	0.0%		
	6	Fire Resistive	2,644	2,633	-0.4%	0.0%		
	6	Brick	3,135	3,098	-1.2%	0.0%		
	6	Brick Veneer	3,135	3,098	-1.2%	0.0%		
	6	Frame	3,523	3,643	3.4%	0.0%		
	7	Fire Resistive	3,186	3,540	11.1%	0.0%		
	7	Brick	3,779	4,165	10.2%	0.0%		
	7	Brick Veneer	3,779	4,165	10.2%	0.0%		
	7	Frame	4,245	4,376	3.1%	0.0%		
	8	Fire Resistive	4,412	4,527	2.6%	0.0%		
	8	Brick	5,235	5,327	1.8%	0.0%		
8	Brick Veneer	5,235	5,327	1.8%	0.0%			
8	Frame	5,883	6,077	3.3%	0.0%			
9	Fire Resistive	6,073	6,657	9.6%	0.0%			
9	Brick	7,206	7,832	8.7%	0.0%			
9	Brick Veneer	7,206	7,832	8.7%	0.0%			
9	Frame	8,095	8,344	3.1%	0.0%			
10	Fire Resistive	8,981	9,488	5.6%	0.0%			
10	Brick	10,656	11,162	4.7%	0.0%			
10	Brick Veneer	10,656	11,162	4.7%	0.0%			
10	Frame	11,973	12,405	3.6%	0.0%			
Revenue Effect with All Changes (including EQ)					17.3%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Crittenden County								
010	1	Fire Resistive	2,921	2,843	-2.7%	0.0%	2002	47.1%
	1	Brick	3,467	3,345	-3.5%	0.0%	2003	38.1%
	1	Brick Veneer	3,467	3,345	-3.5%	0.0%	2004	40.9%
	1	Frame	3,896	4,016	3.1%	0.0%	2005	49.3%
	2	Fire Resistive	2,921	2,843	-2.7%	0.0%	2006	43.7%
	2	Brick	3,467	3,345	-3.5%	0.0%	Combined	43.6%
	2	Brick Veneer	3,467	3,345	-3.5%	0.0%		
	2	Frame	3,896	4,016	3.1%	0.0%		
	3	Fire Resistive	2,921	2,843	-2.7%	0.0%	Number of Policies	
	3	Brick	3,467	3,345	-3.5%	0.0%	0	
	3	Brick Veneer	3,467	3,345	-3.5%	0.0%		
	3	Frame	3,896	4,016	3.1%	0.0%		
	4	Fire Resistive	3,129	3,131	0.1%	0.0%		
	4	Brick	3,709	3,684	-0.7%	0.0%		
	4	Brick Veneer	3,709	3,684	-0.7%	0.0%		
	4	Frame	4,169	4,293	3.0%	0.0%		
	5	Fire Resistive	3,129	3,131	0.1%	0.0%		
	5	Brick	3,709	3,684	-0.7%	0.0%		
	5	Brick Veneer	3,709	3,684	-0.7%	0.0%		
	5	Frame	4,169	4,293	3.0%	0.0%		
	6	Fire Resistive	3,416	3,394	-0.6%	0.0%		
	6	Brick	4,052	3,993	-1.5%	0.0%		
	6	Brick Veneer	4,052	3,993	-1.5%	0.0%		
	6	Frame	4,554	4,695	3.1%	0.0%		
	7	Fire Resistive	4,117	4,562	10.8%	0.0%		
	7	Brick	4,886	5,367	9.8%	0.0%		
	7	Brick Veneer	4,886	5,367	9.8%	0.0%		
	7	Frame	5,490	5,639	2.7%	0.0%		
	8	Fire Resistive	5,703	5,834	2.3%	0.0%		
	8	Brick	6,766	6,864	1.4%	0.0%		
8	Brick Veneer	6,766	6,864	1.4%	0.0%			
8	Frame	7,605	7,832	3.0%	0.0%			
9	Fire Resistive	7,849	8,581	9.3%	0.0%			
9	Brick	9,315	10,094	8.4%	0.0%			
9	Brick Veneer	9,315	10,094	8.4%	0.0%			
9	Frame	10,464	10,753	2.8%	0.0%			
10	Fire Resistive	11,610	12,225	5.3%	0.0%			
10	Brick	13,775	14,383	4.4%	0.0%			
10	Brick Veneer	13,775	14,383	4.4%	0.0%			
10	Frame	15,479	15,986	3.3%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Pulaski County								
012	1	Fire Resistive	2,594	2,583	-0.4%	0.0%	2002	47.2%
	1	Brick	3,078	3,039	-1.3%	0.0%	2003	693.5%
	1	Brick Veneer	3,078	3,039	-1.3%	0.0%	2004	33.2%
	1	Frame	3,458	3,650	5.6%	0.0%	2005	31.9%
	2	Fire Resistive	2,594	2,583	-0.4%	0.0%	2006	29.8%
	2	Brick	3,078	3,039	-1.3%	0.0%	Combined	192.3%
	2	Brick Veneer	3,078	3,039	-1.3%	0.0%		
	2	Frame	3,458	3,650	5.6%	0.0%		
	3	Fire Resistive	2,594	2,583	-0.4%	0.0%	Number of Policies 0	
	3	Brick	3,078	3,039	-1.3%	0.0%		
	3	Brick Veneer	3,078	3,039	-1.3%	0.0%		
	3	Frame	3,458	3,650	5.6%	0.0%		
	4	Fire Resistive	2,778	2,845	2.4%	0.0%		
	4	Brick	3,292	3,347	1.7%	0.0%		
	4	Brick Veneer	3,292	3,347	1.7%	0.0%		
	4	Frame	3,700	3,901	5.4%	0.0%		
	5	Fire Resistive	2,778	2,845	2.4%	0.0%		
	5	Brick	3,292	3,347	1.7%	0.0%		
	5	Brick Veneer	3,292	3,347	1.7%	0.0%		
	5	Frame	3,700	3,901	5.4%	0.0%		
	6	Fire Resistive	3,033	3,082	1.6%	0.0%		
	6	Brick	3,596	3,626	0.8%	0.0%		
	6	Brick Veneer	3,596	3,626	0.8%	0.0%		
	6	Frame	4,044	4,265	5.5%	0.0%		
	7	Fire Resistive	3,655	4,145	13.4%	0.0%		
	7	Brick	4,336	4,875	12.4%	0.0%		
	7	Brick Veneer	4,336	4,875	12.4%	0.0%		
	7	Frame	4,873	5,124	5.2%	0.0%		
	8	Fire Resistive	5,064	5,300	4.7%	0.0%		
	8	Brick	6,007	6,236	3.8%	0.0%		
8	Brick Veneer	6,007	6,236	3.8%	0.0%			
8	Frame	6,751	7,117	5.4%	0.0%			
9	Fire Resistive	6,969	7,794	11.8%	0.0%			
9	Brick	8,268	9,170	10.9%	0.0%			
9	Brick Veneer	8,268	9,170	10.9%	0.0%			
9	Frame	9,289	9,769	5.2%	0.0%			
10	Fire Resistive	10,306	11,108	7.8%	0.0%			
10	Brick	12,228	13,068	6.9%	0.0%			
10	Brick Veneer	12,228	13,068	6.9%	0.0%			
10	Frame	13,740	14,525	5.7%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

Benton and Washington Counties

017	1	Fire Resistive	1,632	1,664	2.0%	0.0%	2002	65.2%
	1	Brick	1,936	1,958	1.1%	0.0%	2003	107.2%
	1	Brick Veneer	1,936	1,958	1.1%	0.0%	2004	43.7%
	1	Frame	2,175	2,351	8.1%	0.0%	2005	68.5%
	2	Fire Resistive	1,632	1,664	2.0%	0.0%	2006	78.2%
	2	Brick	1,936	1,958	1.1%	0.0%	Combined	71.5%
	2	Brick Veneer	1,936	1,958	1.1%	0.0%		
	2	Frame	2,175	2,351	8.1%	0.0%		
	3	Fire Resistive	1,632	1,664	2.0%	0.0%	Number of Policies 0	
	3	Brick	1,936	1,958	1.1%	0.0%		
	3	Brick Veneer	1,936	1,958	1.1%	0.0%		
	3	Frame	2,175	2,351	8.1%	0.0%		
	4	Fire Resistive	1,746	1,832	4.9%	0.0%		
	4	Brick	2,070	2,155	4.1%	0.0%		
	4	Brick Veneer	2,070	2,155	4.1%	0.0%		
	4	Frame	2,327	2,513	8.0%	0.0%		
	5	Fire Resistive	1,746	1,832	4.9%	0.0%		
	5	Brick	2,070	2,155	4.1%	0.0%		
	5	Brick Veneer	2,070	2,155	4.1%	0.0%		
	5	Frame	2,327	2,513	8.0%	0.0%		
	6	Fire Resistive	1,907	1,986	4.1%	0.0%		
	6	Brick	2,263	2,337	3.3%	0.0%		
	6	Brick Veneer	2,263	2,337	3.3%	0.0%		
	6	Frame	2,542	2,748	8.1%	0.0%		
	7	Fire Resistive	2,299	2,670	16.1%	0.0%		
	7	Brick	2,728	3,141	15.1%	0.0%		
	7	Brick Veneer	2,728	3,141	15.1%	0.0%		
	7	Frame	3,065	3,300	7.7%	0.0%		
	8	Fire Resistive	3,184	3,415	7.3%	0.0%		
	8	Brick	3,779	4,018	6.3%	0.0%		
8	Brick Veneer	3,779	4,018	6.3%	0.0%			
8	Frame	4,245	4,585	8.0%	0.0%			
9	Fire Resistive	4,383	5,021	14.6%	0.0%			
9	Brick	5,200	5,907	13.6%	0.0%			
9	Brick Veneer	5,200	5,907	13.6%	0.0%			
9	Frame	5,844	6,293	7.7%	0.0%			
10	Fire Resistive	6,482	7,155	10.4%	0.0%			
10	Brick	7,693	8,417	9.4%	0.0%			
10	Brick Veneer	7,693	8,417	9.4%	0.0%			
10	Frame	8,643	9,358	8.3%	0.0%			

Revenue Effect with All Changes (including EQ) 0.0%
Revenue Effect with All Changes capped at 20% (including EQ) 0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 3 Family
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	3 Family Present \$1000 Ded	3 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year	Trended Ultimate Loss & LAE Ratio
Crawford County								
033	1	Fire Resistive	2,554	2,233	-12.6%	0.0%	2002	46.9%
	1	Brick	3,032	2,628	-13.3%	0.0%	2003	45.8%
	1	Brick Veneer	3,032	2,628	-13.3%	0.0%	2004	32.6%
	1	Frame	3,406	3,154	-7.4%	0.0%	2005	30.7%
	2	Fire Resistive	2,554	2,233	-12.6%	0.0%	2006	43.7%
	2	Brick	3,032	2,628	-13.3%	0.0%	Combined	39.2%
	2	Brick Veneer	3,032	2,628	-13.3%	0.0%		
	2	Frame	3,406	3,154	-7.4%	0.0%		
	3	Fire Resistive	2,554	2,233	-12.6%	0.0%	Number of Policies 0	
	3	Brick	3,032	2,628	-13.3%	0.0%		
	3	Brick Veneer	3,032	2,628	-13.3%	0.0%		
	3	Frame	3,406	3,154	-7.4%	0.0%		
	4	Fire Resistive	2,736	2,460	-10.1%	0.0%		
	4	Brick	3,242	2,894	-10.7%	0.0%		
	4	Brick Veneer	3,242	2,894	-10.7%	0.0%		
	4	Frame	3,645	3,373	-7.5%	0.0%		
	5	Fire Resistive	2,736	2,460	-10.1%	0.0%		
	5	Brick	3,242	2,894	-10.7%	0.0%		
	5	Brick Veneer	3,242	2,894	-10.7%	0.0%		
	5	Frame	3,645	3,373	-7.5%	0.0%		
	6	Fire Resistive	2,987	2,665	-10.8%	0.0%		
	6	Brick	3,541	3,135	-11.5%	0.0%		
	6	Brick Veneer	3,541	3,135	-11.5%	0.0%		
	6	Frame	3,982	3,687	-7.4%	0.0%		
	7	Fire Resistive	3,600	3,582	-0.5%	0.0%		
	7	Brick	4,270	4,215	-1.3%	0.0%		
	7	Brick Veneer	4,270	4,215	-1.3%	0.0%		
	7	Frame	4,798	4,429	-7.7%	0.0%		
	8	Fire Resistive	4,986	4,582	-8.1%	0.0%		
	8	Brick	5,916	5,390	-8.9%	0.0%		
8	Brick Veneer	5,916	5,390	-8.9%	0.0%			
8	Frame	6,648	6,150	-7.5%	0.0%			
9	Fire Resistive	6,862	6,737	-1.8%	0.0%			
9	Brick	8,143	7,927	-2.7%	0.0%			
9	Brick Veneer	8,143	7,927	-2.7%	0.0%			
9	Frame	9,148	8,446	-7.7%	0.0%			
10	Fire Resistive	10,149	9,603	-5.4%	0.0%			
10	Brick	12,043	11,296	-6.2%	0.0%			
10	Brick Veneer	12,043	11,296	-6.2%	0.0%			
10	Frame	13,531	12,555	-7.2%	0.0%			
				Revenue Effect with All Changes (including EQ)	0.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	0.0%			
Conway, Faulkner, and Pope Counties								
037	1	Fire Resistive	1,804	1,746	-3.2%	0.0%	2002	58.1%
	1	Brick	2,141	2,053	-4.1%	0.0%	2003	48.7%
	1	Brick Veneer	2,141	2,053	-4.1%	0.0%	2004	65.3%
	1	Frame	2,404	2,466	2.6%	0.0%	2005	37.1%
	2	Fire Resistive	1,804	1,746	-3.2%	0.0%	2006	116.3%
	2	Brick	2,141	2,053	-4.1%	0.0%	Combined	64.0%
	2	Brick Veneer	2,141	2,053	-4.1%	0.0%		
	2	Frame	2,404	2,466	2.6%	0.0%		
	3	Fire Resistive	1,804	1,746	-3.2%	0.0%	Number of Policies 0	
	3	Brick	2,141	2,053	-4.1%	0.0%		
	3	Brick Veneer	2,141	2,053	-4.1%	0.0%		
	3	Frame	2,404	2,466	2.6%	0.0%		
	4	Fire Resistive	1,930	1,922	-0.4%	0.0%		
	4	Brick	2,290	2,261	-1.3%	0.0%		
	4	Brick Veneer	2,290	2,261	-1.3%	0.0%		
	4	Frame	2,571	2,636	2.5%	0.0%		
	5	Fire Resistive	1,930	1,922	-0.4%	0.0%		
	5	Brick	2,290	2,261	-1.3%	0.0%		
	5	Brick Veneer	2,290	2,261	-1.3%	0.0%		
	5	Frame	2,571	2,636	2.5%	0.0%		
	6	Fire Resistive	2,108	2,082	-1.2%	0.0%		
	6	Brick	2,500	2,450	-2.0%	0.0%		
	6	Brick Veneer	2,500	2,450	-2.0%	0.0%		
	6	Frame	2,811	2,883	2.6%	0.0%		
	7	Fire Resistive	2,541	2,801	10.2%	0.0%		
	7	Brick	3,015	3,294	9.3%	0.0%		
	7	Brick Veneer	3,015	3,294	9.3%	0.0%		
	7	Frame	3,387	3,462	2.2%	0.0%		
	8	Fire Resistive	3,520	3,582	1.8%	0.0%		
	8	Brick	4,175	4,215	1.0%	0.0%		
8	Brick Veneer	4,175	4,215	1.0%	0.0%			
8	Frame	4,694	4,808	2.4%	0.0%			
9	Fire Resistive	4,845	5,267	8.7%	0.0%			
9	Brick	5,749	6,198	7.8%	0.0%			
9	Brick Veneer	5,749	6,198	7.8%	0.0%			
9	Frame	6,457	6,602	2.2%	0.0%			
10	Fire Resistive	7,165	7,506	4.8%	0.0%			
10	Brick	8,502	8,830	3.9%	0.0%			
10	Brick Veneer	8,502	8,830	3.9%	0.0%			
10	Frame	9,552	9,813	2.7%	0.0%			
				Revenue Effect with All Changes (including EQ)	0.0%			
				Revenue Effect with All Changes capped at 20% (including EQ)	0.0%			
				Total SD-3 3 Family			Total Number of Policies:	3
				Revenue Effect with All Changes (including EQ)	-8.9%			
				Revenue Effect with All Changes capped at 20% (including EQ)	-14.1%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family Proposed \$1000 Ded	Percent Change	Percent Distribution	Accident Year Trended Ultimate Loss & LAE Ratio	
Baxter, Boone, Carroll, Madison, and Marion Counties								
001	1	Fire Resistive	1,943	2,014	3.7%	0.0%	2002	145.1%
	1	Brick	2,306	2,368	2.7%	0.0%	2003	80.3%
	1	Brick Veneer	2,306	2,368	2.7%	0.0%	2004	36.2%
	1	Frame	2,590	2,843	9.8%	0.0%	2005	95.5%
	2	Fire Resistive	1,943	2,014	3.7%	0.0%	2006	35.5%
	2	Brick	2,306	2,368	2.7%	0.0%	Combined	75.6%
	2	Brick Veneer	2,306	2,368	2.7%	0.0%		
	2	Frame	2,590	2,843	9.8%	0.0%	Number of Policies	
	3	Fire Resistive	1,943	2,014	3.7%	0.0%	0	
	3	Brick	2,306	2,368	2.7%	0.0%		
	3	Brick Veneer	2,306	2,368	2.7%	0.0%		
	3	Frame	2,590	2,843	9.8%	0.0%		
	4	Fire Resistive	2,080	2,215	6.5%	0.0%		
	4	Brick	2,466	2,608	5.8%	0.0%		
	4	Brick Veneer	2,466	2,608	5.8%	0.0%		
	4	Frame	2,771	3,039	9.7%	0.0%		
	5	Fire Resistive	2,080	2,215	6.5%	0.0%		
	5	Brick	2,466	2,608	5.8%	0.0%		
	5	Brick Veneer	2,466	2,608	5.8%	0.0%		
	5	Frame	2,771	3,039	9.7%	0.0%		
	6	Fire Resistive	2,271	2,401	5.7%	0.0%		
	6	Brick	2,695	2,826	4.9%	0.0%		
	6	Brick Veneer	2,695	2,826	4.9%	0.0%		
	6	Frame	3,027	3,324	9.8%	0.0%		
	7	Fire Resistive	2,738	3,231	18.0%	0.0%		
	7	Brick	3,248	3,800	17.0%	0.0%		
	7	Brick Veneer	3,248	3,800	17.0%	0.0%		
	7	Frame	3,650	3,992	9.4%	0.0%		
8	Fire Resistive	3,792	4,132	9.0%	0.0%			
8	Brick	4,498	4,860	8.0%	0.0%			
8	Brick Veneer	4,498	4,860	8.0%	0.0%			
8	Frame	5,057	5,546	9.7%	0.0%			
9	Fire Resistive	5,220	6,076	16.4%	0.0%			
9	Brick	6,193	7,147	15.4%	0.0%			
9	Brick Veneer	6,193	7,147	15.4%	0.0%			
9	Frame	6,956	7,613	9.4%	0.0%			
10	Fire Resistive	7,719	8,658	12.2%	0.0%			
10	Brick	9,158	10,184	11.2%	0.0%			
10	Brick Veneer	9,158	10,184	11.2%	0.0%			
10	Frame	10,290	11,319	10.0%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			
Cleburne, Franklin, Fulton, Independence, Izard, Johnson, Logan, Newton, Randolph, Searcy, Sharp, Stone, Van Buren, and Yell Counti								
002	1	Fire Resistive	1,981	1,787	-9.8%	0.0%	2002	42.6%
	1	Brick	2,351	2,103	-10.5%	0.0%	2003	47.9%
	1	Brick Veneer	2,351	2,103	-10.5%	0.0%	2004	42.1%
	1	Frame	2,642	2,526	-4.4%	0.0%	2005	913.5%
	2	Fire Resistive	1,981	1,787	-9.8%	0.0%	2006	34.8%
	2	Brick	2,351	2,103	-10.5%	0.0%	Combined	256.6%
	2	Brick Veneer	2,351	2,103	-10.5%	0.0%		
	2	Frame	2,642	2,526	-4.4%	0.0%	Number of Policies	
	3	Fire Resistive	1,981	1,787	-9.8%	0.0%	0	
	3	Brick	2,351	2,103	-10.5%	0.0%		
	3	Brick Veneer	2,351	2,103	-10.5%	0.0%		
	3	Frame	2,642	2,526	-4.4%	0.0%		
	4	Fire Resistive	2,121	1,967	-7.3%	0.0%		
	4	Brick	2,514	2,315	-7.9%	0.0%		
	4	Brick Veneer	2,514	2,315	-7.9%	0.0%		
	4	Frame	2,826	2,700	-4.5%	0.0%		
	5	Fire Resistive	2,121	1,967	-7.3%	0.0%		
	5	Brick	2,514	2,315	-7.9%	0.0%		
	5	Brick Veneer	2,514	2,315	-7.9%	0.0%		
	5	Frame	2,826	2,700	-4.5%	0.0%		
	6	Fire Resistive	2,317	2,133	-7.9%	0.0%		
	6	Brick	2,748	2,509	-8.7%	0.0%		
	6	Brick Veneer	2,748	2,509	-8.7%	0.0%		
	6	Frame	3,088	2,953	-4.4%	0.0%		
	7	Fire Resistive	2,793	2,867	2.6%	0.0%		
	7	Brick	3,312	3,373	1.8%	0.0%		
	7	Brick Veneer	3,312	3,373	1.8%	0.0%		
	7	Frame	3,723	3,546	-4.8%	0.0%		
	8	Fire Resistive	3,867	3,669	-5.1%	0.0%		
	8	Brick	4,589	4,315	-6.0%	0.0%		
	8	Brick Veneer	4,589	4,315	-6.0%	0.0%		
	8	Frame	5,156	4,924	-4.5%	0.0%		
	9	Fire Resistive	5,322	5,394	1.4%	0.0%		
	9	Brick	6,316	6,345	0.5%	0.0%		
	9	Brick Veneer	6,316	6,345	0.5%	0.0%		
	9	Frame	7,095	6,760	-4.7%	0.0%		
	10	Fire Resistive	7,871	7,687	-2.3%	0.0%		
	10	Brick	9,340	9,044	-3.2%	0.0%		
	10	Brick Veneer	9,340	9,044	-3.2%	0.0%		
	10	Frame	10,494	10,051	-4.2%	0.0%		
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates - Form SD-3 - 4 or More Families
Cov. A = \$150,000 Cov. E = \$100,000 Cov. F = \$1,000

Zone	Protection Class	Construction Type	4 Family Present \$1000 Ded	4 Family 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 Counties								
003	1	Fire Resistive	3,239	3,157	-2.5%	0.0%	2002	41.3%
	1	Brick	3,844	3,713	-3.4%	0.0%	2003	66.6%
	1	Brick Veneer	3,844	3,713	-3.4%	0.0%	2004	28.1%
	1	Frame	4,318	4,458	3.2%	0.0%	2005	27.8%
	2	Fire Resistive	3,239	3,157	-2.5%	0.0%	2006	27.6%
	2	Brick	3,844	3,713	-3.4%	0.0%	Combined	42.1%
	2	Brick Veneer	3,844	3,713	-3.4%	0.0%		
	2	Frame	4,318	4,458	3.2%	0.0%		
	3	Fire Resistive	3,239	3,157	-2.5%	0.0%		Number of Policies
	3	Brick	3,844	3,713	-3.4%	0.0%		0
	3	Brick Veneer	3,844	3,713	-3.4%	0.0%		
	3	Frame	4,318	4,458	3.2%	0.0%		
	4	Fire Resistive	3,467	3,474	0.2%	0.0%		
	4	Brick	4,112	4,087	-0.6%	0.0%		
	4	Brick Veneer	4,112	4,087	-0.6%	0.0%		
	4	Frame	4,620	4,765	3.1%	0.0%		
	5	Fire Resistive	3,467	3,474	0.2%	0.0%		
	5	Brick	4,112	4,087	-0.6%	0.0%		
	5	Brick Veneer	4,112	4,087	-0.6%	0.0%		
	5	Frame	4,620	4,765	3.1%	0.0%		
	6	Fire Resistive	3,788	3,766	-0.6%	0.0%		
	6	Brick	4,491	4,431	-1.3%	0.0%		
	6	Brick Veneer	4,491	4,431	-1.3%	0.0%		
	6	Frame	5,049	5,210	3.2%	0.0%		
	7	Fire Resistive	4,565	5,062	10.9%	0.0%		
	7	Brick	5,414	5,955	10.0%	0.0%		
	7	Brick Veneer	5,414	5,955	10.0%	0.0%		
	7	Frame	6,085	6,258	2.8%	0.0%		
	8	Fire Resistive	6,321	6,477	2.5%	0.0%		
	8	Brick	7,501	7,619	1.6%	0.0%		
8	Brick Veneer	7,501	7,619	1.6%	0.0%			
8	Frame	8,429	8,692	3.1%	0.0%			
9	Fire Resistive	8,702	9,521	9.4%	0.0%			
9	Brick	10,326	11,201	8.5%	0.0%			
9	Brick Veneer	10,326	11,201	8.5%	0.0%			
9	Frame	11,598	11,932	2.9%	0.0%			
10	Fire Resistive	12,868	13,568	5.4%	0.0%			
10	Brick	15,270	15,961	4.5%	0.0%			
10	Brick Veneer	15,270	15,961	4.5%	0.0%			
10	Frame	17,157	17,740	3.4%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

Clark, Grant, Hot Spring, Howard, Little River, Montgomery, Perry, Pike, Scott, and Sevier Counties								
004	1	Fire Resistive	2,034	1,817	-10.7%	0.0%	2002	56.8%
	1	Brick	2,413	2,137	-11.4%	0.0%	2003	46.3%
	1	Brick Veneer	2,413	2,137	-11.4%	0.0%	2004	44.5%
	1	Frame	2,711	2,564	-5.4%	0.0%	2005	149.9%
	2	Fire Resistive	2,034	1,817	-10.7%	0.0%	2006	25.0%
	2	Brick	2,413	2,137	-11.4%	0.0%	Combined	64.6%
	2	Brick Veneer	2,413	2,137	-11.4%	0.0%		
	2	Frame	2,711	2,564	-5.4%	0.0%		
	3	Fire Resistive	2,034	1,817	-10.7%	0.0%		Number of Policies
	3	Brick	2,413	2,137	-11.4%	0.0%		0
	3	Brick Veneer	2,413	2,137	-11.4%	0.0%		
	3	Frame	2,711	2,564	-5.4%	0.0%		
	4	Fire Resistive	2,177	1,997	-8.3%	0.0%		
	4	Brick	2,581	2,351	-8.9%	0.0%		
	4	Brick Veneer	2,581	2,351	-8.9%	0.0%		
	4	Frame	2,902	2,741	-5.5%	0.0%		
	5	Fire Resistive	2,177	1,997	-8.3%	0.0%		
	5	Brick	2,581	2,351	-8.9%	0.0%		
	5	Brick Veneer	2,581	2,351	-8.9%	0.0%		
	5	Frame	2,902	2,741	-5.5%	0.0%		
	6	Fire Resistive	2,377	2,166	-8.9%	0.0%		
	6	Brick	2,820	2,548	-9.6%	0.0%		
	6	Brick Veneer	2,820	2,548	-9.6%	0.0%		
	6	Frame	3,169	2,998	-5.4%	0.0%		
	7	Fire Resistive	2,865	2,913	1.7%	0.0%		
	7	Brick	3,399	3,427	0.8%	0.0%		
	7	Brick Veneer	3,399	3,427	0.8%	0.0%		
	7	Frame	3,819	3,600	-5.7%	0.0%		
	8	Fire Resistive	3,969	3,725	-6.1%	0.0%		
	8	Brick	4,709	4,382	-6.9%	0.0%		
8	Brick Veneer	4,709	4,382	-6.9%	0.0%			
8	Frame	5,292	5,001	-5.5%	0.0%			
9	Fire Resistive	5,463	5,479	0.3%	0.0%			
9	Brick	6,482	6,445	-0.6%	0.0%			
9	Brick Veneer	6,482	6,445	-0.6%	0.0%			
9	Frame	7,281	6,865	-5.7%	0.0%			
10	Fire Resistive	8,078	7,806	-3.4%	0.0%			
10	Brick	9,586	9,183	-4.2%	0.0%			
10	Brick Veneer	9,586	9,183	-4.2%	0.0%			
10	Frame	10,772	10,206	-5.3%	0.0%			
Revenue Effect with All Changes (including EQ)					0.0%			
Revenue Effect with All Changes capped at 20% (including EQ)					0.0%			

American National Property And Casualty Company
 Rental Owners
 Arkansas
 Policy Amount Relativities
 Form SD-1 - All Zones

Coverage Amount	ANPAC Proposed \$1000 Ded \$150,000 Cov A Base	Present Factor \$1000 Ded \$150,000 Cov A Base	Proposed Factor \$1000 Ded \$150,000 Cov A Base	Percent Change	Percent Distribution
15,000	0.450	0.430	0.450	4.7%	0.0%
20,000	0.469	0.450	0.469	4.2%	0.0%
25,000	0.488	0.463	0.488	5.4%	1.1%
30,000	0.507	0.474	0.507	6.9%	4.4%
35,000	0.525	0.486	0.525	8.1%	3.8%
40,000	0.544	0.497	0.544	9.5%	6.5%
45,000	0.563	0.512	0.563	10.0%	6.3%
50,000	0.582	0.527	0.582	10.5%	11.5%
55,000	0.601	0.541	0.601	11.1%	8.0%
60,000	0.620	0.555	0.620	11.8%	6.6%
65,000	0.639	0.572	0.639	11.6%	10.4%
70,000	0.658	0.591	0.658	11.3%	5.2%
75,000	0.676	0.610	0.676	10.9%	4.1%
80,000	0.695	0.632	0.695	9.9%	2.2%
85,000	0.714	0.653	0.714	9.4%	1.6%
90,000	0.733	0.675	0.733	8.6%	3.0%
95,000	0.751	0.692	0.751	8.6%	1.7%
100,000	0.769	0.707	0.769	8.7%	2.0%
105,000	0.795	0.729	0.795	8.9%	3.3%
110,000	0.821	0.762	0.821	7.7%	1.0%
115,000	0.839	0.782	0.839	7.3%	1.7%
120,000	0.866	0.819	0.866	5.7%	1.8%
125,000	0.893	0.839	0.893	6.4%	1.8%
130,000	0.910	0.870	0.910	4.7%	1.9%
135,000	0.937	0.892	0.937	5.1%	1.3%
140,000	0.955	0.918	0.955	4.1%	2.4%
145,000	0.982	0.948	0.982	3.6%	0.0%
150,000	1.000	1.000	1.000	0.0%	0.8%
155,000	1.029	1.025	1.029	0.4%	0.8%
160,000	1.048	1.051	1.048	-0.3%	0.0%
165,000	1.077	1.086	1.077	-0.8%	0.9%
170,000	1.096	1.111	1.096	-1.3%	1.0%
175,000	1.126	1.136	1.126	-0.9%	0.7%
180,000	1.152	1.163	1.152	-0.9%	0.0%
185,000	1.178	1.188	1.178	-0.8%	0.4%
190,000	1.204	1.213	1.204	-0.7%	0.0%
195,000	1.231	1.238	1.231	-0.6%	0.0%
200,000	1.257	1.265	1.257	-0.6%	0.0%
205,000	1.282	1.293	1.282	-0.9%	0.0%
210,000	1.307	1.322	1.307	-1.2%	0.8%
215,000	1.332	1.351	1.332	-1.5%	0.0%
220,000	1.357	1.382	1.357	-1.8%	0.0%
225,000	1.382	1.411	1.382	-2.1%	0.0%
230,000	1.407	1.440	1.407	-2.3%	0.0%
235,000	1.433	1.470	1.433	-2.5%	0.0%
240,000	1.458	1.501	1.458	-2.8%	0.0%
245,000	1.484	1.531	1.484	-3.0%	0.0%
250,000	1.510	1.561	1.510	-3.2%	0.0%
260,000	1.558	1.618	1.558	-3.7%	0.0%
270,000	1.607	1.675	1.607	-4.1%	0.0%
280,000	1.656	1.734	1.656	-4.5%	0.7%
290,000	1.705	1.791	1.705	-4.8%	0.6%
300,000	1.757	1.850	1.757	-5.0%	0.0%
350,000	1.989	2.123	1.989	-6.3%	0.0%
400,000	2.256	2.396	2.256	-5.8%	0.0%
450,000	2.530	2.671	2.530	-5.3%	0.0%
500,000	2.822	2.947	2.822	-4.3%	0.0%
550,000	3.084	3.222	3.084	-4.3%	0.0%
600,000	3.347	3.498	3.347	-4.3%	0.0%
650,000	3.611	3.774	3.611	-4.3%	0.0%
700,000	3.876	4.052	3.876	-4.3%	0.0%
750,000	4.142	4.331	4.142	-4.4%	0.0%
800,000	4.404	4.605	4.404	-4.4%	0.0%
850,000	4.668	4.881	4.668	-4.4%	0.0%
900,000	4.932	5.157	4.932	-4.4%	0.0%
950,000	5.196	5.434	5.196	-4.4%	0.0%
1,000,000	5.460	5.712	5.460	-4.4%	0.0%
1,100,000	5.986	6.262	5.986	-4.4%	0.0%
1,200,000	6.513	6.813	6.513	-4.4%	0.0%
1,300,000	7.040	7.366	7.040	-4.4%	0.0%
1,400,000	7.568	7.919	7.568	-4.4%	0.0%
1,500,000	8.097	8.473	8.097	-4.4%	0.0%
1,600,000	8.627	9.028	8.627	-4.4%	0.0%
1,700,000	9.158	9.584	9.158	-4.5%	0.0%
1,800,000	9.689	10.141	9.689	-4.5%	0.0%
1,900,000	10.222	10.699	10.222	-4.5%	0.0%
2,000,000	10.755	11.257	10.755	-4.5%	0.0%
2,100,000	11.289	11.818	11.289	-4.5%	0.0%
2,200,000	11.824	12.378	11.824	-4.5%	0.0%
2,300,000	12.359	12.939	12.359	-4.5%	0.0%
2,400,000	12.896	13.502	12.896	-4.5%	0.0%
2,500,000	13.433	14.066	13.433	-4.5%	0.0%
Each Add'l 5,000	0.026	0.028	0.026	-4.4%	0.0%
Total					

American National Property And Casualty Company
 Rental Owners
 Arkansas
 Policy Amount Relativities
 Form SD-3 - All Zones

Coverage Amount	Present Factor	Proposed Factor	Percent Change	Percent Distribution
	\$1000 Ded \$150,000 Cov A Base	\$1000 Ded \$150,000 Cov A Base		
15,000	0.430	0.450	4.7%	0.0%
20,000	0.450	0.469	4.2%	0.0%
25,000	0.463	0.488	5.4%	0.0%
30,000	0.474	0.507	6.9%	0.0%
35,000	0.486	0.525	8.1%	0.0%
40,000	0.497	0.544	9.5%	0.3%
45,000	0.512	0.563	10.0%	0.6%
50,000	0.527	0.582	10.5%	0.8%
55,000	0.541	0.601	11.1%	0.7%
60,000	0.555	0.620	11.8%	1.1%
65,000	0.572	0.639	11.6%	2.0%
70,000	0.591	0.658	11.3%	3.8%
75,000	0.610	0.676	10.9%	2.2%
80,000	0.632	0.695	9.9%	3.6%
85,000	0.653	0.714	9.4%	5.2%
90,000	0.675	0.733	8.6%	3.6%
95,000	0.692	0.751	8.6%	3.2%
100,000	0.707	0.769	8.7%	3.6%
105,000	0.729	0.795	8.9%	4.0%
110,000	0.762	0.821	7.7%	4.0%
115,000	0.782	0.839	7.3%	3.7%
120,000	0.819	0.866	5.7%	4.1%
125,000	0.839	0.893	6.4%	3.1%
130,000	0.870	0.910	4.7%	3.6%
135,000	0.892	0.937	5.1%	3.4%
140,000	0.918	0.955	4.1%	3.4%
145,000	0.948	0.982	3.6%	2.2%
150,000	1.000	1.000	0.0%	3.3%
155,000	1.025	1.029	0.4%	3.9%
160,000	1.051	1.048	-0.3%	1.6%
165,000	1.086	1.077	-0.8%	2.3%
170,000	1.111	1.096	-1.3%	2.3%
175,000	1.136	1.126	-0.9%	1.6%
180,000	1.163	1.152	-0.9%	1.8%
185,000	1.188	1.178	-0.8%	1.7%
190,000	1.213	1.204	-0.7%	1.5%
195,000	1.238	1.231	-0.6%	0.9%
200,000	1.265	1.257	-0.6%	0.6%
205,000	1.293	1.282	-0.9%	0.9%
210,000	1.322	1.307	-1.2%	1.9%
215,000	1.351	1.332	-1.5%	0.4%
220,000	1.382	1.357	-1.8%	0.7%
225,000	1.411	1.382	-2.1%	0.7%
230,000	1.440	1.407	-2.3%	0.6%
235,000	1.470	1.433	-2.5%	0.5%
240,000	1.501	1.458	-2.8%	1.5%
245,000	1.531	1.484	-3.0%	0.3%
250,000	1.561	1.510	-3.2%	1.6%
260,000	1.618	1.558	-3.7%	1.4%
270,000	1.675	1.607	-4.1%	1.3%
280,000	1.734	1.656	-4.5%	0.5%
290,000	1.791	1.705	-4.8%	1.3%
300,000	1.850	1.757	-5.0%	2.1%
350,000	2.123	1.989	-6.3%	0.3%
400,000	2.396	2.256	-5.8%	0.0%
450,000	2.671	2.530	-5.3%	0.2%
500,000	2.947	2.822	-4.3%	0.0%
550,000	3.222	3.084	-4.3%	0.0%
600,000	3.498	3.347	-4.3%	0.0%
650,000	3.774	3.611	-4.3%	0.0%
700,000	4.052	3.876	-4.3%	0.0%
750,000	4.331	4.142	-4.4%	0.0%
800,000	4.605	4.404	-4.4%	0.0%
850,000	4.881	4.668	-4.4%	0.0%
900,000	5.157	4.932	-4.4%	0.0%
950,000	5.434	5.196	-4.4%	0.0%
1,000,000	5.712	5.460	-4.4%	0.0%
1,100,000	6.262	5.986	-4.4%	0.0%
1,200,000	6.813	6.513	-4.4%	0.0%
1,300,000	7.366	7.040	-4.4%	0.0%
1,400,000	7.919	7.568	-4.4%	0.0%
1,500,000	8.473	8.097	-4.4%	0.0%
1,600,000	9.028	8.627	-4.4%	0.0%
1,700,000	9.584	9.158	-4.5%	0.0%
1,800,000	10.141	9.689	-4.5%	0.0%
1,900,000	10.699	10.222	-4.5%	0.0%
2,000,000	11.257	10.755	-4.5%	0.0%
2,100,000	11.818	11.289	-4.5%	0.0%
2,200,000	12.378	11.824	-4.5%	0.0%
2,300,000	12.939	12.359	-4.5%	0.0%
2,400,000	13.502	12.896	-4.5%	0.0%
2,500,000	14.066	13.433	-4.5%	0.0%
Each Addtl 5,000	0.028	0.026	-4.4%	0.0%
Total				

American National Property And Casualty Company
Rental Owners
Arkansas
Proposed Deductible Adjustment Factors

Forms SD-1 & SD-3

Policy Amount	\$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: \$ 500 All Peril Deductible is only available to Renewal or Transfer business that already has this option.

American National Property And Casualty Company
Rental Owners
Arkansas
Wind / Hail Deductible Adjustment Factors

Forms SD-1 & SD-3

Policy Amount	Deductible1		
	\$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	16%	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	13%	-2%	-11%
250,000	11%	-3%	-9%
350,000	10%	-3%	-8%
500,000	10%	-3%	-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

Note: The Wind/Hail Deductible can not be less than the All Other Peril Deductible.

American National Property And Casualty Company and Subsidiaries
Rental Owners
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
Rental Owners
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%	-2%	-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
Rental Owners
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
Rental Owners
Rate Level History**

	Effective Date	Percent Change		
		SD-1	SD-3	Total
Rate Review	3/1/2007	31.16%	3.49%	10.29%
Rate Review	11/30/04	18.60%	6.80%	9.90%
Rate Review	5/10/03	49.40%	50.20%	50.00%

American National Property and Casualty Company
Arkansas
Rental Owners
Actuarial Memorandum

The purpose of this filing is to implement various changes to our Rental Owners program. We are proposing to decrease our overall rate level by -0.59% resulting in an ROP annual revenue effect of -\$3,758. We will cap our increase due to rate change alone to 20% per year. The capped rate change is -6.5% with a revenue impact of -\$41,595. This memorandum and accompanying exhibits describe the underlying data and ratemaking methodologies used to develop our overall Rental indication of 3.0%.

Exhibit I – Rate Level Indications - Rate level indications are displayed on Page 1 of this exhibit. The trended ultimate loss and LAE ratio 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 write-off 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 Section I accident year incurred losses exclude catastrophe losses for forms SD-1 and SD-3. The losses were then trended, developed to ultimate, and adjusted for LAE. Section II losses are estimated using a \$32 per policy provision. For forms SD-1 and SD-3 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 SD-1 and SD-3. 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 2-3 display the annual growth factors for various exponential fits for both Arkansas and Countrywide.

Credibility-weighted factors are displayed on page 4. 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

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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 page 4, our selected annual CCF and TCF changes are displayed for Dwelling forms.

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.

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 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.

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Exhibit IX – Proposed Base Rates –The proposed base rates for ROP Form SD-3 1 family were calculated by applying a differential of 1.20 to the corresponding ANPAC Form SH-3 base rates. The base rates for ROP Form SD-1 1 Family were calculated by applying a differential of 0.97 to the corresponding SD-3 1 family All Other Peril base rates. The All Other Peril base rates for 2, 3, and 4 family were calculated by applying differentials of 1.25, 1.35, and 1.40, respectively, to the 1 family All Other Peril base rates. The base rates now assume \$150,000 of coverage A. 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.

Exhibit X – Policy Amount Relativities - This exhibit displays the proposed policy amount relativities for forms SD-1 and SD-3. The proposed policy amount factors are the same as proposed for Homeowner’s program.

Exhibit XI – Deductible Relativities – This exhibit displays our proposed deductible adjustment factors, which vary by Coverage A amount. The proposed deductible factors are the same as proposed for the Homeowner’s program.

Exhibit XII – Claim Free Plus Discounts – With this filing, we will be implementing the Claim Free Plus discounts that we currently offer in Homeowners. The risk categories and discounts selected are the same as used in the Homeowners program. We are increasing the Claim Free Plus discounts for certain risk score ranges and adding several risk score range discount levels.

Exhibit XIII – Utility/Roof Discounts - This exhibit displays the current and proposed Utility/Roof discount factors for Arkansas. They are the same as ANPAC Home.

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

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

1. Uniform Transmittal Document-Property & Casualty (Supporting Document)
Comment: Policy count information for 2006 on RF-1 shows 0. Explain. The maximum rate change of 57.1% appears excessive. Provide an explanation.

Policy count was 1051. The changes have been made to the form and a copy is attached. The 57.1% maximum rate change occurred because of our change in the utility/roof rating plan. The discounts for electrical and plumbing have been rolled into a general age of home discount. It was proving very difficult to verify that homes had been completely updated with new plumbing and wiring throughout the house, so we eliminated those discounts and default to the age of the dwelling. The overall discount for this policy changed from 27% to 3% mainly because the property is more than 40 years old. Refer to the current and proposed plans in Exhibit XIII of the ROP rate packet exhibits. While the change is large, keep in mind that we are capping the increase at 20% at each renewal until the manual rate is achieved.

2. Exhibits (Supporting Document)
Comment: Provide the supporting loss experience for the revised ATTRACT score ranges and discounts.

The rating structure for ROP is identical to the Home rating structure. Please refer to Exhibit XIII-a of the accompanying supplemental Homeowners filing for ANPAC.

Rate/rule filing schedule indicates rate neutral, overall impact as -.59%. Please correct.

In the Rate/Rule Schedule tab the Rate Change Type should be decrease. However, this field does not allow editing from the Industry side in SERFF.

Column 3 of Exhibit II page 1 contains all #. Please correct.

There are errors in the data of Exhibit VIII. Please correct.

Both exhibits II and VIII have been corrected. Copies of the exhibits are in the accompanying supplemental ROP filing for ANPAC.

Explain why the 16 policies in Zone 001 with a combined LR of 75.6% receive an increase of 10.3% while the 17 policies in Zone 002 with a combined LR of 256.6% receive -4.8%.

Due to credibility, ROP base rates are a function of the Home rates. Each Home base rate is multiplied by the differential of 1.20 to reach a corresponding base rate for ROP. The ROP loss ratios in these 2 zones are not credible because of the lack of ROP business. Home five year loss ratios for zone 1 and 2 are 131.2% and 39.6%, respectively. The Home policy counts are 234 and 176, respectively.

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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) ⁶ *(11)
1	12/31/2002	310,998	419	742		726	-3.40%	-3.00%	3.00%	0.8853	1.0842	0.9598
	12/31/2003	293,595	431	681	-8.2%	702	-3.40%			0.9127	1.0842	0.9895
	12/31/2004	263,238	385	684	0.4%	678	-3.40%			0.9409	1.0842	1.0201
	12/31/2005	232,381	362	642	-6.2%	655	-3.40%			0.9700	1.0842	1.0517
	12/31/2006	202,512	315	643	0.2%	632	-3.40%			1.0000	1.0842	1.0842
3	12/31/2002	486,608	739	659		638	-0.14%	0.00%	3.00%	1.0000	1.0842	1.0842
	12/31/2003	546,061	887	616	-6.5%	637	-0.14%			1.0000	1.0842	1.0842
	12/31/2004	528,673	838	631	2.5%	636	-0.14%			1.0000	1.0842	1.0842
	12/31/2005	507,422	805	630	-0.1%	636	-0.14%			1.0000	1.0842	1.0842
	12/31/2006	475,475	735	647	2.6%	635	-0.14%			1.0000	1.0842	1.0842

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Permissible Loss and LAE Ratio**

	2004	2005	2006	Average	Selected
1) Commission and Brokerage (%WP)	10.8%	11.2%	7.9%	9.9%	9.9%
2) Taxes, Licenses, and Fees (%WP)	3.0%	3.1%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	3.0%	2.5%	4.2%	3.2%	3.2%
4) General Expense (%EP - Companywide)	1.3%	1.2%	1.3%	1.3%	1.3%
5) Expense Ratio	18.1%	18.0%	16.3%	17.4%	17.4%
6) Underwriting Profit Ratio (Reflects Investment Income)					9.0%
7) Contingency Factor					1.4%
8) Permissible Loss and LAE Ratio					72.2%

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

1. Explain and provide supporting documentation for the contingency factor

The justification for the contingency factor is the same as that in the accompanying supplemental Homeowners filing for ANPAC. 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 \$700.07.

In developing this response, we discovered an error in the calculation of the contingency factor. It is 1.1% 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.

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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
1 & 3	73.63%	5,914	0.3845	72.5%	75.1%	74.5%	2.84%
All	73.63%	5,914	0.3845	72.5%	75.1%	74.5%	2.84%

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

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Permissible Loss and LAE Ratio**

	2004	2005	2006	Average	Selected
1) Commission and Brokerage (%WP)	10.8%	11.2%	7.9%	9.9%	9.9%
2) Taxes, Licenses, and Fees (%WP)	3.0%	3.1%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	3.0%	2.5%	4.2%	3.2%	3.2%
4) General Expense (%EP - Companywide)	1.3%	1.2%	1.3%	1.3%	1.3%
5) Expense Ratio	18.1%	18.0%	16.3%	17.4%	17.4%
6) Underwriting Profit Ratio (Reflects Investment Income)					9.0%
7) Contingency Factor					1.1%
8) Permissible Loss and LAE Ratio					72.5%

SERFF Tracking Number: ANPC-125297074 State: Arkansas
 Filing Company: American National Property and Casualty State Tracking Number: EFT \$100
 Company Company
 Company Tracking Number: 03-ROP-07-0528
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Rental Owners
 Project Name/Number: AR ROP Rule YFP/312340

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	Uniform Transmittal Document-Property & Casualty	09/19/2007	F777AR-ROP.pdf F779AR-ROP.pdf F503AR-ROP.pdf F504-ROP.pdf

Effective March 1, 2007

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 03-ROP-07-0528

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-ROP-07-0528					
2. This filing corresponds to form filing number (Company tracking number of form filing, if applicable)		03-ROP-07-0531					
<input type="checkbox"/> Rate Increase		<input type="checkbox"/> Rate Decrease		<input checked="" type="checkbox"/> Rate Neutral (0%)			
3. Filing Method (Prior Approval, File & Use, Flex Band, etc.)							
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	3.00%	-0.59%	-3,758	852	\$634,970	57.10%	-49.10%
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)					3.00%		
5b. Overall percentage rate impact for this filing					-0.59%		
5c. Effect of Rate Filing – Written premium change for this program					(\$3,758)		
5d. Effect of Rate Filing – Number of policyholders affected					852		
6. Overall percentage of last rate revision					10.29%		
7. Effective Date of last rate revision					3/1/2007		
8. Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)					File & Use		
9. Rule # or Page # Submitted for Review	Replacement or Withdrawn?			Previous state filing number, if required by state			
01	D-GR-Index; D-GR-1 to D-GR-6 (10-07)			<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn			
02	DR-1.001 to DR-3.004 (10-07) DSP-1.001 and 1.002 (10-07)			<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn			
03	D-R-Index; D-R-1 to D-R-9 (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>
SD-1	\$189,388
SD-3	\$445,582

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

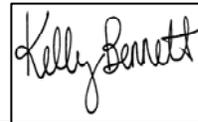
9. Is there a surcharge on risks with wood heat? No

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
SD-1 & SD-3	3.05	-0.59%	72.2%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	3.0%	-0.59%*	72.2%	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)

57.1% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-49.1% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

				<u>5 Year History</u>				<u>Selected Provisions</u>	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense		
2002	1199	19.94% 4/15/02	\$383	\$158	41.22%	59.91%	B. General Expense	13.3%	
2003	1291	50.0% 5/10/03	\$506	\$403	79.64%	65.51%	C. Taxes, License & Fees	1.1%	
2004	1222	9.90% 11/30/04	\$631	\$161	25.55%	65.81%	D. Underwriting Profit & Contingencies	3.0%	
2005	1114	N/A N/A	\$644	\$256	39.71%	41.12%	E. Other (explain)	9.2%	
2006	0000	N/A N/A	\$613	\$383	62.60%	87.57%	F. TOTAL	26.6%	