

SERFF Tracking Number: ANPC-126327489 State: Arkansas  
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100  
Company  
Company Tracking Number: 03-ANP-09-0694  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR ANP PPA  
Project Name/Number: AR ANP Auto RR-FU/384192

## Filing at a Glance

Company: American National Property and Casualty Company

Product Name: AR ANP PPA SERFF Tr Num: ANPC-126327489 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 03-ANP-09-0694 State Status: Fees verified and received  
(PPA) Reviewer(s): Alexa Grissom, Betty Montesi  
Filing Type: Rate/Rule Author: Beth Summers Disposition Date: 11/30/2009  
Date Submitted: 11/03/2009 Disposition Status: Filed  
Effective Date Requested (New): 01/06/2010 Effective Date (New): 01/06/2010  
Effective Date Requested (Renewal): 01/06/2010 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: AR ANP Auto RR-FU Status of Filing in Domicile: Authorized  
Project Number: 384192 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/30/2009  
State Status Changed: 11/12/2009 Deemer Date:  
Created By: Beth Summers Submitted By: Beth Summers  
Corresponding Filing Tracking Number: 03-AA-09-0696  
Filing Description:  
Arkansas ANP auto rate/rule filing including Chrome 2009 and Affinity.

## Company and Contact

### Filing Contact Information

Beth Summers, Regulatory Compliance Analyst bsummers@anpac.com

II

American National Corporate Centre 417-887-4990 [Phone] 2238 [Ext]  
1949 E. Sunshine 417-877-5014 [FAX]

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Springfield, MO 65899-0251

### 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 Group Name: State ID Number:  
Springfield, MO 65899-0251 FEIN Number: 43-1010895  
(417) 887-4990 ext. [Phone]

### 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	11/03/2009	31763645

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/30/2009	11/30/2009

### 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	Alexa Grissom	11/19/2009	11/19/2009	Beth Summers	11/24/2009	11/24/2009
Pending Industry Response	Alexa Grissom	11/12/2009	11/12/2009	Beth Summers	11/16/2009	11/16/2009

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## Disposition

Disposition Date: 11/30/2009  
 Effective Date (New): 01/06/2010  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National Property and Casualty Company	8.300%	8.300%	\$589,171	6,448	\$6,884,061	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Cover Letter	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate (revised)	General Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate (revised)	Territory Definitions	Filed	Yes
Rate	Territory Definitions	Filed	Yes
Rate (revised)	Auto Rate Pages	Filed	Yes
Rate	Auto Rate Pages	Filed	Yes
Rate (revised)	Cycle Rate Pages	Filed	Yes
Rate	Cycle Rate Pages	Filed	Yes
Rate	Actuarial Memorandum	Filed	Yes
Rate (revised)	Actuarial Exhibits	Filed	Yes
Rate	Actuarial Exhibits	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/19/2009  
Submitted Date 11/19/2009

Respond By Date

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. The filing has been reviewed with the Director of Property & Casualty. The individual increases should be capped at 20 percent. Data must be collected to support the Affinity Rule Discounts before the rule may be implemented.

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.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/24/2009  
Submitted Date 11/24/2009

Dear Alexa Grissom,

### Comments:

Please see the following in response to your objection letter dated 11/19/09.

### Response 1

Comments: We are withdrawing Rule 282 and Auto rate page AUTO-R-9.9, AFFINITY Discount from this filing. We will re-file the discount at a later date when we can provide the requested support from our other states. We have also revised ANPAC base rates, ANPAC AmeriCycle class and model group factors, and removed the proposed territory change. As a result only 1 insured's premium is increasing over 20%, to approximately 21%. The entire account consists of a travel trailer, with premium increasing from \$28 to \$34. To get the account below the 20% cap would require dropping the Comprehensive base rate \$8 or dropping the Collision base rate \$13; either of which would result in substantial changes to many private passenger auto accounts.

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We propose this filing remain effective January 6, 2010, for new business and renewal business.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Cover Letter

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
General Rules	Index-1, MR-14 through MR-19 (9-09B)	Replacement	
<b>Previous Version</b>			
General Rules	Index, MR-1 through MR-47 (9-09)	Replacement	
Territory Definitions	T-1 (9-09)	Withdrawn	
<b>Previous Version</b>			
Territory Definitions	T-1 (9-09)	Replacement	
Auto Rate Pages	Section 1 (10-09B), withdraw page R-9.9 (10-09)	Replacement	
<b>Previous Version</b>			
Auto Rate Pages	Section 1, 3, 5, 6, pages 9.4 and 9.9, and page 15.3 (10-09)	Replacement	
Cycle Rate Pages	Sections 1, 6, 12 (10-09B)	Replacement	
<b>Previous Version</b>			
Cycle Rate Pages	Sections 1, 3, 5, 6, page 9.5,	Replacement	

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sections 11 and 12 (10-09)

Actuarial Exhibits New

**Previous Version**

Actuarial Exhibits New

If you have any additional questions or concerns regarding this filing, please feel free to contact me.

Sincerely,  
Beth Summers

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/12/2009  
Submitted Date 11/12/2009

Respond By Date

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Please provide the Department with the factors driving increases over 20 percent to your insureds. Loss ratios should be submitted. Please advise why Lonoke County is being moved from Territory 6 to Territory 7. Please advise how the proposed discounts for the newly submitted Affinity rule were developed. Additionally, please advise if the Benefits Express Discount is new or if it has been previously submitted. How was the amount of the discount determined?

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/16/2009  
Submitted Date 11/16/2009

Dear Alexa Grissom,

### Comments:

Please see the following information in response to your objection letter dated 11/12/09.

### Response 1

Comments: 1. Please advise why Lonoke County is being moved from Territory 6 to Territory 7.

Lonoke County is being moved from Territory 6 to Territory 7 because its loss experience, a three-year loss ratio of 172.3%, better matches the rates in Territory 7. The remaining portion of Territory 6 is Saline County, which has a three-year loss ratio of 96.8%.

2. Please provide the Department with the factors driving increases over 20 percent to your insureds. Loss ratios should be submitted.

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The largest increase is 43.8%. This is a motorcycle policy with premium increasing \$180 due to both Lonoke County moving from Territory 6 to Territory 7 and to the increasing Age 45 or Older AmeriCycle class factors. We have 99 ANPAC policies increasing over 20%. The Lonoke County territory change accounts for 37 of these. There are 15 camping/travel trailer policies that have low dollar amount increases, from \$5 to \$15, but still have a percentage increase over 20%. There are 46 insureds increasing over 20% that are in Territory 11, which has a three-year loss ratio of 121.6%, and/or are motorcycle policies classified Age 45 or Older. Our three-year AmeriCycle loss ratio for motorcycles classified Age 45 or Older is 177.3%. The one insured increasing over 20% that does not fall into any of the above-mentioned groups is a single vehicle policy in Territory 4 with minimum limit Bodily Injury and Property Damage coverages only. The premium for this policy is increasing \$48.

3. Please advise how the proposed discounts for the newly submitted Affinity rule were developed.

We used actuarial judgment rather than data to make our initial discount selections for the Affinity Discount. We believe the same dedication and sense of responsibility required to become a member of these professions will translate to more responsible driving habits and, therefore, better loss experience results. We will collect the loss data for these groups in the future and make any changes to the groups included and/or discounts given as necessary.

4. Please advise if the Benefits Express Discount is new or if it has been previously submitted. How was the amount of the discount determined?

The Benefits Xpress Discount was initially filed effective July 1, 2002 for new business and July 15, 2002 for renewal business. The current three-year companywide loss ratio for those policies receiving the discount is 62.0% while the loss ratio for those not receiving the discount is 58.6%, demonstrating the discount produces a loss ratio similar to the undiscounted loss ratio.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any additional questions or concerns about this filing, feel free to contact me.

Sincerely,

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**Beth Summers**

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## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 1.000%  
**Effective Date of Last Rate Revision:** 06/15/2009  
**Filing Method of Last Filing:** File & 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National Property and Casualty Company	8.300%	8.300%	\$589,171	6,448	\$6,884,061	%	%

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 11/30/2009	General Rules	Index-1, MR-14 through MR-19 (9-09B)	Replacement	AR ANP MR 9-09B.pdf
Filed 11/30/2009	Territory Definitions	T-1 (9-09)	Withdrawn	
Filed 11/30/2009	Auto Rate Pages	Section 1 (10-09B), withdraw page R-9.9 (10-09)	Replacement	AR ANPAC Auto R-3 10-09.pdf AR ANPAC Auto R-5 10-09.pdf AR ANPAC Auto R-6 10-09.pdf AR ANPAC Auto R-15.3 10-09.pdf AR ANPAC Auto R-10-09B.pdf AR ANPAC Auto R-9.4 10-09.pdf
Filed 11/30/2009	Cycle Rate Pages	Sections 1, 6, 12 (10-09B)	Replacement	AR ANPAC Cycle R-3 10-09.pdf AR ANPAC Cycle R-5 10-09.pdf AR ANPAC Cycle R-9.5 10-09.pdf AR ANPAC Cycle R-11 10-09.pdf AR ANPAC Cycle R-10-09B.pdf

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AR ANPAC Cycle R-6  
10-09B.pdf  
AR ANPAC Cycle R-  
12 10-09B.pdf

Filed 11/30/2009 Actuarial Memorandum	New	ANP Actuarial Memorandum AR.pdf
Filed 11/30/2009 Actuarial Exhibits	New	ANP Actuarial Exhibits AR response 2.pdf

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
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**FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
GENERAL RULES**

**GENERAL PROVISIONS**

**DEFINITIONS**

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.
101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.
102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.
103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.
104. A motor home, camping trailer or travel trailer that is owned or leased under a long-term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.
105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.
106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.
107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

**POLICY TERM**

110. Manual premiums are for a six-month policy term unless otherwise indicated.

**PREMIUM PAYMENT**

**Electronic Transfer Method of Payment**

120. **Easy Pay – The Checkless Way<sup>®</sup>**

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.

**Automobiles/Motor Homes and Camping/Travel Trailers**

The minimum required down payment for a new business application is one month's premium (1/6<sup>th</sup> of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5<sup>th</sup> car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.
4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Motorcycles**

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

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress Employee Services™ program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Recreational Vehicles**

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

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Non-Bound Trial Applications**

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

## **Other Methods of Payment**

### **121. Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, a \$5 installment charge will be applied.

#### **Automobiles/Motor Homes and Camping/Travel Trailers**

A remittance of \$100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than \$100, the full amount must be submitted.

#### **Motorcycles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

#### **Recreational Vehicles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

#### **Non-Bound Trial Applications**

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

122. **Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. Auto policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to two installments. Motorcycle and recreational vehicle policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$10, the installment charge will be waived.

## **POLICY CHANGES**

130. All changes requiring adjustments of premiums shall be computed pro rata.

131. 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.

#### DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.
141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.
142. Physical damage coverages may not be deleted if a lienholder exists on the policy.
143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.
144. Premium returns on deleted coverages will be computed pro rata.

#### CANCELLATION

150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.
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.

#### REINSTATEMENTS

160. 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.
161. 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 six-month policy term is given.
162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

#### WHOLE DOLLAR ROUNDING RULE

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

#### MINIMUM PREMIUM RULE

180. A minimum premium of \$1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

### **PRIVATE PASSENGER AUTOMOBILE**

#### DEFINITIONS

200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.

201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.
202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National Property And Casualty Company or an affiliated company.
203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National Property And Casualty Company or an affiliated company.
204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.
205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.
206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.
207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.
208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.
209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.
210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.
211. "Married" means a married person living with his/her spouse.
212. A Youthful operator is any licensed driver;  
\* unmarried and under 25 years of age;  
\* owner or principal operator unmarried males 25 to 29 years of age; and  
\* married males under 25 years of age.
213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

#### PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home, according to the age, gender, and marital status of the rated operator, and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National Property And Casualty Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule, and the use and annual mileage of the motor home.
221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National Property And Casualty Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, refer to Auto rate section R-6.

Multi-Car Classification does not apply to CHROME<sup>®</sup> vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME<sup>®</sup> vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME<sup>®</sup> vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:

- \* "Principal Operator Age 45 to 64";
- \* "Principal Operator Age 65 to 69";
- \* "Principal Operator Age 70 to 74";
- \* "Principal Operator Age 75 and Over".

227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:

- \* If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:
  - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.

- If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.
  - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.
- \* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME<sup>®</sup>, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

<b>Average Weekly Use</b>	<b>Use Classification</b>
Less than 30 miles	Pleasure
30 miles or more but less than 100 miles	Work less than 10 miles
100 miles or more	Work 10 or more miles

#### GOOD STUDENT

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

- \* The owner or operator must be unmarried and under 25 years of age, and
- \* The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and
- \* On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school semester (or comparable period);
  - (a) Ranked among the upper 20% of his/her class scholastically, or
  - (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
  - (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
  - (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
  - (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
    1. PSAT (Preliminary Scholastic Aptitude Test)
    2. PACT (Preliminary American College Test)
    3. SAT-I (Scholastic Aptitude Test – I)
    4. ACT (American College Test)
    5. Iowa Test of Basic Skills
    6. California Achievement Test
    7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

## DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.
236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.
237. The practice-driving requirement may be met in either of the following ways:
- \* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
  - \* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.
238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:
- \* a recognized secondary school, college, or university or
  - \* other school approved and supervised by the State Department of Education or other responsible educational agency.
239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

## SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.
241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

## CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.
251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

## PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.
256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If customization coverage applies, refer to Rules 260-262.

257. **Newly Announced Models** – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.
258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

Current Symbol	Reassigned Symbol	
	Comprehensive & Collision	Collision
1, 2, & 3	1	1
4	2	2
5	3	3
6	5	5
7	7	7
8	9	10
10	11	13
11	14	16
12	17	18
13	19	20
14	21	21
15*	22	22

\*For Comprehensive and Collision symbols higher than 15, add 7 to obtain the reassigned Comprehensive and Collision symbols.

259. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

#### COST NEW/SYMBOL CHART

Cost New / Final Sticker Price	Symbol
0 – 2,750	1
2,751 – 3,700	2
3,701 – 5,000	3
5,001 – 6,500	5
6,501 – 8,000	7
8,001 – 10,000	9
10,001 – 12,500	12
12,501 – 15,000	15
15,001 – 17,500	17
17,501 – 20,000	19
20,001 – 21,000	21
Each additional \$1,000 Or fraction thereof	add 1

#### Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.
261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).

262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 – 2,750	1	10,001 – 12,500	12
2,751 – 3,700	2	12,501 – 15,000	15
3,701 – 5,000	3	15,001 – 17,500	17
5,001 – 6,500	5	17,501 – 20,000	19
6,501 – 8,000	7	20,001 – 21,000	21
8,001 – 10,000	9	21,001 – 22,000	22
		Each additional \$1,000 or fraction thereof	add 1

#### MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.
266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the base premium for the preceding model year.
267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

#### LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.
271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.
272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.
273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.
274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

#### MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premiums shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

## 276. Preferred Automobile Customer Plus (PAC+) Discount

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

### Part A:

#### New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months\*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor or Windshield Repair claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For Multi-Car accounts, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

#### Renewal Business

If the principal operator of a vehicle has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner's years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

#### **Part B:**

The principal operator of a vehicle will receive a discount on the premium for the vehicle based on the account owner's Risk Score. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the highest PAC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, 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. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

### **277. Comp Claim Free Discount**

#### **New Business**

##### **Single Car**

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

##### **Multi Car**

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\* a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the new business experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The new business experience period is the 72 months prior to being insured with the Company.

## Renewal Business

### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

### Multi Car

If there have been no Comprehensive paid claims\* on the account during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim\* during the most recent 36 months within the policy's renewal experience period\*\* on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim\* that occurred with the Company in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the renewal experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business (including added-driver), corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

278. **Defensive Driver Discount** – Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain discount. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

280. **Tri-Line Client Discount (TLC Discount)**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a Tri-Line Client Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package<sup>®</sup> and life insurance or annuity conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the TLC Discount factor.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy written in American National Property And Casualty Company or an affiliated company.
- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.
- The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.
- One of the following life insurance/annuity conditions must be met in order to qualify for the discount:
  1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be:
    - Equal to or greater than the Coverage A amount for the Homeowner Dwelling forms.
    - Equal to or greater than the Coverage C amount for the Condominium form.
    - Equal to or greater than the maximum of the Coverage C amount or \$100,000 for the Tenant form.
    - Equal to or greater than the Coverage A amount under Division I of the Special Farm Package<sup>®</sup> policy.

This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package<sup>®</sup> and life policies remain in force.

If more than one homeowner/Special Farm Package<sup>®</sup> policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply.

If the account changes from a Tenant to a Homeowner Dwelling form or Condominium form or Special Farm Package<sup>®</sup> policy, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply. However, if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a Tenant policy, the Tenant policy will count as a qualifying homeowner policy, regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.

2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than \$500,000, or
3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to \$1,200, or

4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

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

#### 281. **Benefits Xpress Employee Services<sup>SM</sup> Discount**

For each automobile, motor home, camping/travel trailer or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive and Collision coverage premiums when the following requirements are met:

- 1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services<sup>SM</sup> group program; and
- 2) The named insured has an active homeowner/Special Farm Package<sup>®</sup> policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- 3) The account must be actively enrolled in Easy Pay–*The Checkless Way*<sup>®</sup> payment plan for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Employee Services<sup>SM</sup> Discount factor. The Benefits Xpress Employee Services<sup>SM</sup> discount may be applied to or deleted from an automobile policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

Note: Recreational vehicles are not eligible for the Benefits Xpress Employee Services<sup>SM</sup> Program.

#### CA\$HBACK FROM ANPAC<sup>®</sup> PROGRAM

#### 285. **CA\$HBACK FROM ANPAC<sup>®</sup>**

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

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

Enrollment eligibility requirements include:

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

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

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

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

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.
- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.

- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to a new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

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

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

Enrollment eligibility requirements include:

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

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

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

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

#### Refund Conditions and Procedures:

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

#### PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291 through 295.
291. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.
292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.
293. Refer to Territory Definitions to determine the territory number in which the vehicle will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.
294. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

295. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. Limit(s) factor. Refer to Auto rate section R-2.
- Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
- Step 3. Model Year Factor (Applies to Comprehensive and Collision coverages). The Model Year factor does not apply to CHROME<sup>®</sup> vehicles. Refer to Rules 265-267 and Auto rate section R-3.
- Step 4. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.
- Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.
- Step 6. Passive Restraint Discount (Applies to Medical Payments coverage) Refer to Rule 275 and Auto rate section R-9.
- Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.
- Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.
- Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 278 and Auto rate section R-9.
- Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 279 and Auto rate section R-9.
- Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.
- Step 12. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Auto rate section R-9.
- Step 13. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.
- Step 14. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
- Step 15. Multi-CHROME<sup>®</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 418 and Auto rate section R-15.
- Step 16. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.
- Step 17. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.

- Step 18. Vehicle Type Factor for CHROME<sup>®</sup> vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, and Towing and Labor or Windshield Repair coverages). Refer to Rule 418 and Auto rate section R-15.
- Step 19. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.
- Step 20. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 756 and Auto rate section R-10.
296. To determine the premiums for miscellaneous private passenger automobile coverages follow the instructions listed in 297 and 298.
297. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
298. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

### **DRIVING RECORD RATING PLAN (DRRP)**

#### ASSIGNMENT OF POINTS

300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME<sup>®</sup> vehicles, specialty non-CHROME<sup>®</sup> vehicles, motorcycles, motor homes, and camping/travel trailers.
301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.
302. **Renewals Experience Period.** The experience period shall be the 36 months prior to the effective date of the next renewal.
303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.
304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.
305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.

306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National Property And Casualty Company or American National General Insurance Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.
307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National Property And Casualty Company or American National General Insurance Company or an affiliated company.

## CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.
311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

<u>Conviction</u>	<u>DRRP Points</u>
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI. DUI.	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5

<u>Conviction</u>	<u>DRRP Points</u>
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) <b>All Other</b> moving traffic convictions including speeding: First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

## ACCIDENTS

320. For each **at-fault** accident occurring within the experience period, assign the applicable DRRP points if the accident involves any assigned driver with any insured automobile or any other motor vehicle (including any motorcycle), resulting in bodily injury or damage to any property, including his/her own, that resulted in payment of more than \$500. DRRP points should be assigned according to all assigned drivers to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

<u>Description</u>	<u>DRRP Points</u>
* Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1
* Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:
- \* Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or
  - \* Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or
  - \* Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
  - \* Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or
  - \* Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or
  - \* Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Indemnity, or Loss of Income coverages; or
  - \* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.
322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another vehicle insured with this Company.
323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

#### OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

<u>Description</u>	<u>DRRP Points</u>
* <b>Unverifiable Three-Year Driving Record</b> including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* <b>Inexperienced Operator</b> – Any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

**NOTE:** If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

### 331. High Risk Vehicles

For each High Risk Vehicle listed below, assign six (6) DRRP points.

AC Cobra (2004-2006)	KTM
Alfa Romeo 8C (2008)	Lamborghini (1985-Present)
Allard (1985-Present)	Lotus (1985-Present)
Ariel Atom	Maserati (1985-Present)
Ascari	McLaren
Aston Martin (1985-Present)	Mercedes-Benz SLR, SL65
Auburn (1985-1994)	Morgan (1985-Present)
Avanti (1985-1991)	Mosler
Bentley (1985-Present)	Nissan GT-R (2009-Present)
Bertone (1985-2003)	Noble
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Chevrolet Corvette ZR1 (2009-Present)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Cizeta-Moroder (1991-1995)	Panther (1985-1990)
Daimler (1985-Present)	PininFarina (1985-Present)
Dodge Viper	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Excalibur (1985-1989)	Rolls Royce (1985-Present)
Farboud/Farbio	RUF (1985-Present)
Ferrari (1985-Present)	Saleen S7
Ford GT (2003-2006)	Scimitar (1985-1990)
Gray Market Vehicles	Sterling (1985-1991)
ISO (1985-1996)	TVR (1985-Present)
Jaguar XJ220	Wiesmann
Jensen (1985-2001)	Zimmer (1985-1988 / 1998-Present)
Koenigsegg	

### SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

### OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the car with the highest base premium.

### MISCELLANEOUS VEHICLES

UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.
401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

Refer to Auto rate section R-14 to locate the base rate for the desired coverage. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-14.
- Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-14.
- Step 3. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Comprehensive and Collision coverages) Refer to Rule 281 and Auto rate section R-9.

When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the trailer. The minimum total semiannual premium is \$10.

403. Surcharges and discounts (except for Benefits Xpress Employee Services<sup>SM</sup>) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.

## **CHROME<sup>®</sup> PROGRAM**

410. In addition to the specific CHROME<sup>®</sup> underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME<sup>®</sup> Program.
411. Vehicles in this program are insured under the Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:
1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.

The Agreed Value Endorsement also provides coverage for spare parts up to \$1,000, not to increase the limit of coverage.

412. Coverage under this program is only to be extended to 1) insureds who already have a private passenger automobile policy in force with ANPAC or ANG for themselves or members of their household, or who will be applying for such coverage within one policy term of the inception of this policy; or 2) insureds whose other private passenger automobiles are all business-owned and ineligible with our companies.
413. The following vehicles, as defined below, are eligible for coverage under the CHROME<sup>®</sup> Program. Additional CHROME<sup>®</sup> requirements:
- Minimum appraised value of \$2,500.
  - Protected in a fully enclosed and locked garage when not in use.
  - Driven less than or equal to 10,000 miles annually.
  - Not used for daily transportation.
  - Comprehensive Coverage required at all times.
  - Physical damage coverage must be written at 100% of the current appraised value.

### \* **Classic/Antique/Modern Classic Vehicle –**

**Classic/Antique** - An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

**Modern Classic** – A restricted use “show quality” collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with an agreed value of \$15,000 to \$100,000. The vehicles are limited production or rare out-of-production vehicles and are not used for daily transportation. Modern Classics are insured with the Modern Classic Enhancement Endorsement to the Family Automobile Policy. Included in this endorsement:

- Full replacement coverage for new cars. Where the covered vehicle’s damage exceeds 25% of the original purchase price within twelve months of the manufacturer’s title transfer and before the odometer reaches 10,000 miles, we will pay the amount shown in the Declarations.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

\* **Hot/Street Rod Vehicle** – An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

\* **Replica/Assembled (Kit) Vehicle –**

**Replica** - A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

**Assembled (Kit)** - An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways. Dune Buggies are not included in this definition.

\* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

\* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

\* **Exotic Vehicle** – An original automobile of the private passenger type with an agreed value over \$100,000, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to Rule 331 for information on assigning DRRP points to High Risk Vehicles.

414. The following vehicles are **ineligible** for classification and rating as a CHROME<sup>®</sup> vehicle:

- \* Vehicles used for racing or demonstration of speed or power, used on a track, or used in timed events.
- \* Vehicles under construction.
- \* Motorcycles.
- \* Gray Market vehicles.
- \* Farm trucks and tractors.
- \* Vehicles which are not classified as private passenger autos.
- \* Vehicles equipped with nitrous oxide.
- \* Fire trucks.
- \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME<sup>®</sup> vehicle it may not be deleted.

416. For CHROME<sup>®</sup> vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of \$1,200 is available. The minimum Comprehensive and/or Collision deductibles offered in the CHROME<sup>®</sup> Program are as follows:

<u>Vehicle Type</u>	<u>Minimum Deductible</u>
Classic/Antique	\$500
Modern Classic	\$1,000
Hot/Street Rod	\$500
Replica/Assembled (Kit)	\$500
Original	\$500
Modified/Custom	\$500
Exotic	\$2,000

417. Utility trailers used to haul CHROME<sup>®</sup> vehicles should be afforded coverage under the private passenger auto policy (see Section 400.) Custom trailers pulled by a CHROME<sup>®</sup> vehicle carrying personal belongings should also be insured under the private passenger auto policy as a Utility Trailer.

418. Rating for all coverages:

CHROME<sup>®</sup> vehicles are rated according to the private passenger automobile rules and rates except:

- a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the agreed value amount. See the chart in Rule 259;

- b. An additional factor for each coverage will be applied as shown in the premium determination section for each coverage. This factor will be based on type of CHROME<sup>®</sup> vehicle, model year (Modern Classic vehicles only), mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME<sup>®</sup> vehicles.
- c. Multi-Car Classification is not applicable for the Primary Classification of CHROME<sup>®</sup> vehicles – refer to Rule 222. For accounts with more than one CHROME<sup>®</sup> vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME<sup>®</sup> Discount factor will be applied to each CHROME<sup>®</sup> vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME<sup>®</sup> vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.

All other applicable private passenger automobile discounts and surcharges apply to CHROME<sup>®</sup> vehicles.

#### SPECIALTY/NON-CHROME<sup>®</sup> VEHICLES

420. In addition to the Specialty/Non-CHROME<sup>®</sup> underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle. Specialty/non-CHROME<sup>®</sup> vehicles are rated as regular use automobiles.
421. The limit of liability for all losses shall not exceed the lesser of:
  1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.
422. The following vehicles, as defined below, are eligible for coverage as Specialty/Non-CHROME<sup>®</sup>.
  1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, garaging or annual mileage.
  2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.
  3. Additional eligibility requirements:
    - Comprehensive coverage required at all times
    - Physical damage coverage must be written at 100% of the current appraised value.
423. The following vehicles are ineligible for classification as a specialty non-CHROME<sup>®</sup> vehicle:
  - \* Vehicles used for racing or demonstrations of speed or power, used on a track, or used in timed events.
  - \* Motorcycles
  - \* Gray Market vehicles
  - \* Farm trucks and tractors
  - \* Vehicles which are not classified as private passenger autos
  - \* Vehicles equipped with nitrous oxide
  - \* Fire trucks
  - \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.
424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

#### UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.
426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.

427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.
428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:
- \* An automobile used for renting and livery work or for carrying passengers or property for a consideration.
  - \* Vehicles that are operated by employees of the insured.
  - \* A vehicle with a load capacity of over one ton.

429. Rating for All Coverages:

Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	03
All Others	04

430. All private passenger automobile discounts and surcharges apply to utility vehicles.

FARM TRUCKS

435. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.
436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.
437. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.
438. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

439. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	ON
All Others	OP

440. All private passenger automobile discounts and surcharges apply to farm trucks.

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.
451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper units/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

- \* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.
- \* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.
- \* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.
- \* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.
- \* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.
- \* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.

462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.

463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.

464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.

Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.

465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)

466. Refer to the RV rate section R-1 to determine the base rate for the desired coverages for each type of recreational vehicle.

467. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.
- Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.
- Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.
- Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.
- Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.
468. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300-engine displacement category.

<u>Engine Displacement (cc's)</u>	<u>Horsepower (hp)</u>
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

469. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.
470. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

**MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES**  
**TravelStar From ANPAC®**

**MOTOR HOMES and CAMPING/TRAVEL TRAILERS**

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.
501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are \$100 per day for rental and a maximum of \$1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.
502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:
- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
  - Motor Homes used for travel in the course of business;
  - Homemade Motor Homes or Camping/Travel Trailers;
  - Motor Homes or Camping/Travel Trailers used as a permanent residence unless the motor home or travel trailer qualifies for the Full Timer Coverage Endorsement.
  - Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
  - Conversion vans.

**MOTOR HOMES**

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the vehicle chassis.

511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (including driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

#### RATING OF MOTOR HOMES

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.

521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.

522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.

523. All applicable private passenger automobile discounts and surcharges apply to motor homes.

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	<u>0.482</u> +
		Total Factor	<u>2.772</u>

#### CAMPING/TRAVEL TRAILERS

##### CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Camping trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a camping trailer under this program. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

531. Camping Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

##### TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile which is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Travel trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a travel trailer under this program. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

542. Travel Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

#### RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.

551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.

552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**

For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.

555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.

#### MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

560. **Secondary Classification Factor**

Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

#### PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 571 through 575.

571. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.

572. Refer to Auto rate sections R-13 and R-3 for the appropriate cost new and model year.

573. Refer to Territory Definitions to determine the territory number in which the motor home and/or camping/travel trailer will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.
575. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.
- Step 1. Limit(s) factor. Refer to Auto rate section R-2.
  - Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
  - Step 3. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.
  - Step 4. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.
  - Step 5. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.
  - Step 6. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.
  - Step 7. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.
  - Step 8. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.
  - Step 9. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.
  - Step 10. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
  - Step 11. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.
  - Step 12. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
  - Step 13. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.
  - Step 14. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages) Refer to Auto rate section R-13.
  - Step 15. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.
  - Step 16. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages) Refer to Rule 580 and Auto rate section R-10.
576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.
577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

578. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

## MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

### REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides **replacement** coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within 60 months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

NOTE: For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

### REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.
586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Limit</u>
SA-1640	\$5,000
SA-1641	\$10,000
SA-1642	\$15,000
SA-1643	\$20,000
SA-1644	\$25,000

Additional limits are available when the Full Timer Endorsement is carried:

<u>Endorsement</u>	<u>Limit</u>
SA-1645	\$35,000
SA-1646	\$50,000

The following limits are available when the Full Timer Endorsement is carried with Underwriter approval. Contact your Underwriter prior to binding these limits:

<u>Endorsement</u>	<u>Limit</u>
SA-1647	\$75,000
SA-1648	\$100,000

## GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to Section 740 for a description of GAP coverage.
591. Refer to Auto rate section R-10 for the applicable rating factors.

## FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.
596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to \$2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.
597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA\$HBACK.
598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	Liability Limit (Shown in Thousands)
SA-1652	\$25/\$50
SA-1654	\$50/\$100
SA-1655	\$100/\$300
SA-1656	\$250/\$500
SA-1657	\$300/\$500
SA-1658	\$500/\$500

## MOTORCYCLE GENERAL RULES AmeriCycle®

## DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:
- **Harley-Davidson Sportster XL**
  - **Harley-Davidson Cruiser FX, VR**
  - **Harley-Davidson Tour FL**
  - **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
  - **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
  - **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
  - **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
  - **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.

- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR - all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

\*is not factory built

\*has an aftermarket frame

\*has a salvage title

\*has a non-factory engine case

\*was built from a kit

\*has been rebuilt

\*has a state-assigned Vehicle Identification Number

Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

#### 601. **Trikes**

To qualify, a trike must meet the following requirements:

- \* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.
- \* Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

#### 602. **Vintage Motorcycles**

To qualify as Vintage, the following requirements must be met:

- \* The motorcycle is at least 25 years old.
- \* The motorcycle must be kept in a garage or locked storage area.
- \* The motorcycle is not driven on a daily basis to and from work.
- \* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.
- \* Motorcycles in this program are insured under the Agreed Value Endorsement to the Motorcycle Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

#### 603. **Mopeds**

The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:
- \* Motorcycles or motor scooters used in business.
  - \* Motorcycles or motor scooters leased or rented.
  - \* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).
  - \* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.
605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.
606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.
607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

#### MOTORCYCLE DISCOUNTS AND SURCHARGES

##### 610. **Safe Cycle Discount**

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

##### 611. **Motorcycle Rider Group Discount**

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

- \* **AMA** (American Motorcycle Association)
- \* **AVA** (American Voyager Association)
- \* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
- \* **BMWMOA** (BMW Motorcycle Owners of America)
- \* **CMA** (Christian Motorcyclists Association)
- \* **GWRRA** (Gold Wing Road Rider Association)
- \* **GWTA** (Gold Wing Touring Association)
- \* **HOG** (Harley Owners Group)
- \* **HRCA** (Honda Rider's Club of America)
- \* **IBMC** (International Brotherhood of Motorcycle Campers)
- \* **MSF** (Motorcycle Safety Foundation) Instructor
- \* **MTA** (Motorcycle Touring Association)
- \* **STAR** (STAR Touring & Riding Association)
- \* **TRI** (Trike Riders International)

- \* **VMC** (Victory Motorcycle Club)
- \* **VDOG** (Vulcan Drifter Owners Group)
- \* **VROC** (Vulcan Riders and Owners Club)
- \* **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

**612. Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC<sup>®</sup>. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC<sup>®</sup> and at least one other motorcycle will become insured with ANPAC<sup>®</sup> within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

**613. Multi-Line Discount**

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

- \* The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy and/or automobile policy with one of the companies listed above.
- \* The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.
- \* To receive a discount for one of the multi-line combinations with "Life," there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

**614. Preferred Motorcycle Customer Plus (PMC+) Discount**

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

## **Part A:**

### **New Business**

If the principal operator has been continuously insured with his/her prior motorcycle carrier for at least 3 years, all operators in the household have been claim free for the prior 36 months\*, and the principal operator has three or more years' on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the Renewal Business section of this rule.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Cycle rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

## **Part B:**

The principal operator of a motorcycle will receive a discount on the premium for the motorcycle based on the account owner's Risk Score. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the highest PMC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, 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. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

### **615. Motorcycle Defensive Driver Discount**

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.

### **616. Secondary Classification Factor**

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

## **MOTORCYCLE PREMIUM DETERMINATION**

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621 through 626.
621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.
622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classifications the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.

625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

<b>Average Weekly Use</b>	<b>Use Classification</b>
Less than 30 miles	Pleasure
30 miles or more	Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. Limit(s) factor. Refer to Cycle rate section R-2.
- Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.
- Step 3. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 270-272 and Cycle rate section R-3.
- Step 4. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages) Refer to Rule 259 and Cycle rate section R-4.
- Step 5. Preferred Motorcycle Customer Plus (PMC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.
- Step 6. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 615 and Cycle rate section R-9.
- Step 7. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Cycle rate section R-9.
- Step 8. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Cycle rate section R-9.

- Step 9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.
- Step 10. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages) Refer to Cycle rate section R-6.
- Step 11. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Cycle rate section R-11.
- Step 12. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.
- Step 13. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 610 and Cycle rate section R-9.
- Step 14. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 613 and Cycle rate section R-9.
- Step 15. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 611 and Cycle rate section R-9.
- Step 16. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 612 and Cycle rate section R-9.
- Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Section 300 and Cycle section R-8.
- Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 690 and Cycle rate section R-11.

627. To determine the premiums for miscellaneous motorcycle coverages:

- a. Refer to Cycle rate section R-1 for the base rate.
- b. Refer to Cycle rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

#### INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

- 630. The motorcycle policy provides a coverage limit of up to \$3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the \$3,000 limit included in the policy so that the limit of coverage stated in the endorsement is the total amount of coverage available for motorcycle accessories.
- 631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:
  - \* sidecars or trailers, whether or not attached
  - \* custom paint
  - \* custom metal plating
  - \* fairings

632. Refer to chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

<u>Endorsement Number</u>	<u>Total Coverage Amount</u>
SA-1397	\$4,000
SA-1398	\$5,000
SA-1399	\$7,000
SA-1400	\$9,000
SA-1401	\$12,000
SA-1402	\$15,000
SA-1403	\$20,000

**MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 (\$40 per day/\$800 per occurrence)**

640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.

641. Refer to Cycle rate section R-1 for the applicable rate.

**MOTORCYCLE TOWING AND LABOR – SA-1395**

650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.

651. Refer to Cycle rate section R-1 for the applicable rate.

**GAP COVERAGE – MOTORCYCLES – SA-1226**

660. Refer to Section 740 for a description of GAP coverage.

661. Refer to Cycle rate section R-10 for the applicable rating factors.

**ORIGINAL PARTS ENDORSEMENT – SA-1391**

670. In the event of a partial loss, this endorsement provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing owned motorcycles. This endorsement also provides coverage to replace accessories (if the accessories are considered a total loss) without depreciation, when the accessory was purchased within the 5 years prior to the date of loss.

671. This endorsement does not apply to motorcycles written under our Vintage program.

672. Refer to Cycle rate section R-10 for the applicable rate.

**MOTORCYCLES UNDER CONSTRUCTION – SA-1393**

680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.

681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.

682. This endorsement does not apply to motorcycles written under our Vintage program.

**VINTAGE MOTORCYCLES – SA-1394**

690. Vehicles in this program are insured under the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

## MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:
- (1) The lesser of:
    - (a) the actual cash value of the stolen or damaged property; or
    - (b) the amount necessary to repair or replace the property; or
    - (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
    - (d) the amount shown in the Declarations.
  - (2) \$500 for any trailer not owned by you or a relative.
  - (3) \$3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

## MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

## SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**
706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.
707. Refer to Auto rate section R-10 for the applicable rate.

## RENTAL REIMBURSEMENT – SA-595 (\$40 per day/\$800 per occurrence), SA-1008 (\$50 per day/\$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.
711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, limit factors, youthful factor, and CHROME<sup>®</sup> factors for this coverage. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: limit factor, youthful factor, and CHROME<sup>®</sup> factor. Refer to Rule 212 to determine when the youthful factor applies.

## TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.
716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

## PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

- \* the named insured shall have the right to reject any or all such coverages in writing; and

- \* once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.

721. Personal Injury Protection shall be provided to the following vehicles:

- \* Any automobile, motor home, motorcycle, motor scooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and
- \* Pickups, panel trucks, or sedan deliveries, which are not customarily used for business, professional, or occupational purposes.

722. Rating

- \* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.
- \* Income Disability Benefit – Maximum Weekly Income of \$140 for Income Earners and \$70 for Nonincome Earners.

Refer to Auto or Cycle rate section R-1 for the applicable base rates for this coverage. The rate shall not be modified under the provisions of any rating plan or other manual rule.

- \* Accidental Death Benefit – \$5,000 amount.

Refer to Auto or Cycle rate section R-1 for the applicable base rates for this coverage. This rate shall not be modified under the provisions of any rating plan or other manual rule.

**EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370**

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.

731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.

732. Physical Damage Coverage provided is shown on the application.

733. The rate for this coverage is \$1 a day, with a minimum premium of \$15.

Example:

Number of Days Rented: 37  
 $37 \times \$1 = \$37$

Number of Days Rented: 13  
 $13 \times \$1 = \$13$ :  
 \$15 is charged since \$15 is the minimum premium

**GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226**

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed \$10,000.

741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are also **ineligible** for GAP Coverage.

742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.

743. Rating: To determine the premium for GAP coverage, multiply the sum of the final Comprehensive and Collision coverage premiums by the factors shown in Auto rate section R-10 or Cycle rate section R-10.

#### CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:
- ACV; or
  - cost of repairs or replacement; or
  - the amount of insurance as shown on the declaration.
746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.
747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

#### NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.
- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.
  - This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.
  - The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, and the *DriveSmart*<sup>SM</sup> for Teens Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount and the Multi-Line Discount.

#### ADDITIONAL INTEREST ENDORSEMENTS

#### NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - The non-owned vehicle may be furnished for the insured's occasional or regular use.
  - Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
  - These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.
  - The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).
  - This coverage is available on all automobiles, motorcycles, and recreational vehicles.

## NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
- This non-owned vehicle may be furnished for the insured's occasional use or regular use.
- Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation on an automobile, pickup, or customized van, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate as a private passenger automobile following premium determination Rule 295.
- This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the automobile is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned automobile.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).
- This endorsement is not available on utility trailers, travel trailers, camping trailers, motorcycles, or recreational vehicles.

## JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

## INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.

- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
- The interested party must be added as Additional Interest – Interested Party (code C).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile following premium determination rule.
- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
- The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
- This endorsement is not available on motorcycles or recreational vehicles.

American National Property And Casualty Company  
Auto Model Year Factors

Model Year	COMP	COLL
0-1990	0.62	0.39
1991	0.62	0.39
1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.64	0.42
1997	0.66	0.45
1998	0.68	0.48
1999	0.70	0.51
2000	0.72	0.54
2001	0.74	0.57
2002	0.76	0.60
2003	0.78	0.64
2004	0.81	0.68
2005	0.84	0.73
2006	0.87	0.78
2007	0.90	0.83
2008	0.93	0.88
2009	0.96	0.94
2010	1.00	1.00
2011	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company  
Auto Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68
X	5%	0.65

The 5% of agreed value deductible has a \$1,200 minimum deductible and is available to CHROME vehicles only.

American National Property And Casualty Company  
Auto Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.25
F	250	1.20
G	500	1.00
K	1,000	0.73
N	2,000	0.62
X	5%	0.57

The 5% of agreed value deductible has a \$1,200 minimum deductible and is available to CHROME vehicles only.

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	AV	1.37	3.00
	AW	1.42	3.00
	AX	1.37	2.34
	AY	1.30	2.70
	AZ	1.35	2.70
	A6	1.30	2.11
	A7	1.30	2.85
	A8	1.35	2.85
	A9	1.23	2.57
	A0	1.28	2.57
	BV	1.31	2.61
	BW	1.37	2.61
	BX	1.31	2.04
	BY	1.25	2.35
	BZ	1.30	2.35
	B6	1.25	1.83
	B7	1.25	2.48
	B8	1.30	2.48
	B9	1.18	2.23
	B0	1.23	2.23
	CV	1.26	2.28
	CW	1.31	2.28
	CX	1.26	1.77
	CY	1.20	2.05
	CZ	1.24	2.05
	C6	1.20	1.60
	C7	1.20	2.16
	C8	1.24	2.16
	C9	1.14	1.95
	C0	1.18	1.95
	DV	1.21	2.16
	DW	1.26	2.16
	DX	1.21	1.69
	DY	1.15	1.95
	DZ	1.19	1.95
	D6	1.15	1.52
	D7	1.15	2.05
	D8	1.19	2.05
	D9	1.09	1.85

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	D0	1.13	1.85
	EV	1.16	1.73
	EW	1.20	1.73
	EX	1.16	1.35
	E7	1.10	1.64
	E8	1.14	1.64
	FV	1.10	1.56
	FW	1.15	1.56
	FX	1.10	1.22
	F7	1.05	1.48
	F8	1.09	1.48
	GV	1.63	3.56
	GW	1.69	3.56
	GX	1.63	2.78
	GY	1.55	3.21
	GZ	1.61	3.21
	G6	1.55	2.50
	G7	1.55	3.21
	G8	1.61	3.21
	G9	1.47	2.89
	G0	1.53	2.89
	HV	1.58	3.10
	HW	1.64	3.10
	HX	1.58	2.42
	HY	1.50	2.79
	HZ	1.56	2.79
	H6	1.50	2.18
	H7	1.50	2.79
	H8	1.56	2.79
	H9	1.42	2.51
	H0	1.48	2.51
	IV	1.52	2.70
	IW	1.58	2.70
	IX	1.52	2.11
	IY	1.45	2.43
	IZ	1.50	2.43
	I6	1.45	1.90
	I7	1.45	2.43
	I8	1.50	2.43

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	I9	1.37	2.19
	I0	1.43	2.19
	JV	1.47	2.58
	JW	1.53	2.58
	JX	1.47	2.01
	JY	1.40	2.32
	JZ	1.45	2.32
	J6	1.40	1.81
	J7	1.40	2.32
	J8	1.45	2.32
	J9	1.33	2.09
	J0	1.38	2.09
	KV	1.42	2.06
	KW	1.47	2.06
	KX	1.42	1.61
	K7	1.35	1.86
	K8	1.40	1.86
	LV	1.37	1.88
	LW	1.42	1.88
	LX	1.37	1.46
	L7	1.30	1.69
	L8	1.35	1.69
	MV	1.68	3.61
	MW	1.75	3.61
	MX	1.68	2.82
	MY	1.60	3.25
	MZ	1.66	3.25
	M6	1.60	2.54
	M7	1.60	3.07
	M8	1.66	3.07
	M9	1.52	2.76
	M0	1.58	2.76
	NV	1.63	3.14
	NW	1.69	3.14
	NX	1.63	2.45
	NY	1.55	2.82
	NZ	1.61	2.82
	N6	1.55	2.20
	N7	1.55	2.67

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	N8	1.61	2.67
	N9	1.47	2.40
	N0	1.53	2.40
	OV	1.58	2.73
	OW	1.64	2.73
	OX	1.58	2.13
	OY	1.50	2.45
	OZ	1.56	2.45
	O6	1.50	1.91
	O7	1.50	2.32
	O8	1.56	2.32
	O9	1.42	2.08
	O0	1.48	2.08
	PV	1.52	2.60
	PW	1.58	2.60
	PX	1.52	2.03
	PY	1.45	2.34
	PZ	1.50	2.34
	P6	1.45	1.83
	P7	1.45	2.21
	P8	1.50	2.21
	P9	1.37	1.99
	P0	1.43	1.99
	QV	1.47	2.08
	QW	1.53	2.08
	QX	1.47	1.62
	Q7	1.40	1.76
	Q8	1.45	1.76
	RV	1.42	1.89
	RW	1.47	1.89
	RX	1.42	1.47
	R7	1.35	1.60
	R8	1.40	1.60
	SV	2.42	4.43
	SW	2.51	4.43
	SX	2.42	3.45
	SY	2.29	3.98
	SZ	2.39	3.98
	S6	2.29	3.11

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	S7	2.29	3.54
	S8	2.39	3.54
	S9	2.18	3.19
	S0	2.27	3.19
	TV	2.31	3.85
	TW	2.40	3.85
	TX	2.31	3.00
	TY	2.19	3.47
	TZ	2.28	3.47
	T6	2.19	2.70
	T7	2.19	3.08
	T8	2.28	3.08
	T9	2.08	2.77
	T0	2.17	2.77
	UV	2.21	3.35
	UW	2.29	3.35
	UX	2.21	2.61
	UY	2.09	3.02
	UZ	2.18	3.02
	U6	2.09	2.35
	U7	2.09	2.68
	U8	2.18	2.68
	U9	1.99	2.41
	U0	2.07	2.41
	VV	2.10	3.19
	VW	2.18	3.19
	VX	2.10	2.49
	VY	2.00	2.87
	VZ	2.07	2.87
	V6	2.00	2.24
	V7	2.00	2.55
	V8	2.07	2.55
	V9	1.90	2.30
	V0	1.97	2.30
	WV	2.00	2.55
	WW	2.07	2.55
	WX	2.00	1.99
	W7	1.90	2.04
	W8	1.97	2.04

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	XV	1.89	2.31
	XW	1.97	2.31
	XX	1.89	1.80
	X7	1.80	1.85
	X8	1.87	1.85
	YV	1.26	1.50
	YW	1.31	1.50
	YX	1.26	1.17
	ZV	1.84	2.90
	ZW	1.91	2.90
	ZX	1.84	2.26
	ZY	1.75	2.61
	ZZ	1.82	2.61
	Z6	1.75	2.04
	0V	1.73	2.53
	0W	1.80	2.53
	0X	1.73	1.97
	0Y	1.65	2.27
	0Z	1.71	2.27
	06	1.65	1.77
	1V	1.63	2.20
	1W	1.69	2.20
	1X	1.63	1.72
	1Y	1.55	1.98
	1Z	1.61	1.98
	16	1.55	1.54
	2V	1.52	2.10
	2W	1.58	2.10
	2X	1.52	1.64
	2Y	1.45	1.89
	2Z	1.50	1.89
	26	1.45	1.47
	3V	1.42	1.68
	3W	1.47	1.68
	3X	1.42	1.31
	4V	1.31	1.53
	4W	1.37	1.53
	4X	1.31	1.19
	5V	0.95	1.13

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	5W	1.05	1.25
	5X	0.97	1.20
	5Y	1.08	1.34
	5Z	1.17	1.39
	56	1.12	1.42
	57	1.25	1.58
	58	0.95	0.95
	59	1.05	1.05
	6V	0.76	0.93
	6W	0.84	1.04
	6X	0.78	1.00
	6Y	0.87	1.11
	6Z	0.93	1.15
	66	0.90	1.18
	67	1.00	1.31
	68	0.76	0.78
	69	0.84	0.87
	7V	0.76	0.99
	7W	0.84	1.10
	7X	0.91	1.18
	7Y	1.01	1.31
	7Z	1.09	1.33
	76	1.06	1.29
	77	1.18	1.43
	78	0.76	0.70
	79	0.84	0.78
	8V	0.76	1.13
	8W	0.84	1.25
	8X	0.91	1.34
	8Y	1.01	1.49
	8Z	1.09	1.51
	86	1.06	1.46
	87	1.18	1.63
	88	0.76	0.80
	89	0.84	0.89
	9V	0.76	1.29
	9W	0.84	1.44
	9X	0.91	1.54
	9Y	1.01	1.71

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	9Z	1.09	1.74
	96	1.06	1.68
	97	1.18	1.87
	98	0.76	0.92
	99	0.84	1.02
	ON	0.90	0.90
	OP	0.55	0.55
	03	2.15	2.15
	04	1.25	1.25
	Multi	AV	1.30
AW		1.35	2.40
AX		1.30	1.87
AY		1.24	2.16
AZ		1.28	2.16
A6		1.24	1.68
A7		1.24	2.28
A8		1.28	2.28
A9		1.17	2.05
A0		1.22	2.05
BV		1.25	2.09
BW		1.30	2.09
BX		1.25	1.63
BY		1.19	1.88
BZ		1.24	1.88
B6		1.19	1.47
B7		1.19	1.99
B8		1.24	1.99
B9		1.13	1.79
B0		1.17	1.79
CV		1.20	1.82
CW		1.25	1.82
CX		1.20	1.42
CY		1.14	1.64
CZ		1.19	1.64
C6		1.14	1.28
C7		1.14	1.73
C8		1.19	1.73
C9		1.08	1.56
C0		1.13	1.56

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	DV	1.15	1.73
	DW	1.20	1.73
	DX	1.15	1.35
	DY	1.09	1.56
	DZ	1.14	1.56
	D6	1.09	1.21
	D7	1.09	1.64
	D8	1.14	1.64
	D9	1.04	1.48
	D0	1.08	1.48
	EV	1.10	1.38
	EW	1.14	1.38
	EX	1.10	1.08
	E7	1.05	1.31
	E8	1.09	1.31
	FV	1.05	1.25
	FW	1.09	1.25
	FX	1.05	0.98
	F7	1.00	1.19
	F8	1.04	1.19
	GV	1.55	2.85
	GW	1.61	2.85
	GX	1.55	2.22
	GY	1.47	2.57
	GZ	1.53	2.57
	G6	1.47	2.00
	G7	1.47	2.57
	G8	1.53	2.57
	G9	1.40	2.31
	G0	1.45	2.31
	HV	1.50	2.48
	HW	1.56	2.48
	HX	1.50	1.93
	HY	1.43	2.23
	HZ	1.48	2.23
	H6	1.43	1.74
	H7	1.43	2.23
	H8	1.48	2.23
	H9	1.35	2.01

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	H0	1.41	2.01
	IV	1.45	2.16
	IW	1.51	2.16
	IX	1.45	1.68
	IY	1.38	1.94
	IZ	1.43	1.94
	I6	1.38	1.52
	I7	1.38	1.94
	I8	1.43	1.94
	I9	1.31	1.75
	I0	1.36	1.75
	JV	1.40	2.06
	JW	1.46	2.06
	JX	1.40	1.61
	JY	1.33	1.85
	JZ	1.38	1.85
	J6	1.33	1.45
	J7	1.33	1.85
	J8	1.38	1.85
	J9	1.26	1.67
	J0	1.31	1.67
	KV	1.35	1.65
	KW	1.40	1.65
	KX	1.35	1.29
	K7	1.28	1.49
	K8	1.33	1.49
	LV	1.30	1.50
	LW	1.35	1.50
	LX	1.30	1.17
	L7	1.24	1.35
	L8	1.28	1.35
	MV	1.60	2.89
	MW	1.66	2.89
	MX	1.60	2.25
	MY	1.52	2.60
	MZ	1.58	2.60
	M6	1.52	2.03
	M7	1.52	2.46
	M8	1.58	2.46

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	M9	1.44	2.21
	M0	1.50	2.21
	NV	1.55	2.51
	NW	1.61	2.51
	NX	1.55	1.96
	NY	1.47	2.26
	NZ	1.53	2.26
	N6	1.47	1.76
	N7	1.47	2.13
	N8	1.53	2.13
	N9	1.40	1.92
	N0	1.45	1.92
	OV	1.50	2.18
	OW	1.56	2.18
	OX	1.50	1.70
	OY	1.43	1.96
	OZ	1.48	1.96
	O6	1.43	1.53
	O7	1.43	1.85
	O8	1.48	1.85
	O9	1.35	1.67
	O0	1.41	1.67
	PV	1.45	2.08
	PW	1.51	2.08
	PX	1.45	1.62
	PY	1.38	1.87
	PZ	1.43	1.87
	P6	1.38	1.46
	P7	1.38	1.77
	P8	1.43	1.77
	P9	1.31	1.59
	P0	1.36	1.59
	QV	1.40	1.66
	QW	1.46	1.66
	QX	1.40	1.29
	Q7	1.33	1.41
	Q8	1.38	1.41
	RV	1.35	1.51
	RW	1.40	1.51

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	RX	1.35	1.18
	R7	1.28	1.28
	R8	1.33	1.28
	SV	2.30	3.54
	SW	2.39	3.54
	SX	2.30	2.76
	SY	2.19	3.19
	SZ	2.27	3.19
	S6	2.19	2.49
	S7	2.19	2.83
	S8	2.27	2.83
	S9	2.08	2.55
	S0	2.16	2.55
	TV	2.20	3.08
	TW	2.29	3.08
	TX	2.20	2.40
	TY	2.09	2.77
	TZ	2.17	2.77
	T6	2.09	2.16
	T7	2.09	2.46
	T8	2.17	2.46
	T9	1.99	2.22
	T0	2.06	2.22
	UV	2.10	2.68
	UW	2.18	2.68
	UX	2.10	2.09
	UY	2.00	2.41
	UZ	2.07	2.41
	U6	2.00	1.88
	U7	2.00	2.14
	U8	2.07	2.14
	U9	1.90	1.93
	U0	1.97	1.93
	VV	2.00	2.55
	VW	2.08	2.55
	VX	2.00	1.99
	VY	1.90	2.30
	VZ	1.98	2.30
	V6	1.90	1.79

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	V7	1.90	2.04
	V8	1.98	2.04
	V9	1.81	1.84
	V0	1.88	1.84
	WV	1.90	2.04
	WW	1.98	2.04
	WX	1.90	1.59
	W7	1.81	1.63
	W8	1.88	1.63
	XV	1.80	1.85
	XW	1.87	1.85
	XX	1.80	1.44
	X7	1.71	1.48
	X8	1.78	1.48
	YV	1.20	1.20
	YW	1.25	1.20
	YX	1.20	0.94
	ZV	1.75	2.32
	ZW	1.82	2.32
	ZX	1.75	1.81
	ZY	1.66	2.09
	ZZ	1.73	2.09
	Z6	1.66	1.63
	0V	1.65	2.02
	0W	1.72	2.02
	0X	1.65	1.58
	0Y	1.57	1.82
	0Z	1.63	1.82
	06	1.57	1.42
	1V	1.55	1.76
	1W	1.61	1.76
	1X	1.55	1.37
	1Y	1.47	1.58
	1Z	1.53	1.58
	16	1.47	1.24
	2V	1.45	1.68
	2W	1.51	1.68
	2X	1.45	1.31
	2Y	1.38	1.51

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	2Z	1.43	1.51
	26	1.38	1.18
	3V	1.35	1.34
	3W	1.40	1.34
	3X	1.35	1.05
	4V	1.25	1.22
	4W	1.30	1.22
	4X	1.25	0.95
	5V	0.90	0.90
	5W	1.00	1.00
	5X	0.93	0.96
	5Y	1.03	1.07
	5Z	1.11	1.11
	56	1.07	1.13
	57	1.19	1.26
	58	0.90	0.76
	59	1.00	0.84
	6V	0.72	0.75
	6W	0.80	0.83
	6X	0.74	0.80
	6Y	0.82	0.89
	6Z	0.89	0.92
	66	0.86	0.94
	67	0.95	1.05
	68	0.72	0.63
	69	0.80	0.70
	7V	0.72	0.79
	7W	0.80	0.88
	7X	0.86	0.94
	7Y	0.96	1.05
	7Z	1.04	1.06
	76	1.01	1.03
	77	1.12	1.14
	78	0.72	0.56
	79	0.80	0.62
	8V	0.72	0.90
	8W	0.80	1.00
	8X	0.86	1.07
	8Y	0.96	1.19

American National Property And Casualty Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	8Z	1.04	1.21
	86	1.01	1.17
	87	1.12	1.30
	88	0.72	0.64
	89	0.80	0.71
	9V	0.72	1.04
	9W	0.80	1.15
	9X	0.86	1.23
	9Y	0.96	1.37
	9Z	1.04	1.39
	96	1.01	1.35
	97	1.12	1.50
	98	0.72	0.73
	99	0.80	0.82
	ON	0.70	0.70
	OP	0.45	0.45
	03	1.70	1.70
	04	1.00	1.00

American National Property And Casualty Company  
Auto CHROME Modern Classic Factors

Vehicle Body Type	AgeGroup	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	OTHER
MODERN CLASSIC	0-9	0-2499	0.63	0.63	0.63	0.93	0.68	0.60	0.60	0.54	0.50
		2500-10000	0.72	0.72	0.72	0.93	0.73	0.60	0.60	0.54	0.50
	10-24	0-2499	0.26	0.26	0.26	0.86	0.53	0.29	0.29	0.41	0.50
		2500-10000	0.32	0.32	0.32	0.86	0.57	0.29	0.29	0.41	0.50

American National Property And Casualty Company  
Auto Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	315	174	56	70	297	22	48	12	7	9	2	3
2	253	166	55	66	276	21	48	10	7	9	2	3
4	451	217	84	126	504	20	49	9	7	9	2	3
5	313	164	66	143	294	18	49	9	7	9	2	3
6	306	153	57	66	269	17	42	8	7	9	2	3
7	287	148	76	128	318	18	50	9	7	9	2	3
8	410	226	91	106	339	18	49	11	7	9	2	3
9	322	152	74	165	283	17	42	8	7	9	2	3
10	195	141	46	82	206	16	42	10	7	9	2	3
11	283	167	70	72	330	15	52	8	7	9	2	3
12	380	208	75	155	445	18	49	9	7	9	2	3
13	214	96	59	93	283	19	42	8	7	9	2	3
14	463	187	95	155	415	18	52	9	7	9	2	3
15	235	149	50	63	279	15	43	8	7	9	2	3
16	205	104	47	95	235	15	41	8	7	9	2	3
17	365	161	80	97	269	20	50	12	7	9	2	3
99	215	126	51	93	272	16	44	8	7	9	2	3

American National Property And Casualty Company  
Preferred Auto Customer Plus (PAC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
21-24 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
25 and Over All Married Females	0-1/2	0.00
	1/2-2	0.07
	3-5	0.10
	6 Or More	0.18

American National Property And Casualty Company  
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1990	0.62	0.39
1991	0.62	0.39
1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.64	0.42
1997	0.66	0.45
1998	0.68	0.48
1999	0.70	0.51
2000	0.72	0.54
2001	0.74	0.57
2002	0.76	0.60
2003	0.78	0.64
2004	0.81	0.68
2005	0.84	0.73
2006	0.87	0.78
2007	0.90	0.83
2008	0.93	0.88
2009	0.96	0.94
2010	1.00	1.00
2011	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company  
Motorcycle Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68

American National Property And Casualty Company  
Motorcycle Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.25
F	250	1.20
G	500	1.00
K	1,000	0.73
N	2,000	0.62

American National Property And Casualty Company  
Preferred Motorcycle Customer Plus (PMC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
21-24 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
25 and Over All Married Females	0-1/2	0.00
	1/2-2	0.07
	3-5	0.10
	6 Or More	0.18

American National Property And Casualty Company  
Motorcycle Engine Factors

Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL
0-100	A	0.71	0.56	2.83	1.04	0.60
101-200	B	0.80	0.64	2.86	1.12	0.83
201-300	C	0.85	0.72	2.89	1.28	1.05
301-450	D	0.90	0.76	2.92	1.44	1.28
451-600	E	1.00	0.80	2.98	1.60	1.50
601-750	F	1.10	0.88	3.04	1.68	1.58
751-900	G	1.15	0.92	3.07	1.73	1.65
901-1000	H	1.20	0.96	3.10	1.76	1.78
1001-10000	I	1.53	0.99	3.22	1.73	1.76
Coverage	Rating Group	BI	PD	MED	COMP	COLL
	Vintage	0.35	0.35	0.35	0.72	0.41

American National Property And Casualty Company  
Motorcycle Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	315	174	56	70	297	22	48	12	7	18	8	12
2	253	166	55	66	276	21	48	10	7	18	8	12
4	451	217	84	126	504	20	49	9	7	18	8	12
5	313	164	66	143	294	18	49	9	7	18	8	12
6	306	153	57	66	269	17	42	8	7	18	8	12
7	287	148	76	128	318	18	50	9	7	18	8	12
8	410	226	91	106	339	18	49	11	7	18	8	12
9	322	152	74	165	283	17	42	8	7	18	8	12
10	195	141	46	82	206	16	42	10	7	18	8	12
11	283	167	70	72	330	15	52	8	7	18	8	12
12	380	208	75	155	445	18	49	9	7	18	8	12
13	214	96	59	93	283	19	42	8	7	18	8	12
14	463	187	95	155	415	18	52	9	7	18	8	12
15	235	149	50	63	279	15	43	8	7	18	8	12
16	205	104	47	95	235	15	41	8	7	18	8	12
17	365	161	80	97	269	20	50	12	7	18	8	12
99	215	126	51	93	272	16	44	8	7	18	8	12

American National Property And Casualty Company  
Motorcycle Class Factors

Coverage ClassCode	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
MM	0.43	0.27	1.41	0.81	0.78	3.70	3.70	1.05
MP	0.45	0.27	1.37	0.81	0.80	3.70	3.70	1.05
NM	0.46	0.28	1.52	0.94	0.80	4.00	4.00	1.17
NP	0.48	0.28	1.47	0.94	0.82	4.00	4.00	1.17
PM	0.55	0.32	1.67	1.21	1.08	4.36	4.36	1.29
PP	0.58	0.32	1.62	1.21	1.11	4.36	4.36	1.29
UM	0.55	0.33	1.66	1.17	1.04	4.25	4.25	1.29
UP	0.58	0.33	1.60	1.17	1.06	4.25	4.25	1.29
QM	0.79	0.53	2.53	1.60	1.68	4.89	4.89	1.46
QP	0.83	0.53	2.45	1.60	1.72	4.89	4.89	1.46
TM	0.83	0.54	2.64	1.56	1.66	4.79	4.79	1.46
TP	0.87	0.54	2.55	1.56	1.71	4.79	4.79	1.46
RM	1.36	0.93	4.13	2.72	3.05	5.25	5.25	1.58
RP	1.41	0.93	4.00	2.72	3.13	5.25	5.25	1.58
SM	1.68	1.20	5.22	3.57	4.22	5.25	5.25	1.58
SP	1.75	1.20	5.05	3.57	4.32	5.25	5.25	1.58
MN	0.48	0.29	1.52	0.88	0.83	4.18	4.18	1.10
MQ	0.50	0.29	1.48	0.88	0.85	4.18	4.18	1.10
NN	0.51	0.30	1.64	1.02	0.85	4.52	4.52	1.23
NQ	0.54	0.30	1.59	1.02	0.87	4.52	4.52	1.23
PN	0.61	0.34	1.80	1.31	1.15	4.92	4.92	1.35
PQ	0.65	0.34	1.75	1.31	1.17	4.92	4.92	1.35
UN	0.61	0.36	1.79	1.27	1.10	4.81	4.81	1.35
UQ	0.65	0.36	1.73	1.27	1.13	4.81	4.81	1.35
QN	0.88	0.57	2.73	1.74	1.79	5.53	5.53	1.54
QQ	0.93	0.57	2.65	1.74	1.83	5.53	5.53	1.54
TN	0.92	0.58	2.84	1.69	1.77	5.41	5.41	1.54
TQ	0.98	0.58	2.76	1.69	1.81	5.41	5.41	1.54
RN	1.50	0.99	4.46	2.95	3.24	5.94	5.94	1.66
RQ	1.59	0.99	4.32	2.95	3.32	5.94	5.94	1.66
SN	1.86	1.28	5.63	3.88	4.48	5.94	5.94	1.66
SQ	1.97	1.28	5.46	3.88	4.59	5.94	5.94	1.66

American National Property And Casualty Company  
Motorcycle Model Group

Coverage	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
RatingGroup									
Harley-Davidson XL	01	0.76	0.86	0.95	0.90	0.75	0.78	0.78	0.85
Harley-Davidson Cruiser FX VR	02	1.12	1.00	1.14	1.24	0.91	1.03	1.03	1.04
Harley-Davidson Tour FL	03	1.35	1.24	1.05	1.02	1.02	1.31	1.31	1.22
Cruiser	04	0.60	0.75	0.82	0.53	0.79	0.69	0.69	0.73
Tour	05	1.03	1.15	1.07	0.61	0.98	1.04	1.04	1.01
Sport Tour	06	1.04	0.93	1.07	0.73	1.04	0.90	0.90	0.96
Standard	07	0.68	0.72	0.82	0.90	0.67	0.52	0.52	0.54
Sport	08	0.98	1.00	1.08	1.16	1.49	0.94	0.94	1.00
Super Sport	09	1.54	1.54	1.47	2.63	2.75	1.31	1.31	1.36
High Performance	10	1.14	0.91	1.23	1.01	1.17	1.09	1.09	1.22
Dual	11	0.54	0.61	0.82	1.17	0.79	0.44	0.44	0.51
Scooter/Moped	12	0.63	0.64	0.72	1.70	0.69	0.48	0.48	0.59
Trikes	13	0.98	0.91	0.81	0.55	0.83	0.80	0.80	0.86
Limited Production	14	1.09	1.12	1.30	1.24	1.18	0.94	0.94	1.00
Homemade/Kit/Custom	15	1.22	1.29	1.30	5.94	1.18	0.94	0.94	1.00

**American National Property and Casualty Company  
Private Passenger Automobile Insurance  
Actuarial Memorandum  
Arkansas**

The following memorandum describes the revisions made with this filing and explains the data and methodologies used in the attached American National Property and Casualty Company (ANPAC) exhibits.

We are proposing an overall rate increase of 8.3%.

The largest premium increase by policy is 43.8%. This is a single motorcycle annual policy with premium increasing \$180. Due to Lonoke County moving from Territory 6 to Territory 7, physical damage base rates for policies in Lonoke County have increase by about 50%. This policy carries only Bodily Injury, Property Damage, Comprehensive and Collision. BI and PD are not enough, by themselves, to temper the physical damage increase.

**Exhibit I – Credibility Weighted Rate Level Indications**

In this exhibit, ANPAC’s trended loss ratio has been credibility weighted with the permissible loss ratio trended from the lesser of the last effective date to the proposed effective date or one year, using the selected annualized trend factor for each coverage. The credibility weighted trended loss and ALE ratios for All Liability, All Physical Damage, and All Coverages Combined were calculated by weighting the individual coverages’ ratios by their premiums at present rates. The formula used for credibility is

$$Z = \sqrt{\frac{N}{1,082}}$$

where N is the number of incurred claims and the standard for full credibility is 1,082 claims. This formula is based on an accepted procedure documented by L.H. Longley-Cook in an article entitled “An Introduction to Credibility Theory” published in Volume XLIX of the Proceedings of the Casualty Actuarial Society.

**Exhibit II – Rate Level Indications**

This exhibit demonstrates our need for an overall rate level increase based upon accident year loss experience. Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The 12/31/08 incurred losses were evaluated as of 03/31/09, and include allocated loss adjustment expense. The losses were developed using companywide loss development factors. A similar approach is used for allocated loss expense using companywide ALE development factors. Comprehensive losses have been adjusted for catastrophes. They were then trended from the midpoint of the experience period to the median loss date of the time the rates are expected to be in effect.

**Exhibit III – Loss and Allocated Loss Expense Development Factors**

This exhibit shows the data triangles used in the development of ANPAC companywide loss development factors, as well as companywide allocated loss expense development factors.

## **Exhibit IV – Allocated Loss Expense Factors**

This exhibit displays the calculation of ANPAC companywide allocated loss expense to losses incurred factors that are applied to territorial incurred loss data by coverage.

## **Exhibit V – Annual Trend Factors**

Page 1 of this exhibit summarizes our loss trends by coverage based on NAII Fast Track and ANPAC Arkansas data. Pages 2 and 3 of this exhibit show the regression results from which we selected our trend factors. ANPAC uses annualized trend factors calculated from quarterly experience data. The data is smoothed using exponential least square method and trended to the median loss date of the revised rates. Our trends are calculated using two databases that are credibility weighted using the inverses of the variances of the residuals of the databases involved. This technique is based upon a paper entitled “Credibility – Weighted Trend Factors,” by Oakley Van Slyke in the 1981 Proceedings of the Casualty Actuarial Society. The databases are as follows:

- 1) Industry Data for the state of Arkansas
- 2) ANPAC Arkansas Data

The data trended in these databases are quarterly year-ending frequency, severity, and pure premium data for one-, two-, three-, and four-year periods. A trend of 1.00% was chosen for Bodily Injury. A trend of 1.00% was chosen for Property Damage. The Bodily Injury trend was used for Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury. The Property Damage trend was used for Uninsured Motorist Property Damage. Selected trends for Comprehensive and Collision were 2.25% and 2.00%, respectively. Due to inconsistency in the Comprehensive data, we have based our Comprehensive trends on Property Damage and Collision severity trends. A trend of 4.08% was chosen for Medical Payments as an inflationary factor. This trend was chosen using the Consumer Price Index of Medical Expenditures.

## **Exhibit VI – Investment Income**

This exhibit develops a factor for underwriting profit and contingencies. This factor is based upon the estimated effect of the risk-free rate of return on unearned premium reserves and loss reserves. We used a 5-year treasury yield for liability coverages and a 2-year treasury yield for physical damage coverages. We chose to use a risk-free rate of return to prevent subjecting our policyholders to investment risk, and plan to continue using a risk-free rate of return to avoid the volatility of market returns.

This calculation allows for an after-tax operating profit of 7.1% for Liability coverages excluding Property Damage, 5.6% for Property Damage, 4.7% for Comprehensive coverage and 3.7% for Collision coverage. The tax rate was calculated as described on Page 5 of this exhibit.

## **Exhibit VII – Development of Underwriting Expenses**

This exhibit develops our actual underwriting expenses by account for the past three years. This data, combined with the underwriting profit ratio developed in Exhibit VI, permits us to arrive at an expected loss and allocated loss adjustment expense ratio.

## **Exhibit VIII – Percent Change and Revenue Effect by Coverage**

This exhibit details the percent changes by coverage and reflects the resulting revenue effects.

## **Exhibit IX – Development of Base Rates by Coverage**

<u>Column</u>	<u>Description</u>
(5)	Indicated Relativity Change is the 3-year loss ratio at current rate level for the territory divided by the statewide trended loss ratio for the given coverage.
(6)	ANPAC Indicated Relativity Adjusted to 1.00 is calculated by multiplying 1 + Column (5) by the present territory relativity. The factor is then normalized.
(7)	Highway Loss Data Institute (HLDI) Relativity Adjusted to 1.00 is calculated by taking the HLDI pure premiums by territory and dividing by the statewide average pure premium for each coverage. HLDI data is not available for Uninsured and Underinsured Motorist coverages. The factor is then normalized.
(8)	Credibility Weighted Indicated Relativity Adjusted to Avg. 1.00 is calculated by the following formula:  $\frac{(\text{ANPAC credibility factor} \times \text{ANPAC Indicated Relativity (6)}) + (\text{ANPAC present relativity (4)} \times (1 - \text{ANPAC credibility factor}))}{\text{ANPAC present relativity (4)}}$ The factor is then normalized.
(9)	Selected Relativity Adjusted to 1.00 is the selected relativity for each territory. The relativities were judgmentally selected, based on indications and competitive situation. The factor is then normalized.
(10)	Selected Base Rate is the selected base rate for each territory proposed in this filing.

## **Exhibit X – Physical Damage Relativity Revisions**

This exhibit displays the current and proposed Collision deductible relativities.

## **Exhibit XI – Model Year Relativity Revisions**

This exhibit presents the current and proposed model year relativities for Comprehensive and Collision coverages and reflects the rebasing of the model year as required by our model year rule.

## **Exhibit XII – Class Factor Relativity Revisions**

Pages 1 and 2 of this exhibit show the companywide and Arkansas loss ratios, as well as current and proposed factors for our base classes. Proposed factors were selected after reviewing our loss experience by class. Pages 3 through 8 display the current and proposed ANPAC class factors. Page 9 shows the companywide class code experience by age and usage along with our current and proposed usage factors.

## **Exhibit XIII – AmeriCycle<sup>®</sup> Factor Revision**

We have adjusted the class, model group, and engine factors that are used for our motorcycle program. This exhibit shows the present and proposed factors, the percentage change, and the Arkansas and countrywide loss experience. The factors have been selected primarily based on countrywide experience due to the lack of credible state specific data.

## Exhibit XIV – PAC+ Discount Revision

The PAC+ Part A discount for principal operators under the age of 25 has been revised in order to prevent the situation where the rates for a principal operator would be below those of an occasional operator.

Page 1 of this exhibit displays the current and proposed discounts in Part A of our PAC+ discount. Page 2 shows the percent change by coverage of these revisions for Arkansas.

### Territory Changes

Lonoke County has been moved from Territory 6 to Territory 7.

### Other Revisions

We are introducing a new CHROME<sup>®</sup> vehicle type called Modern Classic. A Modern Classic is a restricted use, show quality, collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with a market value over \$15,000 and under \$100,000. These vehicles are limited production or rare out of production vehicles and are not used for daily transportation. There is no associated revenue effect.

We are also introducing an AFFINITY discount. Qualifying policies will receive a discount to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Comprehensive and Collision coverages. The discount amount varies by organization. We will monitor the loss experience and adjust discount amounts as needed. There is no offset for this change.

### Rate Level History

<u>Effective Date</u>	<u>Overall Percent Change</u>
09/01/05	-3.1%
07/15/06	-4.0%
04/15/07	-1.4%
05/14/08	-3.0%
06/15/09	1.0%

**American National Property and Casualty Company**  
**Credibility Weighted Rate Level Indications**  
**Arkansas**

Fiscal Years Ending 12/31/06, 12/31/07 and 12/31/08  
 Losses Valued as of 03/31/09 and Trended to 10/06/10

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Drift & CASHBACK Adjustment	Rate Level Indications	Claim Count	Full Cred Claim Ct Req	Credibility Factor	Trended Perm Loss Ratio	Credibility Weighted Trended Loss Ratio	Credibility Weighted Rate Level Indications	Selected
Bodily Injury	80.4%	2,057,172	24.3%	223	1,082	0.4540	65.1%	72.0%	11.3%	11.2%
Property Damage	69.4%	1,237,500	3.6%	798	1,082	0.8588	67.4%	69.1%	3.2%	2.0%
Medical Payments	68.9%	309,918	6.5%	168	1,082	0.3940	66.2%	67.2%	3.9%	0.2%
Uninsured Motorist - BI	38.7%	217,018	-40.3%	29	1,082	0.1637	65.1%	60.7%	-6.1%	-0.3%
Underinsured Motorist - BI	77.7%	250,748	20.1%	10	1,082	0.0961	65.1%	66.3%	2.4%	8.2%
Uninsured Motorist - PD	66.1%	120,388	-1.4%	104	1,082	0.3100	67.4%	67.0%	0.0%	2.2%
Comprehensive	79.0%	711,339	29.1%	981	1,082	0.9522	62.0%	78.2%	27.8%	21.8%
Collision	67.6%	1,744,205	7.6%	771	1,082	0.8441	63.5%	67.0%	6.6%	6.0%
Towing and Labor	40.6%	101,280	-33.6%	621	1,082	0.7576	62.0%	45.8%	-25.2%	0.0%
Wage Loss	0.0%	42,473	-100.0%	-	1,082	-	65.1%	65.1%	0.6%	0.0%
Rental Reimbursement	84.4%	10,701	37.9%	67	1,082	0.2488	62.0%	67.5%	10.4%	0.0%
Accidental Death and Dismemberment	11.1%	31,500	-82.8%	2	1,082	0.0430	65.1%	62.7%	-3.0%	0.0%
All Liability	72.5%	4,266,717	10.7%				65.9%	69.7%	6.5%	6.5%
All Physical Damage	69.9%	2,567,525	12.2%				63.0%	69.2%	11.3%	10.1%
All Coverages	71.5%	6,834,242	11.3%				64.8%	69.5%	8.3%	7.8%

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	9.0%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	-0.1%		
Subtotal	<u>11.2%</u>	<u>\$245,159</u>	<u>\$2,183,193</u>
<b>Property Damage</b>			
Base Rate	-0.1%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	0.0%		
Subtotal	<u>2.0%</u>	<u>\$26,943</u>	<u>\$1,321,867</u>
<b>Medical Payments</b>			
Base Rate	-1.8%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	-0.1%		
Subtotal	<u>0.2%</u>	<u>\$712</u>	<u>\$325,620</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	0.1%		
Americycle	-0.4%		
Subtotal	<u>-0.3%</u>	<u>(\$701)</u>	<u>\$253,418</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	8.7%		
Americycle	-0.4%		
Subtotal	<u>8.2%</u>	<u>\$24,107</u>	<u>\$292,467</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	2.1%		
Americycle	0.1%		
Subtotal	<u>2.2%</u>	<u>\$2,811</u>	<u>\$127,759</u>
<b>Comprehensive</b>			
Base Rate	26.8%		
Model Year Relativity	-3.1%		
Class Relativity	-0.3%		
Americycle	-0.5%		
Subtotal	<u>21.8%</u>	<u>\$151,264</u>	<u>\$692,359</u>

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Collision			
Base Rate	9.7%		
Deductible Relativity	0.9%		
Model Year Relativity	-5.9%		
Class Relativity	1.5%		
PAC+	0.4%		
Americycle	0.0%		
Subtotal	<u>6.0%</u>	<u>\$102,852</u>	<u>\$1,700,108</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$112,851</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$46,871</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$11,556</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$34,574</u>
GAP Endorsement			
Subtotal	<u>9.8%</u>	<u>\$889</u>	<u>\$9,045</u>
Liability	<u>6.5%</u>	<u>\$299,031</u>	<u>\$4,585,769</u>
Physical Damage	<u>10.1%</u>	<u>\$255,005</u>	<u>\$2,525,919</u>
<b>Total</b>	<b>7.8%</b>	<b>\$554,036</b>	<b>\$7,111,688</b>

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Bodily Injury**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	782	307	1.313	-66.8%	0.428	1.278	1.212	1.236	315	4.7%
02	3,784	241	1.031	-17.4%	0.835	1.021	0.977	0.993	253	7.1%
04	23	343	1.467	886.3%	14.192	1.298	1.849	1.770	451	34.1%
05	29	289	1.236	-100.0%	0.000	1.092	1.236	1.228	313	10.5%
06	881	265	1.134	114.1%	2.381	1.074	1.295	1.201	306	17.8%
07	250	283	1.211	-67.6%	0.384	1.033	1.150	1.126	287	3.5%
08	20	379	1.621	40.7%	2.236	1.120	1.647	1.609	410	10.4%
09	12	289	1.236	-100.0%	0.000	1.375	1.236	1.264	322	13.7%
10	1,244	193	0.826	-54.1%	0.372	0.797	0.760	0.765	195	3.1%
11	635	241	1.031	80.7%	1.827	1.176	1.122	1.111	283	19.8%
12	24	355	1.519	-78.9%	0.314	0.910	1.483	1.491	380	9.2%
13	296	199	0.851	-84.0%	0.134	0.883	0.829	0.840	214	9.7%
14	49	433	1.852	-96.4%	0.066	1.675	1.798	1.817	463	9.1%
15	2,464	193	0.826	53.4%	1.243	0.911	0.912	0.922	235	24.2%
16	742	199	0.851	-39.8%	0.502	0.799	0.823	0.804	205	5.1%
17	302	349	1.493	-84.1%	0.232	1.411	1.400	1.432	365	6.7%
99	1	209	0.894	-100.0%	0.000	0.000	0.894	0.844	215	5.0%
	11,632	234	1.000		1.000	1.000	1.000	1.000	255	11.2%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Property Damage**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	782	178	1.160	-9.7%	1.047	1.236	1.132	1.135	174	-0.2%
02	3,784	170	1.108	-4.1%	1.062	0.985	1.084	1.083	166	-0.3%
04	23	220	1.434	-22.0%	1.117	1.137	1.419	1.415	217	0.7%
05	29	167	1.088	-100.0%	0.000	0.907	1.087	1.070	164	0.3%
06	881	155	1.010	-6.8%	0.940	1.115	0.993	0.998	153	0.8%
07	250	152	0.991	-12.1%	0.871	0.941	0.971	0.965	148	-0.6%
08	20	235	1.532	-52.9%	0.720	1.058	1.496	1.474	226	-1.8%
09	12	155	1.010	-100.0%	0.000	0.908	1.009	0.991	152	0.1%
10	1,244	133	0.867	25.4%	1.086	0.916	0.926	0.920	141	8.2%
11	635	167	1.088	3.3%	1.123	0.959	1.094	1.089	167	2.1%
12	24	216	1.408	-85.4%	0.206	0.832	1.371	1.357	208	-1.7%
13	296	102	0.665	-51.9%	0.320	0.810	0.629	0.626	96	-3.9%
14	49	201	1.310	-10.2%	1.176	1.033	1.300	1.220	187	-5.0%
15	2,464	144	0.939	6.4%	0.998	1.060	0.961	0.972	149	5.6%
16	742	102	0.665	21.1%	0.804	0.708	0.690	0.678	104	4.1%
17	302	163	1.062	-9.8%	0.957	1.160	1.045	1.050	161	0.8%
99	1	127	0.828	-100.0%	0.000	0.000	0.827	0.822	126	1.3%
	11,631	153	1.000		1.000	1.000	1.000	1.000	153	2.0%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Medical Payments**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	452	58	1.044	-50.4%	0.514	1.239	1.000	1.026	56	-1.4%
02	2,944	54	0.972	18.0%	1.140	0.839	1.007	1.008	55	4.0%
04	22	85	1.530	-100.0%	0.000	1.018	1.522	1.540	84	0.9%
05	20	68	1.224	-100.0%	0.000	1.131	1.218	1.210	66	-0.9%
06	398	57	1.026	24.2%	1.266	1.089	1.043	1.045	57	2.1%
07	173	79	1.422	-58.7%	0.583	1.240	1.379	1.393	76	-1.8%
08	11	92	1.655	15.8%	1.906	1.283	1.655	1.668	91	1.0%
09	11	72	1.296	232.2%	4.280	1.210	1.379	1.356	74	4.9%
10	938	46	0.828	14.1%	0.938	0.990	0.837	0.843	46	2.1%
11	383	71	1.278	3.1%	1.310	1.104	1.275	1.283	70	0.6%
12	10	78	1.404	-100.0%	0.000	1.127	1.397	1.375	75	-1.8%
13	142	61	1.098	-48.7%	0.560	1.201	1.077	1.081	59	-1.3%
14	36	100	1.799	-6.9%	1.665	1.517	1.786	1.741	95	-3.0%
15	2,124	54	0.972	-26.4%	0.711	1.116	0.919	0.916	50	-5.5%
16	621	49	0.882	-12.8%	0.764	0.872	0.867	0.861	47	-2.1%
17	233	78	1.404	91.2%	2.669	1.102	1.511	1.466	80	4.7%
99	1	52	0.936	-100.0%	0.000	0.000	0.931	0.935	51	0.1%
	8,571	56	1.000		1.000	1.000	1.000	1.000	55	0.2%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Uninsured Motorist - BI**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	700	20	1.110	137.6%	2.650	NA	1.200	1.220	22	9.6%
02	3,612	20	1.110	59.6%	1.780	NA	1.157	1.164	21	4.6%
04	22	20	1.110	12.4%	1.254	NA	1.092	1.109	20	-0.4%
05	22	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.4%
06	736	17	0.944	-23.4%	0.727	NA	0.919	0.943	17	-0.4%
07	204	19	1.055	-68.8%	0.331	NA	1.013	0.998	18	-5.6%
08	15	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.4%
09	10	17	0.944	-100.0%	0.000	NA	0.925	0.943	17	-0.4%
10	1,127	17	0.944	-94.4%	0.053	NA	0.899	0.887	16	-6.3%
11	593	16	0.888	-92.7%	0.065	NA	0.846	0.832	15	-6.6%
12	16	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.4%
13	222	18	0.999	224.2%	3.255	NA	1.046	1.054	19	5.1%
14	43	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.4%
15	2,375	16	0.888	-71.4%	0.255	NA	0.844	0.832	15	-6.6%
16	694	16	0.888	-79.9%	0.179	NA	0.850	0.832	15	-6.6%
17	263	20	1.110	-11.6%	0.987	NA	1.083	1.109	20	-0.4%
99	1	16	0.888	-100.0%	0.000	NA	0.871	0.887	16	-0.4%
	10,726	18	1.000		1.000		1.000	1.000	18	-0.3%

**American National Property and Casualty Company  
Base Rate Calculation  
Underinsured Motorist - BI**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	447	44	1.050	-100.0%	0.000	NA	1.038	1.054	48	8.7%
02	2,334	45	1.074	-42.2%	0.679	NA	1.041	1.054	48	6.2%
04	10	45	1.074	-100.0%	0.000	NA	1.061	1.076	49	8.5%
05	13	45	1.074	-100.0%	0.000	NA	1.061	1.076	49	8.5%
06	340	39	0.930	-100.0%	0.000	NA	0.919	0.922	42	7.3%
07	126	46	1.097	-100.0%	0.000	NA	1.084	1.098	50	8.3%
08	5	45	1.074	-100.0%	0.000	NA	1.061	1.076	49	8.5%
09	2	39	0.930	-100.0%	0.000	NA	0.919	0.922	42	7.3%
10	590	39	0.930	-100.0%	0.000	NA	0.919	0.922	42	7.3%
11	463	44	1.050	309.0%	4.697	NA	1.228	1.142	52	17.7%
12	5	45	1.074	-100.0%	0.000	NA	1.061	1.076	49	8.5%
13	108	39	0.930	-100.0%	0.000	NA	0.919	0.922	42	7.3%
14	30	49	1.169	-48.5%	0.657	NA	1.140	1.142	52	5.7%
15	2,013	39	0.930	58.4%	1.611	NA	0.948	0.944	43	9.8%
16	523	39	0.930	-64.1%	0.364	NA	0.902	0.900	41	4.7%
17	154	46	1.097	-100.0%	0.000	NA	1.084	1.098	50	8.3%
99	1	41	0.978	-100.0%	0.000	NA	0.966	0.966	44	6.9%
	7,214	42	1.000		1.000		1.001	1.000	46	8.2%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Uninsured Motorist - PD**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	639	11	1.211	95.2%	2.362	NA	1.332	1.293	12	9.2%
02	3,574	10	1.101	-18.4%	0.897	NA	1.066	1.078	10	0.1%
04	22	9	0.991	-100.0%	0.000	NA	0.991	0.970	9	0.1%
05	22	9	0.991	-100.0%	0.000	NA	0.991	0.970	9	0.1%
06	684	8	0.881	27.7%	1.124	NA	0.900	0.862	8	0.1%
07	195	9	0.991	-54.9%	0.447	NA	0.968	0.970	9	0.1%
08	15	10	1.101	105.0%	2.256	NA	1.136	1.186	11	10.1%
09	7	8	0.881	-100.0%	0.000	NA	0.881	0.862	8	0.1%
10	1,094	9	0.991	90.2%	1.884	NA	1.096	1.078	10	11.2%
11	579	8	0.881	-78.8%	0.187	NA	0.851	0.862	8	0.1%
12	13	9	0.991	-100.0%	0.000	NA	0.991	0.970	9	0.1%
13	190	8	0.881	-48.6%	0.453	NA	0.863	0.862	8	0.1%
14	39	9	0.991	8.3%	1.072	NA	0.993	0.970	9	0.1%
15	2,315	8	0.881	-25.8%	0.653	NA	0.848	0.862	8	0.1%
16	674	8	0.881	-72.4%	0.243	NA	0.854	0.862	8	0.1%
17	263	11	1.211	155.6%	3.094	NA	1.350	1.293	12	9.2%
99	1	8	0.881	-100.0%	0.000	NA	0.881	0.862	8	0.1%
	10,392	9	1.000		1.000		1.000	1.000	9	2.2%

**American National Property and Casualty Company  
Base Rate Calculation  
Comprehensive**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	644	56	0.972	-41.6%	0.564	0.468	0.923	0.959	70	20.1%
02	3,059	50	0.868	-10.8%	0.769	1.863	0.811	0.904	66	26.9%
04	20	96	1.667	-82.8%	0.284	0.740	1.642	1.726	126	26.2%
05	24	92	1.598	657.0%	12.020	0.713	2.356	1.959	143	49.4%
06	737	56	0.972	-43.8%	0.544	0.518	0.910	0.904	66	13.3%
07	186	102	1.771	-15.9%	1.480	0.795	1.772	1.753	128	20.6%
08	14	76	1.320	58.3%	2.076	2.074	1.389	1.452	106	34.1%
09	10	116	2.014	165.2%	5.308	1.021	2.286	2.260	165	36.7%
10	924	65	1.129	48.7%	1.668	0.642	1.274	1.123	82	21.3%
11	508	61	1.059	43.0%	1.505	0.534	1.153	0.986	72	13.5%
12	20	130	2.257	-100.0%	0.000	1.252	2.305	2.123	155	14.6%
13	216	83	1.441	-29.4%	1.011	0.961	1.402	1.274	93	7.7%
14	38	116	2.014	124.8%	4.499	0.704	2.212	2.123	155	28.4%
15	2,039	49	0.851	-7.2%	0.785	0.516	0.849	0.863	63	23.6%
16	568	71	1.233	35.1%	1.655	0.687	1.343	1.301	95	28.6%
17	237	87	1.511	-50.4%	0.745	0.413	1.458	1.329	97	7.2%
99	3	66	1.146	1444.1%	17.584	0.000	2.060	1.274	93	35.4%
	9,325	58	1.000		1.000	1.000	1.000	1.000	73	21.8%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Collision**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	636	285	1.143	-23.1%	0.871	1.211	1.075	1.086	297	0.8%
02	3,025	247	0.990	3.2%	1.013	0.917	0.996	1.009	276	8.0%
04	19	463	1.857	-22.7%	1.423	1.227	1.825	1.843	504	5.3%
05	24	273	1.095	-74.3%	0.279	0.985	1.066	1.075	294	4.1%
06	727	241	0.966	-0.6%	0.952	1.138	0.958	0.983	269	7.9%
07	183	330	1.323	-55.1%	0.589	1.030	1.236	1.163	318	-6.8%
08	14	317	1.271	-12.8%	1.098	1.117	1.254	1.239	339	3.4%
09	9	254	1.019	48.4%	1.499	1.084	1.028	1.035	283	7.7%
10	907	177	0.710	8.7%	0.765	0.965	0.721	0.753	206	12.5%
11	507	279	1.119	91.0%	2.118	1.025	1.335	1.207	330	14.4%
12	20	412	1.652	-100.0%	0.000	1.144	1.644	1.627	445	4.4%
13	214	285	1.143	-39.7%	0.684	1.051	1.077	1.035	283	-4.0%
14	38	431	1.728	-74.1%	0.444	1.182	1.652	1.517	415	-6.9%
15	2,009	254	1.019	-1.5%	0.994	1.040	1.004	1.020	279	6.2%
16	545	235	0.942	-16.6%	0.779	0.864	0.906	0.859	235	-3.3%
17	233	260	1.043	-37.6%	0.645	0.987	0.983	0.983	269	0.0%
99	3	241	0.966	1776.7%	17.969	0.000	1.469	0.994	272	9.1%
	9,189	249	1.000		1.000	1.000	1.000	1.000	274	6.0%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.46	0.43	-6.5%	19.3%	92.9%	1157.5%
	Other	MP	0.46	0.45	-2.2%	0.9%		
Age 35 to 44	Pleasure	NM	0.51	0.46	-9.8%	5.3%	59.9%	0.0%
	Other	NP	0.51	0.48	-5.9%	0.1%		
Single Age 30 to 34	Pleasure	PM	0.62	0.55	-11.3%	0.4%	18.9%	0.0%
	Other	PP	0.62	0.58	-6.5%	0.1%		
Married Age 25 to 34	Pleasure	UM	0.62	0.55	-11.3%	1.1%	14.6%	0.0%
	Other	UP	0.62	0.58	-6.5%	0.1%		
Single Age 25 to 29	Pleasure	QM	0.91	0.79	-13.2%	0.1%	0.0%	0.0%
	Other	QP	0.91	0.83	-8.8%	0.1%		
Married Under Age 25	Pleasure	TM	0.95	0.83	-12.6%	0.2%	0.0%	0.0%
	Other	TP	0.95	0.87	-8.4%	0.2%		
Single Age 21 to 24	Pleasure	RM	1.55	1.36	-12.3%	0.4%	0.0%	0.0%
	Other	RP	1.55	1.41	-9.0%	0.0%		
Single Under Age 21	Pleasure	SM	1.92	1.68	-12.5%	0.2%	0.0%	0.0%
	Other	SP	1.92	1.75	-8.9%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.50	0.48	-4.0%	25.8%	179.9%	363.4%
	Other	MQ	0.50	0.50	0.0%	25.3%		
Age 35 to 44	Pleasure	NN	0.56	0.51	-8.9%	5.8%	36.9%	0.0%
	Other	NQ	0.56	0.54	-3.6%	7.2%		
Single Age 30 to 34	Pleasure	PN	0.67	0.61	-9.0%	0.4%	0.0%	0.0%
	Other	PQ	0.67	0.65	-3.0%	1.3%		
Married Age 25 to 34	Pleasure	UN	0.67	0.61	-9.0%	2.5%	0.0%	0.0%
	Other	UQ	0.67	0.65	-3.0%	1.0%		
Single Age 25 to 29	Pleasure	QN	1.00	0.88	-12.0%	0.1%	0.0%	0.0%
	Other	QQ	1.00	0.93	-7.0%	0.7%		
Married Under Age 25	Pleasure	TN	1.05	0.92	-12.4%	0.0%	0.0%	0.0%
	Other	TQ	1.05	0.98	-6.7%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.71	1.50	-12.3%	0.3%	0.0%	0.0%
	Other	RQ	1.71	1.59	-7.0%	0.5%		
Single Under Age 21	Pleasure	SN	2.11	1.86	-11.8%	0.2%	0.0%	0.0%
	Other	SQ	2.11	1.97	-6.6%	0.3%		

**Estimated Percentage Total**

-4.4%

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.71	0.71	0.0%	0.0%	0.0%	0.0%
101 - 200	0.80	0.80	0.0%	0.6%	0.0%	0.0%
201 - 300	0.85	0.85	0.0%	1.9%	0.0%	0.0%
301 - 450	0.90	0.90	0.0%	0.4%	1.6%	0.0%
451 - 600	1.00	1.00	0.0%	1.7%	0.0%	0.0%
601 - 750	1.10	1.10	0.0%	5.2%	44.1%	0.0%
751 - 900	1.15	1.15	0.0%	5.1%	8.0%	0.0%
901 - 1,000	1.20	1.20	0.0%	1.8%	0.0%	0.0%
1,001 - Over	1.50	1.53	2.0%	83.3%	97.7%	417.9%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

1.7%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.76	-5.0%	6.8%	23.6%
Harley FX, VR	1.16	1.12	-3.4%	14.9%	47.0%
Harley FL	1.28	1.35	5.5%	39.4%	130.8%
Cruiser	0.63	0.60	-4.8%	20.9%	72.2%
Tour	1.03	1.03	0.0%	6.6%	85.9%
Sport Tour	1.03	1.04	1.0%	0.8%	339.5%
Standard	0.71	0.68	-4.2%	1.1%	12.8%
Sport	0.99	0.98	-1.0%	0.5%	0.0%
Super Sport	1.56	1.54	-1.3%	0.9%	0.0%
High Performance	1.16	1.14	-1.7%	1.0%	0.0%
Dual	0.56	0.54	-3.6%	1.0%	9.0%
Scooter	0.64	0.63	-1.6%	1.7%	0.0%
Trikes	0.82	0.98	19.5%	2.3%	1210.1%
Limited Production	1.11	1.09	-1.8%	1.3%	0.0%
Homemade/Kit	1.24	1.22	-1.6%	0.8%	0.0%

**Estimated Percentage Total**

0.6%

**American National Property and Casualty Company**  
**Arkansas**  
**Motorcycles**  
**Property Damage**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.27	0.27	0.0%	20.4%	36.8%	33.6%
	Other	MP	0.27	0.27	0.0%	0.9%		
Age 35 to 44	Pleasure	NM	0.30	0.28	-6.7%	6.1%	22.3%	0.0%
	Other	NP	0.30	0.28	-6.7%	0.1%		
Single Age 30 to 34	Pleasure	PM	0.34	0.32	-5.9%	0.5%	4.3%	0.0%
	Other	PP	0.34	0.32	-5.9%	0.1%		
Married Age 25 to 34	Pleasure	UM	0.34	0.33	-2.9%	1.2%	16.1%	0.0%
	Other	UP	0.34	0.33	-2.9%	0.1%		
Single Age 25 to 29	Pleasure	QM	0.56	0.53	-5.4%	0.2%	0.0%	0.0%
	Other	QP	0.56	0.53	-5.4%	0.1%		
Married Under Age 25	Pleasure	TM	0.56	0.54	-3.6%	0.2%	0.0%	0.0%
	Other	TP	0.56	0.54	-3.6%	0.3%		
Single Age 21 to 24	Pleasure	RM	0.99	0.93	-6.1%	0.6%	35.7%	679.4%
	Other	RP	0.99	0.93	-6.1%	0.0%		
Single Under Age 21	Pleasure	SM	1.27	1.20	-5.5%	0.4%	0.0%	0.0%
	Other	SP	1.27	1.20	-5.5%	0.2%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.29	0.29	0.0%	23.1%	41.6%	41.0%
	Other	MQ	0.29	0.29	0.0%	24.7%		
Age 35 to 44	Pleasure	NN	0.32	0.30	-6.3%	5.3%	15.2%	73.8%
	Other	NQ	0.32	0.30	-6.3%	7.7%		
Single Age 30 to 34	Pleasure	PN	0.37	0.34	-8.1%	0.3%	5.8%	51.5%
	Other	PQ	0.37	0.34	-8.1%	1.1%		
Married Age 25 to 34	Pleasure	UN	0.37	0.36	-2.7%	2.0%	4.9%	0.0%
	Other	UQ	0.37	0.36	-2.7%	1.3%		
Single Age 25 to 29	Pleasure	QN	0.60	0.57	-5.0%	0.1%	0.0%	0.0%
	Other	QQ	0.60	0.57	-5.0%	0.9%		
Married Under Age 25	Pleasure	TN	0.60	0.58	-3.3%	0.0%	0.0%	0.0%
	Other	TQ	0.60	0.58	-3.3%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.06	0.99	-6.6%	0.4%	0.0%	0.0%
	Other	RQ	1.06	0.99	-6.6%	0.6%		
Single Under Age 21	Pleasure	SN	1.36	1.28	-5.9%	0.2%	0.0%	0.0%
	Other	SQ	1.36	1.28	-5.9%	0.5%		

**Estimated Percentage Total**

**-1.8%**

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.56	0.56	0.0%	0.0%	0.0%	0.0%
101 - 200	0.64	0.64	0.0%	0.8%	0.0%	0.0%
201 - 300	0.72	0.72	0.0%	2.8%	10.7%	0.0%
301 - 450	0.76	0.76	0.0%	0.5%	10.8%	0.0%
451 - 600	0.80	0.80	0.0%	2.2%	16.8%	0.0%
601 - 750	0.88	0.88	0.0%	7.2%	11.6%	50.8%
751 - 900	0.92	0.92	0.0%	6.9%	28.1%	144.8%
901 - 1,000	0.96	0.96	0.0%	2.3%	18.2%	0.0%
1,001 - Over	1.00	0.99	-1.0%	77.3%	32.5%	29.8%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

**-0.8%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.92	0.86	-6.5%	7.8%	7.0%
Harley FX, VR	1.08	1.00	-7.4%	12.7%	14.1%
Harley FL	1.19	1.24	4.2%	33.7%	41.8%
Cruiser	0.76	0.75	-1.3%	26.9%	29.3%
Tour	1.12	1.15	2.7%	6.9%	48.0%
Sport Tour	0.95	0.93	-2.1%	0.8%	0.0%
Standard	0.74	0.72	-2.7%	1.5%	17.0%
Sport	1.02	1.00	-2.0%	0.7%	0.0%
Super Sport	1.54	1.54	0.0%	1.0%	35.9%
High Performance	0.93	0.91	-2.2%	0.7%	20.3%
Dual	0.62	0.61	-1.6%	1.3%	4.9%
Scooter	0.66	0.64	-3.0%	2.1%	12.0%
Trikes	0.71	0.91	28.2%	1.8%	214.2%
Limited Production	1.15	1.12	-2.6%	1.3%	0.0%
Homemade/Kit	1.32	1.29	-2.3%	0.8%	0.0%

**Estimated Percentage Total**

**0.1%**

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Medical Payments**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.42	1.41	-0.7%	42.7%	48.1%	0.0%
	Other	MP	1.42	1.37	-3.5%	0.0%		
Age 35 to 44	Pleasure	NM	1.52	1.52	0.0%	11.0%	52.4%	81.4%
	Other	NP	1.52	1.47	-3.3%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.67	1.67	0.0%	0.0%	10.7%	0.0%
	Other	PP	1.67	1.62	-3.0%	0.4%		
Married Age 25 to 34	Pleasure	UM	1.67	1.66	-0.6%	2.3%	45.0%	0.0%
	Other	UP	1.67	1.60	-4.2%	0.0%		
Single Age 25 to 29	Pleasure	QM	2.52	2.53	0.4%	0.0%	71.9%	0.0%
	Other	QP	2.52	2.45	-2.8%	0.0%		
Married Under Age 25	Pleasure	TM	2.68	2.64	-1.5%	0.6%	0.0%	0.0%
	Other	TP	2.68	2.55	-4.9%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.12	4.13	0.2%	1.5%	2.1%	0.0%
	Other	RP	4.12	4.00	-2.9%	0.0%		
Single Under Age 21	Pleasure	SM	5.20	5.22	0.4%	1.4%	9.4%	0.0%
	Other	SP	5.20	5.05	-2.9%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.56	1.52	-2.6%	18.3%	54.3%	39.1%
	Other	MQ	1.56	1.48	-5.1%	10.7%		
Age 35 to 44	Pleasure	NN	1.67	1.64	-1.8%	3.2%	47.2%	0.0%
	Other	NQ	1.67	1.59	-4.8%	3.2%		
Single Age 30 to 34	Pleasure	PN	1.83	1.80	-1.6%	0.0%	0.0%	0.0%
	Other	PQ	1.83	1.75	-4.4%	0.5%		
Married Age 25 to 34	Pleasure	UN	1.83	1.79	-2.2%	2.6%	41.5%	0.0%
	Other	UQ	1.83	1.73	-5.5%	0.0%		
Single Age 25 to 29	Pleasure	QN	2.78	2.73	-1.8%	0.0%	0.0%	0.0%
	Other	QQ	2.78	2.65	-4.7%	0.6%		
Married Under Age 25	Pleasure	TN	2.93	2.84	-3.1%	0.0%	0.0%	0.0%
	Other	TQ	2.93	2.76	-5.8%	0.0%		
Single Age 21 to 24	Pleasure	RN	4.53	4.46	-1.5%	0.9%	0.0%	0.0%
	Other	RQ	4.53	4.32	-4.6%	0.0%		
Single Under Age 21	Pleasure	SN	5.71	5.63	-1.4%	0.0%	0.0%	0.0%
	Other	SQ	5.71	5.46	-4.4%	0.0%		

Estimated Percentage Total

-1.7%

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	2.83	2.83	0.0%	0.0%	9.1%	0.0%
101 - 200	2.86	2.86	0.0%	2.4%	60.6%	0.0%
201 - 300	2.89	2.89	0.0%	3.4%	57.0%	0.0%
301 - 450	2.92	2.92	0.0%	0.5%	13.0%	0.0%
451 - 600	2.98	2.98	0.0%	3.0%	24.9%	0.0%
601 - 750	3.04	3.04	0.0%	8.3%	29.9%	0.0%
751 - 900	3.07	3.07	0.0%	5.7%	21.1%	0.0%
901 - 1,000	3.10	3.10	0.0%	3.8%	21.2%	0.0%
1,001 - Over	3.16	3.22	1.9%	73.0%	53.7%	26.0%
Vintage	0.35	0.35	0.0%	0.0%		

Estimated Percentage Total

1.4%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.98	0.95	-3.1%	8.8%	20.3%
Harley FX, VR	1.17	1.14	-2.6%	12.8%	39.4%
Harley FL	1.03	1.05	1.9%	23.4%	56.6%
Cruiser	0.84	0.82	-2.4%	35.5%	38.7%
Tour	1.03	1.07	3.9%	8.2%	77.8%
Sport Tour	1.03	1.07	3.9%	0.4%	106.6%
Standard	0.84	0.82	-2.4%	1.0%	11.6%
Sport	1.11	1.08	-2.7%	0.0%	14.5%
Super Sport	1.40	1.47	5.0%	0.9%	70.0%
High Performance	1.24	1.23	-0.8%	0.9%	0.0%
Dual	0.84	0.82	-2.4%	2.0%	6.4%
Scooter	0.70	0.72	2.9%	2.4%	69.8%
Trikes	0.79	0.81	2.5%	1.5%	103.0%
Limited Production	1.31	1.30	-0.8%	0.5%	0.0%
Homemade/Kit	1.31	1.30	-0.8%	1.7%	0.0%

Estimated Percentage Total

-0.6%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Uninsured Motorist Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.76	3.70	-1.6%	22.6%	81.2%	0.0%
	Other	MP	3.76	3.70	-1.6%	1.3%		
Age 35 to 44	Pleasure	NM	4.23	4.00	-5.4%	7.1%	112.4%	0.0%
	Other	NP	4.23	4.00	-5.4%	0.2%		
Single Age 30 to 34	Pleasure	PM	4.65	4.36	-6.2%	0.5%	2.1%	0.0%
	Other	PP	4.65	4.36	-6.2%	0.1%		
Married Age 25 to 34	Pleasure	UM	4.65	4.25	-8.6%	1.5%	162.9%	0.0%
	Other	UP	4.65	4.25	-8.6%	0.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.89	-7.6%	0.2%	0.0%	0.0%
	Other	QP	5.29	4.89	-7.6%	0.2%		
Married Under Age 25	Pleasure	TM	5.29	4.79	-9.5%	0.2%	0.0%	0.0%
	Other	TP	5.29	4.79	-9.5%	0.2%		
Single Age 21 to 24	Pleasure	RM	5.71	5.25	-8.1%	0.5%	0.0%	0.0%
	Other	RP	5.71	5.25	-8.1%	0.0%		
Single Under Age 21	Pleasure	SM	5.71	5.25	-8.1%	0.2%	0.0%	0.0%
	Other	SP	5.71	5.25	-8.1%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.18	1.0%	21.5%	138.6%	0.0%
	Other	MQ	4.14	4.18	1.0%	26.1%		
Age 35 to 44	Pleasure	NN	4.65	4.52	-2.8%	3.6%	85.8%	0.0%
	Other	NQ	4.65	4.52	-2.8%	8.1%		
Single Age 30 to 34	Pleasure	PN	5.11	4.92	-3.7%	0.3%	0.0%	0.0%
	Other	PQ	5.11	4.92	-3.7%	1.4%		
Married Age 25 to 34	Pleasure	UN	5.11	4.81	-5.9%	1.4%	4.1%	0.0%
	Other	UQ	5.11	4.81	-5.9%	1.4%		
Single Age 25 to 29	Pleasure	QN	5.81	5.53	-4.8%	0.1%	25.5%	183.7%
	Other	QQ	5.81	5.53	-4.8%	0.2%		
Married Under Age 25	Pleasure	TN	5.81	5.41	-6.9%	0.0%	0.0%	0.0%
	Other	TQ	5.81	5.41	-6.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	6.27	5.94	-5.3%	0.3%	0.0%	0.0%
	Other	RQ	6.27	5.94	-5.3%	0.3%		
Single Under Age 21	Pleasure	SN	6.27	5.94	-5.3%	0.1%	0.0%	0.0%
	Other	SQ	6.27	5.94	-5.3%	0.3%		

Estimated Percentage Total

-1.2%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	5.5%	4.2%
Harley FX, VR	1.12	1.03	-8.0%	13.1%	29.5%
Harley FL	1.24	1.31	5.6%	36.3%	127.2%
Cruiser	0.75	0.69	-8.0%	27.6%	55.7%
Tour	0.96	1.04	8.3%	6.7%	227.8%
Sport Tour	0.96	0.90	-6.2%	0.6%	161.4%
Standard	0.50	0.52	4.0%	0.9%	362.5%
Sport	1.00	0.94	-6.0%	0.6%	0.0%
Super Sport	1.33	1.31	-1.5%	0.9%	108.9%
High Performance	1.18	1.09	-7.6%	0.9%	9.0%
Dual	0.47	0.44	-6.4%	1.0%	0.0%
Scooter	0.52	0.48	-7.7%	1.8%	26.3%
Trikes	0.85	0.80	-5.9%	2.5%	0.0%
Limited Production	1.00	0.94	-6.0%	1.0%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.7%	0.0%

Estimated Percentage Total

-1.6%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Underinsured Motorist Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.76	3.70	-1.6%	25.9%	66.9%	326.4%
	Other	MP	3.76	3.70	-1.6%	1.4%		
Age 35 to 44	Pleasure	NM	4.23	4.00	-5.4%	8.6%	83.8%	1255.8%
	Other	NP	4.23	4.00	-5.4%	0.1%		
Single Age 30 to 34	Pleasure	PM	4.65	4.36	-6.2%	0.4%	468.2%	0.0%
	Other	PP	4.65	4.36	-6.2%	0.2%		
Married Age 25 to 34	Pleasure	UM	4.65	4.25	-8.6%	1.7%	0.0%	0.0%
	Other	UP	4.65	4.25	-8.6%	0.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.89	-7.6%	0.2%	0.0%	0.0%
	Other	QP	5.29	4.89	-7.6%	0.3%		
Married Under Age 25	Pleasure	TM	5.29	4.79	-9.5%	0.7%	0.0%	0.0%
	Other	TP	5.29	4.79	-9.5%	0.3%		
Single Age 21 to 24	Pleasure	RM	5.71	5.25	-8.1%	0.8%	0.0%	0.0%
	Other	RP	5.71	5.25	-8.1%	0.0%		
Single Under Age 21	Pleasure	SM	5.71	5.25	-8.1%	0.2%	0.0%	0.0%
	Other	SP	5.71	5.25	-8.1%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.18	1.0%	23.7%	195.1%	385.2%
	Other	MQ	4.14	4.18	1.0%	21.5%		
Age 35 to 44	Pleasure	NN	4.65	4.52	-2.8%	3.8%	55.7%	293.9%
	Other	NQ	4.65	4.52	-2.8%	5.5%		
Single Age 30 to 34	Pleasure	PN	5.11	4.92	-3.7%	0.4%	0.0%	0.0%
	Other	PQ	5.11	4.92	-3.7%	0.9%		
Married Age 25 to 34	Pleasure	UN	5.11	4.81	-5.9%	1.8%	0.0%	0.0%
	Other	UQ	5.11	4.81	-5.9%	0.7%		
Single Age 25 to 29	Pleasure	QN	5.81	5.53	-4.8%	0.2%	0.0%	0.0%
	Other	QQ	5.81	5.53	-4.8%	0.3%		
Married Under Age 25	Pleasure	TN	5.81	5.41	-6.9%	0.0%	0.0%	0.0%
	Other	TQ	5.81	5.41	-6.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	6.27	5.94	-5.3%	0.2%	0.0%	0.0%
	Other	RQ	6.27	5.94	-5.3%	0.0%		
Single Under Age 21	Pleasure	SN	6.27	5.94	-5.3%	0.0%	0.0%	0.0%
	Other	SQ	6.27	5.94	-5.3%	0.0%		

Estimated Percentage Total

-1.4%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	6.0%	0.0%
Harley FX, VR	1.12	1.03	-8.0%	15.1%	77.5%
Harley FL	1.24	1.31	5.6%	35.0%	138.9%
Cruiser	0.75	0.69	-8.0%	27.2%	130.2%
Tour	0.96	1.04	8.3%	7.3%	97.0%
Sport Tour	0.96	0.90	-6.2%	0.7%	0.0%
Standard	0.50	0.52	4.0%	0.7%	0.0%
Sport	1.00	0.94	-6.0%	0.7%	0.0%
Super Sport	1.33	1.31	-1.5%	0.4%	0.0%
High Performance	1.18	1.09	-7.6%	0.4%	0.0%
Dual	0.47	0.44	-6.4%	0.7%	0.0%
Scooter	0.52	0.48	-7.7%	1.9%	0.0%
Trikes	0.85	0.80	-5.9%	2.7%	0.0%
Limited Production	1.00	0.94	-6.0%	0.7%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.6%	0.0%

Estimated Percentage Total

-1.7%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Uninsured Motorist Property Damage**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.04	1.05	1.0%	22.0%	17.3%	32.4%
	Other	MP	1.04	1.05	1.0%	1.4%		
Age 35 to 44	Pleasure	NM	1.17	1.17	0.0%	6.3%	73.3%	0.0%
	Other	NP	1.17	1.17	0.0%	0.3%		
Single Age 30 to 34	Pleasure	PM	1.29	1.29	0.0%	0.3%	0.0%	0.0%
	Other	PP	1.29	1.29	0.0%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.29	1.29	0.0%	1.3%	18.4%	0.0%
	Other	UP	1.29	1.29	0.0%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.46	1.46	0.0%	0.2%	0.0%	0.0%
	Other	QP	1.46	1.46	0.0%	0.3%		
Married Under Age 25	Pleasure	TM	1.46	1.46	0.0%	0.1%	0.0%	0.0%
	Other	TP	1.46	1.46	0.0%	0.2%		
Single Age 21 to 24	Pleasure	RM	1.58	1.58	0.0%	0.4%	0.0%	0.0%
	Other	RP	1.58	1.58	0.0%	0.0%		
Single Under Age 21	Pleasure	SM	1.58	1.58	0.0%	0.2%	0.0%	0.0%
	Other	SP	1.58	1.58	0.0%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.09	1.10	0.9%	20.7%	14.2%	0.0%
	Other	MQ	1.09	1.10	0.9%	27.6%		
Age 35 to 44	Pleasure	NN	1.23	1.23	0.0%	3.6%	33.4%	0.0%
	Other	NQ	1.23	1.23	0.0%	9.0%		
Single Age 30 to 34	Pleasure	PN	1.36	1.35	-0.7%	0.3%	0.0%	0.0%
	Other	PQ	1.36	1.35	-0.7%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.36	1.35	-0.7%	1.4%	0.0%	0.0%
	Other	UQ	1.36	1.35	-0.7%	1.4%		
Single Age 25 to 29	Pleasure	QN	1.54	1.54	0.0%	0.1%	75.9%	255.2%
	Other	QQ	1.54	1.54	0.0%	0.2%		
Married Under Age 25	Pleasure	TN	1.54	1.54	0.0%	0.0%	0.0%	0.0%
	Other	TQ	1.54	1.54	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.66	1.66	0.0%	0.3%	0.0%	0.0%
	Other	RQ	1.66	1.66	0.0%	0.3%		
Single Under Age 21	Pleasure	SN	1.66	1.66	0.0%	0.1%	0.0%	0.0%
	Other	SQ	1.66	1.66	0.0%	0.2%		

Estimated Percentage Total

0.6%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.85	1.2%	5.9%	0.0%
Harley FX, VR	1.06	1.04	-1.9%	12.0%	13.6%
Harley FL	1.24	1.22	-1.6%	37.5%	35.6%
Cruiser	0.71	0.73	2.8%	26.1%	14.2%
Tour	0.96	1.01	5.2%	7.0%	64.9%
Sport Tour	0.96	0.96	0.0%	0.7%	0.0%
Standard	0.50	0.54	8.0%	1.0%	0.0%
Sport	1.00	1.00	0.0%	0.7%	0.0%
Super Sport	1.32	1.36	3.0%	0.9%	92.0%
High Performance	1.18	1.22	3.4%	1.0%	484.7%
Dual	0.47	0.51	8.5%	1.1%	0.0%
Scooter	0.52	0.59	13.5%	1.8%	58.1%
Trikes	0.85	0.86	1.2%	2.6%	0.0%
Limited Production	1.00	1.00	0.0%	1.1%	0.0%
Homemade/Kit	1.00	1.00	0.0%	0.7%	0.0%

Estimated Percentage Total

0.8%

**American National Property and Casualty Company**  
**Arkansas**  
**Motorcycles**  
**Comprehensive**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.84	0.81	-3.6%	19.4%	30.1%	9.9%
	Other	MP	0.84	0.81	-3.6%	0.8%		
Age 35 to 44	Pleasure	NM	0.98	0.94	-4.1%	6.5%	34.1%	0.0%
	Other	NP	0.98	0.94	-4.1%	0.3%		
Single Age 30 to 34	Pleasure	PM	1.25	1.21	-3.2%	0.1%	9.2%	0.0%
	Other	PP	1.25	1.21	-3.2%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.25	1.17	-6.4%	0.9%	39.3%	0.0%
	Other	UP	1.25	1.17	-6.4%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.66	1.60	-3.6%	0.1%	37.4%	0.0%
	Other	QP	1.66	1.60	-3.6%	0.2%		
Married Under Age 25	Pleasure	TM	1.66	1.56	-6.0%	0.1%	69.4%	0.0%
	Other	TP	1.66	1.56	-6.0%	0.1%		
Single Age 21 to 24	Pleasure	RM	2.82	2.72	-3.5%	0.2%	43.7%	0.0%
	Other	RP	2.82	2.72	-3.5%	0.0%		
Single Under Age 21	Pleasure	SM	3.70	3.57	-3.5%	0.0%	0.0%	0.0%
	Other	SP	3.70	3.57	-3.5%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.93	0.88	-5.4%	27.5%	30.9%	93.9%
	Other	MQ	0.93	0.88	-5.4%	24.9%		
Age 35 to 44	Pleasure	NN	1.08	1.02	-5.6%	5.9%	33.5%	3.3%
	Other	NQ	1.08	1.02	-5.6%	6.7%		
Single Age 30 to 34	Pleasure	PN	1.37	1.31	-4.4%	0.4%	0.0%	0.0%
	Other	PQ	1.37	1.31	-4.4%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.37	1.27	-7.3%	2.5%	24.4%	0.0%
	Other	UQ	1.37	1.27	-7.3%	1.1%		
Single Age 25 to 29	Pleasure	QN	1.84	1.74	-5.4%	0.1%	0.0%	0.0%
	Other	QQ	1.84	1.74	-5.4%	0.3%		
Married Under Age 25	Pleasure	TN	1.84	1.69	-8.2%	0.0%	0.0%	0.0%
	Other	TQ	1.84	1.69	-8.2%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.11	2.95	-5.1%	0.1%	0.0%	0.0%
	Other	RQ	3.11	2.95	-5.1%	0.0%		
Single Under Age 21	Pleasure	SN	4.07	3.88	-4.7%	0.0%	0.0%	0.0%
	Other	SQ	4.07	3.88	-4.7%	0.1%		

**Estimated Percentage Total**

**-5.0%**

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	1.04	1.04	0.0%	0.0%	21.2%	0.0%
101 - 200	1.12	1.12	0.0%	0.2%	251.2%	0.0%
201 - 300	1.28	1.28	0.0%	0.7%	23.8%	0.0%
301 - 450	1.44	1.44	0.0%	0.3%	94.3%	0.0%
451 - 600	1.60	1.60	0.0%	0.8%	12.9%	0.0%
601 - 750	1.68	1.68	0.0%	3.2%	28.6%	0.0%
751 - 900	1.73	1.73	0.0%	3.3%	20.2%	33.0%
901 - 1,000	1.76	1.76	0.0%	1.0%	43.4%	0.0%
1,001 - Over	1.73	1.73	0.0%	90.4%	30.6%	45.6%
Vintage	0.72	0.72	0.0%	0.0%		

**Estimated Percentage Total**

**0.0%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.90	0.90	0.0%	5.4%	24.5%
Harley FX, VR	1.24	1.24	0.0%	18.2%	31.9%
Harley FL	1.04	1.02	-1.9%	47.1%	21.7%
Cruiser	0.53	0.53	0.0%	13.2%	23.2%
Tour	0.59	0.61	3.4%	4.8%	36.1%
Sport Tour	0.74	0.73	-1.4%	0.6%	7.8%
Standard	0.85	0.90	5.9%	0.3%	69.1%
Sport	1.10	1.16	5.5%	0.3%	47.2%
Super Sport	2.54	2.63	3.5%	0.3%	51.5%
High Performance	1.00	1.01	1.0%	0.7%	0.0%
Dual	1.14	1.17	2.6%	1.1%	49.4%
Scooter	1.73	1.70	-1.7%	1.6%	18.1%
Trikes	0.54	0.55	1.9%	3.2%	20.2%
Limited Production	1.23	1.24	0.8%	2.3%	95.4%
Homemade/Kit	5.91	5.94	0.5%	0.8%	4.1%

**Estimated Percentage Total**

**-0.6%**

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Collision**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.79	0.78	-1.3%	20.0%	71.8%	174.6%
	Other	MP	0.79	0.80	1.3%	1.0%		
Age 35 to 44	Pleasure	NM	0.87	0.80	-8.0%	6.4%	56.4%	0.0%
	Other	NP	0.87	0.82	-5.7%	0.2%		
Single Age 30 to 34	Pleasure	PM	1.12	1.08	-3.6%	0.2%	48.2%	-314.9%
	Other	PP	1.12	1.11	-0.9%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.12	1.04	-7.1%	1.4%	45.1%	124.3%
	Other	UP	1.12	1.06	-5.4%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.82	1.68	-7.7%	0.2%	43.1%	0.0%
	Other	QP	1.82	1.72	-5.5%	0.2%		
Married Under Age 25	Pleasure	TM	1.82	1.66	-8.8%	0.2%	50.8%	0.0%
	Other	TP	1.82	1.71	-6.0%	0.3%		
Single Age 21 to 24	Pleasure	RM	3.30	3.05	-7.6%	0.4%	40.8%	617.1%
	Other	RP	3.30	3.13	-5.2%	0.0%		
Single Under Age 21	Pleasure	SM	4.57	4.22	-7.7%	0.0%	21.5%	0.0%
	Other	SP	4.57	4.32	-5.5%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.84	0.83	-1.2%	24.9%	84.2%	159.9%
	Other	MQ	0.84	0.85	1.2%	24.9%		
Age 35 to 44	Pleasure	NN	0.92	0.85	-7.6%	5.3%	55.7%	70.1%
	Other	NQ	0.92	0.87	-5.4%	7.3%		
Single Age 30 to 34	Pleasure	PN	1.18	1.15	-2.5%	0.4%	147.6%	869.5%
	Other	PQ	1.18	1.17	-0.8%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.18	1.10	-6.8%	2.3%	56.2%	31.7%
	Other	UQ	1.18	1.13	-4.2%	1.3%		
Single Age 25 to 29	Pleasure	QN	1.92	1.79	-6.8%	0.2%	0.0%	0.0%
	Other	QQ	1.92	1.83	-4.7%	0.6%		
Married Under Age 25	Pleasure	TN	1.92	1.77	-7.8%	0.0%	17.7%	129.6%
	Other	TQ	1.92	1.81	-5.7%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.49	3.24	-7.2%	0.2%	40.2%	84.4%
	Other	RQ	3.49	3.32	-4.9%	0.0%		
Single Under Age 21	Pleasure	SN	4.83	4.48	-7.2%	0.0%	76.9%	350.7%
	Other	SQ	4.83	4.59	-5.0%	0.2%		

Estimated Percentage Total

-2.1%

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.60	0.60	0.0%	0.0%	0.0%	0.0%
101 - 200	0.83	0.83	0.0%	0.1%	19.1%	573.3%
201 - 300	1.05	1.05	0.0%	1.0%	11.9%	0.0%
301 - 450	1.28	1.28	0.0%	0.2%	61.1%	0.0%
451 - 600	1.50	1.50	0.0%	1.0%	39.3%	227.7%
601 - 750	1.58	1.58	0.0%	5.1%	42.0%	75.4%
751 - 900	1.65	1.65	0.0%	4.7%	24.1%	123.1%
901 - 1,000	1.76	1.78	1.1%	1.7%	94.3%	411.7%
1,001 - Over	1.73	1.76	1.7%	86.1%	69.9%	138.0%
Vintage	0.41	0.41	0.0%	0.0%		

Estimated Percentage Total

1.5%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.75	-6.3%	6.2%	27.5%
Harley FX, VR	0.96	0.91	-5.2%	13.6%	52.0%
Harley FL	0.98	1.02	4.1%	38.7%	75.6%
Cruiser	0.82	0.79	-3.7%	24.0%	47.5%
Tour	0.92	0.98	6.5%	6.5%	96.7%
Sport Tour	0.98	1.04	6.1%	1.0%	188.4%
Standard	0.68	0.67	-1.5%	0.3%	24.9%
Sport	1.47	1.49	1.4%	0.4%	70.0%
Super Sport	2.80	2.75	-1.8%	0.4%	50.5%
High Performance	1.19	1.17	-1.7%	1.0%	27.9%
Dual	0.82	0.79	-3.7%	1.0%	27.2%
Scooter	0.68	0.69	1.5%	1.0%	59.9%
Trikes	0.78	0.83	6.4%	3.9%	131.6%
Limited Production	1.17	1.18	0.9%	1.9%	56.3%
Homemade/Kit	1.17	1.18	0.9%	0.1%	0.0%

Estimated Percentage Total

0.3%

SERFF Tracking Number: ANPC-126327489 State: Arkansas  
 Filing Company: American National Property and Casualty State Tracking Number: EFT \$100  
 Company  
 Company Tracking Number: 03-ANP-09-0694  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR ANP PPA  
 Project Name/Number: AR ANP Auto RR-FU/384192

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract	Filed	11/30/2009

**Comments:**

**Attachment:**

A-1 ANP.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey	Filed	11/30/2009

**Comments:**

**Attachments:**

FORM APCS ANP rv.pdf

FORM APCS ANP.xls

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	NAIC loss cost data entry document	Filed	11/30/2009

**Comments:**

**Attachment:**

F319AR ANP rv.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/30/2009

**Bypass Reason:** N/A

**Comments:**

SERFF Tracking Number: ANPC-126327489 State: Arkansas  
Filing Company: American National Property and Casualty State Tracking Number: EFT \$100  
Company  
Company Tracking Number: 03-ANP-09-0694  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR ANP PPA  
Project Name/Number: AR ANP Auto RR-FU/384192

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed	<b>Date:</b> 11/30/2009
<b>Comments:</b>			
<b>Attachment:</b>			
ar11249r.anp.pdf			

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE 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 private passenger auto 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 # (including group #) 408-28401

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
 Yes  No  
 If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	5	%
b. Good Student Discount	Varies by class	%
c. Multi-car Discount	Varies by class	%
d. Accident Free Discount*	NA	%

Please Specify Qualification for Discount:

e. Anti-Theft Discount	NA	%
f. Other (specify)		%
TLC Discount	15	%
Passive Restraint	20-40	%
Comp Claim Free	15-30	%
Benefits Xpress	10	%
PAC+/PMC+ Part A Discount	7-23	%
PAC+/PMC+ Part B Discount	4-36	%
Student Away at School	30	%
Affinity	5-10	%

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$5

7. Does your company utilize a tiered rating plan?  Yes  No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
PAC+/PMC+ Part B Risk Score	PAC+/PMC+ Part B Discount	
Ranges		
4-589	0	0.2%
590-609	4	0.4%
610-644	8	1.8%
645-679	12	3.8%
680-704, no risk score, no match	16	4.4%
705-729	22	5.3%
730-764	28	10.0%
765-799	32	11.3%
800-997	36	62.6%

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

*Beth Summers*

---

Signature

Beth Summers

---

Printed Name

Regulatory Compliance Analyst II

---

Title

417-887-4990, ext. 2238

---

Telephone Number

bsummers@anpac.com

---

Email address

AID PC A-1 (1/06)

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

NAIC Number: 24801  
 Company Name: American National Property And Casualty Company  
 Contact Person: Beth Summers  
 Telephone No.: (417) 887-4990, ext. 2238  
 Email Address: bsummers@anpac.com  
 Effective Date: 1/6/10 new business and renewals

**Assumptions to Use:**  
 1 Liability -Minimum: \$25,000 per person  
 2 Bodily Injury \$50,000 per accident  
 \$25,000 per accident  
 3 Property Damage \$100 deductible per accident  
 4 Comprehensive & Collision \$250 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss  
 wages according to statute and \$5,000 accidental  
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:  
 PASSIVE RESTRAINT/AIRBAG 20%-40% %  
 AUTO/HOMEOWNERS 0 %  
 GOOD STUDENT 5%-15% in class factor %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$391	\$478	\$231	\$170	\$459	\$562	\$269	\$199	\$494	\$605	\$291	\$215	\$584	\$718	\$340	\$248	\$651	\$799	\$378	\$276
	Minimum Liability with Comprehensive and Collision			\$658	\$823	\$380	\$273	\$821	\$1,040	\$475	\$340	\$779	\$974	\$452	\$327	\$1,064	\$1,349	\$613	\$437	\$1,115	\$1,410	\$639	\$457
	100/300/50 Liability with Comprehensive and Collision			\$700	\$871	\$413	\$302	\$870	\$1,095	\$512	\$372	\$834	\$1,036	\$492	\$362	\$1,130	\$1,425	\$659	\$477	\$1,186	\$1,493	\$689	\$499
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$391	\$478	\$231	\$170	\$459	\$562	\$269	\$199	\$494	\$605	\$291	\$215	\$584	\$718	\$340	\$248	\$651	\$799	\$378	\$276
	Minimum Liability with Comprehensive and Collision			\$613	\$763	\$356	\$256	\$755	\$950	\$435	\$314	\$733	\$913	\$426	\$309	\$979	\$1,231	\$562	\$401	\$1,027	\$1,288	\$590	\$423
	100/300/50 Liability with Comprehensive and Collision			\$655	\$811	\$389	\$285	\$804	\$1,005	\$472	\$346	\$788	\$975	\$466	\$344	\$1,045	\$1,307	\$608	\$441	\$1,098	\$1,371	\$640	\$465
2003 Honda Odyssey "EX"	Minimum Liability			\$322	\$392	\$190	\$142	\$373	\$454	\$226	\$168	\$403	\$492	\$240	\$180	\$481	\$588	\$280	\$207	\$532	\$652	\$312	\$228
	Minimum Liability with Comprehensive and Collision			\$544	\$677	\$315	\$228	\$669	\$842	\$392	\$283	\$642	\$800	\$375	\$274	\$876	\$1,101	\$502	\$360	\$908	\$1,141	\$524	\$375
	100/300/50 Liability with Comprehensive and Collision			\$580	\$718	\$346	\$255	\$716	\$897	\$425	\$313	\$692	\$857	\$411	\$304	\$926	\$1,159	\$541	\$393	\$968	\$1,210	\$567	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$355	\$434	\$213	\$158	\$421	\$514	\$248	\$185	\$451	\$551	\$267	\$198	\$536	\$657	\$313	\$230	\$597	\$732	\$347	\$255
	Minimum Liability with Comprehensive and Collision			\$748	\$941	\$437	\$314	\$948	\$1,207	\$547	\$392	\$877	\$1,100	\$506	\$364	\$1,239	\$1,576	\$711	\$505	\$1,268	\$1,611	\$729	\$519
	100/300/50 Liability with Comprehensive and Collision			\$794	\$992	\$470	\$344	\$994	\$1,260	\$584	\$425	\$931	\$1,162	\$546	\$398	\$1,296	\$1,642	\$751	\$540	\$1,332	\$1,684	\$776	\$558
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$322	\$392	\$190	\$142	\$373	\$454	\$226	\$168	\$403	\$492	\$240	\$180	\$481	\$588	\$280	\$207	\$532	\$652	\$312	\$228
	Minimum Liability with Comprehensive and Collision			\$1,125	\$1,436	\$644	\$457	\$1,491	\$1,937	\$860	\$603	\$1,273	\$1,625	\$732	\$520	\$1,954	\$2,533	\$1,117	\$784	\$1,946	\$2,523	\$1,114	\$781
	100/300/50 Liability with Comprehensive and Collision			\$1,161	\$1,477	\$675	\$484	\$1,538	\$1,992	\$893	\$633	\$1,323	\$1,682	\$768	\$550	\$2,004	\$2,591	\$1,156	\$817	\$2,006	\$2,592	\$1,157	\$819
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$372	\$454	\$224	\$168	\$442	\$537	\$264	\$199	\$470	\$572	\$282	\$211	\$558	\$681	\$330	\$245	\$626	\$766	\$365	\$269
	Minimum Liability with Comprehensive and Collision			\$672	\$844	\$391	\$283	\$853	\$1,081	\$496	\$359	\$793	\$991	\$464	\$337	\$1,102	\$1,398	\$636	\$457	\$1,146	\$1,452	\$659	\$472
	100/300/50 Liability with Comprehensive and Collision			\$723	\$900	\$429	\$318	\$905	\$1,140	\$539	\$398	\$853	\$1,059	\$510	\$377	\$1,164	\$1,469	\$681	\$497	\$1,217	\$1,532	\$713	\$518

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	03-ANP-09-0694
-----------	-------------------------------------------------------	----------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
-----------	---------------------------------------------------------------------------------------------------------------------------------------------	------------

	Company Name	Company NAIC Number
<b>3.</b>	<b>A.</b> American National Property And Casualty Company	<b>B.</b> 408-28401

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b> Personal Auto	<b>B.</b> Private Passenger Auto

5.	(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
				(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
	Auto BI	11.3%	11.2%				
	Auto PD	3.2%	2.0%				
	Auto Med	3.9%	0.2%				
	Auto UMBI	-6.1%	-0.3%				
	Auto UIMBI	2.4%	8.2%				
	Auto UMPD	0.0%	2.2%				
	Auto Comp	27.8%	21.8%				
	Auto Coll	6.6%	6.0%				
	TOTAL OVERALL EFFECT	8.3%	7.8%				

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	6,448	1.00%	6/15/2009				
2008	6,305	-3.00%	5/14/2008	6,908	6,160	89.2%	65.0%
2007	6,203	-1.30%	4/15/2007	6,538	4,477	68.5%	63.6%
2006	6,074	-4.00%	7/15/2006	6,855	4,402	64.2%	63.5%
2005	6,011	-3.10%	9/1/2005	7,091	3,297	46.5%	53.6%
2004	5,902	-1.40%	10/1/2004	7,182	4,193	58.4%	61.8%

7. Expense Constants		Selected Provisions	
		liab	ph dam
A. Total Production Expense		16.8%	18.8%
B. General Expense		1.2%	1.7%
C. Taxes, License & Fees		3.0%	3.0%
D. Underwriting Profit & Contingencies		8.1%	6.1%
E. Other: Incurred ULAE		5.5%	8.1%
F. TOTAL		35.3%	37.7%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 21% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 2
- 10.** -12% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 7

PC RLC



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.

November 24, 2009

Alexa Grissom  
 Arkansas Insurance Department  
 Property & Casualty Division  
 1200 W. 3rd Street  
 Little Rock, AR 72201-1904

Re: American National Property And Casualty Company #408-28401  
 Private Passenger Automobile Program  
 Independent Filing of Rules and Rates, November 3, 2009, November 16, 2009  
 Supplemental to Company Filing #03-ANP-09-0694

American National Property And Casualty Company submits the following revised manual pages for your approval:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index-1	Index to General Rules	9-09B
MR-14 through MR-19	General Rules	9-09B
AUTO-R-1.1	Auto Base Rates	10-09B
CYCLE-R-1.1	Motorcycle Base Rates	10-09B
CYCLE-R-6.1	Motorcycle Class Factors	10-09B
CYCLE-R-12.1	Motorcycle Model Group	10-09B

These pages replace the following pages currently under review in your department:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index-1	Index to General Rules	9-09
MR-14 through MR-19	General Rules	9-09
AUTO-R-1.1	Auto Base Rates	10-09
CYCLE-R-1.1	Motorcycle Base Rates	10-09
CYCLE-R-6.1	Motorcycle Class Factors	10-09
CYCLE-R-12.1	Motorcycle Model Group	10-09

These pages are withdrawn:

<u>PAGE WITHDRAWN</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
T-1	Territory Definitions	9-09
AUTO-R-9.9	Auto Discount Factors	10-09



*"Members of the American National Family of Companies"*

November 24, 2009

Page 2

Filing #03-ANP-09-0694

In response objection letter dated November 19, 2009, we offer the following information. We are withdrawing Rule 282 and Auto rate page AUTO-R-9.9, AFFINITY Discount from this filing. We will re-file the discount at a later date when we can provide the requested support from our other states. We have also revised ANPAC base rates, ANPAC AmeriCycle class and model group factors, and removed the proposed territory change. As a result only 1 insured's premium is increasing over 20%, to approximately 21%. The entire account consists of a travel trailer, with premium increasing from \$28 to \$34. To get the account below the 20% cap would require dropping the Comprehensive base rate \$8 or dropping the Collision base rate \$13; either of which would result in substantial changes to many private passenger auto accounts.

We propose this filing remain effective January 6, 2010, for new business and renewal business.

If you have any additional questions or concerns regarding this filing, please feel free to contact me. Please acknowledge receipt in your usual manner.

Sincerely,



Beth Summers

Regulatory Compliance Analyst II

Phone: (417) 887-4990, ext. 2238

Fax: (417) 877-5014

E-mail: bsummers@anpac.com

Enclosures

SERFF Tracking Number: ANPC-126327489 State: Arkansas  
 Filing Company: American National Property and Casualty State Tracking Number: EFT \$100  
 Company  
 Company Tracking Number: 03-ANP-09-0694  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR ANP PPA  
 Project Name/Number: AR ANP Auto RR-FU/384192

## Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/03/2009	Rate and Rule	General Rules	11/24/2009	AR ANP MR 9-09.pdf (Superseded)
11/03/2009	Rate and Rule	Territory Definitions	11/24/2009	AR ANP-ANG T 9-09.pdf (Superseded)
11/03/2009	Rate and Rule	Auto Rate Pages	11/24/2009	AR ANPAC Auto R-1 10-09.pdf (Superseded) AR ANPAC Auto R-3 10-09.pdf AR ANPAC Auto R-5 10-09.pdf AR ANPAC Auto R-6 10-09.pdf AR ANPAC Auto R-9.4 and 9.9 10-09.pdf (Superseded) AR ANPAC Auto R-15.3 10-09.pdf
11/03/2009	Rate and Rule	Cycle Rate Pages	11/24/2009	AR ANPAC Cycle R-1 10-09.pdf (Superseded) AR ANPAC Cycle R-3 10-09.pdf AR ANPAC Cycle R-5 10-09.pdf AR ANPAC Cycle R-6 10-09.pdf (Superseded)

<i>SERFF Tracking Number:</i>	<i>ANPC-126327489</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National Property and Casualty Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>03-ANP-09-0694</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>AR ANP PPA</i>		
<i>Project Name/Number:</i>	<i>AR ANP Auto RR-FU/384192</i>		

			AR ANPAC Cycle R-9.5 10-09.pdf
			AR ANPAC Cycle R-11 10-09.pdf
			AR ANPAC Cycle R-12 10-09.pdf (Superceded)

11/03/2009	Rate and Actuarial Exhibits Rule	11/24/2009	ANPAC Actuarial Exhibits AR.pdf (Superceded)
10/01/2009	Supporting APCS-Auto Premium Comparison Document Survey	11/24/2009	FORM APCS ANP.pdf (Superceded) FORM APCS ANP.xls (Superceded)
10/01/2009	Supporting NAIC loss cost data entry document Document	11/24/2009	F319AR ANP.pdf (Superceded)
11/03/2009	Supporting Cover Letter Document	11/24/2009	ar11039r.anp.pdf (Superceded)

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
INDEX TO GENERAL RULES**

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**FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
GENERAL RULES**

**GENERAL PROVISIONS**

**DEFINITIONS**

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.
101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.
102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.
103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.
104. A motor home, camping trailer or travel trailer that is owned or leased under a long-term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.
105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.
106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.
107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

**POLICY TERM**

110. Manual premiums are for a six-month policy term unless otherwise indicated.

**PREMIUM PAYMENT**

**Electronic Transfer Method of Payment**

120. **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.

**Automobiles/Motor Homes and Camping/Travel Trailers**

The minimum required down payment for a new business application is one month's premium (1/6<sup>th</sup> of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5<sup>th</sup> car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.
4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Motorcycles**

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

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress Employee Services™ program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Recreational Vehicles**

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

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

### **Non-Bound Trial Applications**

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

## **Other Methods of Payment**

### **121. Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, a \$5 installment charge will be applied.

#### **Automobiles/Motor Homes and Camping/Travel Trailers**

A remittance of \$100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than \$100, the full amount must be submitted.

#### **Motorcycles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

#### **Recreational Vehicles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

#### **Non-Bound Trial Applications**

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

122. **Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. Auto policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to two installments. Motorcycle and recreational vehicle policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$10, the installment charge will be waived.

## **POLICY CHANGES**

130. All changes requiring adjustments of premiums shall be computed pro rata.

131. 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.

#### DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.
141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.
142. Physical damage coverages may not be deleted if a lienholder exists on the policy.
143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.
144. Premium returns on deleted coverages will be computed pro rata.

#### CANCELLATION

150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.
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.

#### REINSTATEMENTS

160. 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.
161. 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 six-month policy term is given.
162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

#### WHOLE DOLLAR ROUNDING RULE

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

#### MINIMUM PREMIUM RULE

180. A minimum premium of \$1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

### **PRIVATE PASSENGER AUTOMOBILE**

#### DEFINITIONS

200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.

201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.
202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National Property And Casualty Company or an affiliated company.
203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National Property And Casualty Company or an affiliated company.
204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.
205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.
206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.
207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.
208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.
209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.
210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.
211. "Married" means a married person living with his/her spouse.
212. A Youthful operator is any licensed driver;  
\* unmarried and under 25 years of age;  
\* owner or principal operator unmarried males 25 to 29 years of age; and  
\* married males under 25 years of age.
213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

#### PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home, according to the age, gender, and marital status of the rated operator, and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National Property And Casualty Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule, and the use and annual mileage of the motor home.
221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National Property And Casualty Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, refer to Auto rate section R-6.

Multi-Car Classification does not apply to CHROME<sup>®</sup> vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME<sup>®</sup> vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME<sup>®</sup> vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:

- \* "Principal Operator Age 45 to 64";
- \* "Principal Operator Age 65 to 69";
- \* "Principal Operator Age 70 to 74";
- \* "Principal Operator Age 75 and Over".

227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:

- \* If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:
  - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.

- If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.
  - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.
- \* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME<sup>®</sup>, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

<b>Average Weekly Use</b>	<b>Use Classification</b>
Less than 30 miles	Pleasure
30 miles or more but less than 100 miles	Work less than 10 miles
100 miles or more	Work 10 or more miles

#### GOOD STUDENT

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

- \* The owner or operator must be unmarried and under 25 years of age, and
- \* The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and
- \* On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school semester (or comparable period);
  - (a) Ranked among the upper 20% of his/her class scholastically, or
  - (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
  - (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
  - (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
  - (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
    1. PSAT (Preliminary Scholastic Aptitude Test)
    2. PACT (Preliminary American College Test)
    3. SAT-I (Scholastic Aptitude Test – I)
    4. ACT (American College Test)
    5. Iowa Test of Basic Skills
    6. California Achievement Test
    7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

## DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.
236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.
237. The practice-driving requirement may be met in either of the following ways:
- \* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
  - \* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.
238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:
- \* a recognized secondary school, college, or university or
  - \* other school approved and supervised by the State Department of Education or other responsible educational agency.
239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

## SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.
241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

## CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.
251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

## PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.
256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If customization coverage applies, refer to Rules 260-262.

257. **Newly Announced Models** – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.
258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

Current Symbol	Reassigned Symbol	
	Comprehensive & Collision	Collision
1, 2, & 3	1	1
4	2	2
5	3	3
6	5	5
7	7	7
8	9	10
10	11	13
11	14	16
12	17	18
13	19	20
14	21	21
15*	22	22

\*For Comprehensive and Collision symbols higher than 15, add 7 to obtain the reassigned Comprehensive and Collision symbols.

259. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

#### COST NEW/SYMBOL CHART

Cost New / Final Sticker Price	Symbol
0 – 2,750	1
2,751 – 3,700	2
3,701 – 5,000	3
5,001 – 6,500	5
6,501 – 8,000	7
8,001 – 10,000	9
10,001 – 12,500	12
12,501 – 15,000	15
15,001 – 17,500	17
17,501 – 20,000	19
20,001 – 21,000	21
Each additional \$1,000 Or fraction thereof	add 1

#### Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.
261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).

262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 – 2,750	1	10,001 – 12,500	12
2,751 – 3,700	2	12,501 – 15,000	15
3,701 – 5,000	3	15,001 – 17,500	17
5,001 – 6,500	5	17,501 – 20,000	19
6,501 – 8,000	7	20,001 – 21,000	21
8,001 – 10,000	9	21,001 – 22,000	22
		Each additional \$1,000 or fraction thereof	add 1

#### MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.
266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the base premium for the preceding model year.
267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

#### LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.
271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.
272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.
273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.
274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

#### MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premiums shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

## 276. Preferred Automobile Customer Plus (PAC+) Discount

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

### Part A:

#### New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months\*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor or Windshield Repair claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For Multi-Car accounts, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

#### Renewal Business

If the principal operator of a vehicle has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner's years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

#### **Part B:**

The principal operator of a vehicle will receive a discount on the premium for the vehicle based on the account owner's Risk Score. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the highest PAC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, 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. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

### **277. Comp Claim Free Discount**

#### **New Business**

##### **Single Car**

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

##### **Multi Car**

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\* a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the new business experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The new business experience period is the 72 months prior to being insured with the Company.

## Renewal Business

### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

### Multi Car

If there have been no Comprehensive paid claims\* on the account during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim\* during the most recent 36 months within the policy's renewal experience period\*\* on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim\* that occurred with the Company in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the renewal experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business (including added-driver), corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

278. **Defensive Driver Discount** – Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain discount. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

280. **Tri-Line Client Discount (TLC Discount)**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a Tri-Line Client Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package<sup>®</sup> and life insurance or annuity conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the TLC Discount factor.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy written in American National Property And Casualty Company or an affiliated company.
- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.
- The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.
- One of the following life insurance/annuity conditions must be met in order to qualify for the discount:
  1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be:
    - Equal to or greater than the Coverage A amount for the Homeowner Dwelling forms.
    - Equal to or greater than the Coverage C amount for the Condominium form.
    - Equal to or greater than the maximum of the Coverage C amount or \$100,000 for the Tenant form.
    - Equal to or greater than the Coverage A amount under Division I of the Special Farm Package<sup>®</sup> policy.

This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package<sup>®</sup> and life policies remain in force.

If more than one homeowner/Special Farm Package<sup>®</sup> policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply.

If the account changes from a Tenant to a Homeowner Dwelling form or Condominium form or Special Farm Package<sup>®</sup> policy, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply. However, if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a Tenant policy, the Tenant policy will count as a qualifying homeowner policy, regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.

2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than \$500,000, or
3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to \$1,200, or

4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

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

#### 281. **Benefits Xpress Employee Services<sup>SM</sup> Discount**

For each automobile, motor home, camping/travel trailer or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive and Collision coverage premiums when the following requirements are met:

- 1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services<sup>SM</sup> group program; and
- 2) The named insured has an active homeowner/Special Farm Package<sup>®</sup> policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- 3) The account must be actively enrolled in Easy Pay–*The Checkless Way*<sup>®</sup> payment plan for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Employee Services<sup>SM</sup> Discount factor. The Benefits Xpress Employee Services<sup>SM</sup> discount may be applied to or deleted from an automobile policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

Note: Recreational vehicles are not eligible for the Benefits Xpress Employee Services<sup>SM</sup> Program.

#### 282. **AFFINITY from ANPAC<sup>®</sup> Discount**

Only policies enrolled in Easy Pay–*The Checkless Way*<sup>®</sup> are eligible for the AFFINITY Discount Program.

For each qualifying private passenger automobile on the policy, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury premiums, provided any driver on the account has a membership in one of the following organizations:

##### Professional Associations

American Medical Association (AMA)  
American Dental Association (ADA)  
American Board of Psychiatry & Neurologists (BPN)  
American Optometric Association (AOA)  
American Institute for Certified Public Accountants (CPA)  
Institute for Management Accountants (IMA)  
International Association of Defense Counsel (IDC)  
Association of Corporate Counsel (ACC)

For accounts with multiple qualifying memberships in the AFFINITY program, only the highest discount of all qualifying memberships will apply. Affinity discounts cannot be combined or stacked. Refer to Auto rate section R-9 for the AFFINITY Discount factors.

The AFFINITY Discount may be applied to or deleted from an automobile policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, reinstatement with a lapse, or added driver transaction is processed.

This discount does not apply to motor homes, camping/travel trailers, motorcycles, recreational vehicles, and CHROME® vehicles.

#### CA\$HBACK FROM ANPAC® PROGRAM

##### 285. **CA\$HBACK FROM ANPAC®**

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

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

Enrollment eligibility requirements include:

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

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

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

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

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.

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

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

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

Enrollment eligibility requirements include:

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

- 4) All CA\$HBACK policies must be written in a state where the CA\$HBACK program is available.

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

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

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

#### Refund Conditions and Procedures:

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

## PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291 through 295.
291. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.
292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.
293. Refer to Territory Definitions to determine the territory number in which the vehicle will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.
294. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.
295. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.
  - Step 1. Limit(s) factor. Refer to Auto rate section R-2.
  - Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
  - Step 3. Model Year Factor (Applies to Comprehensive and Collision coverages). The Model Year factor does not apply to CHROME<sup>®</sup> vehicles. Refer to Rules 265-267 and Auto rate section R-3.
  - Step 4. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.
  - Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.
  - Step 6. Passive Restraint Discount (Applies to Medical Payments coverage) Refer to Rule 275 and Auto rate section R-9.
  - Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.
  - Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.
  - Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 278 and Auto rate section R-9.
  - Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 279 and Auto rate section R-9.
  - Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.
  - Step 12. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Auto rate section R-9.
  - Step 13. Affinity from ANPAC<sup>®</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 282 Auto rate section R-9.

- Step 14. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.
  - Step 15. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
  - Step 16. Multi-CHROME<sup>®</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 418 and Auto rate section R-15.
  - Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.
  - Step 18. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.
  - Step 19. Vehicle Type Factor for CHROME<sup>®</sup> vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, and Towing and Labor or Windshield Repair coverages). Refer to Rule 418 and Auto rate section R-15.
  - Step 20. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.
  - Step 21. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 756 and Auto rate section R-10.
296. To determine the premiums for miscellaneous private passenger automobile coverages follow the instructions listed in 297 and 298.
297. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
298. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

### **DRIVING RECORD RATING PLAN (DRRP)**

#### ASSIGNMENT OF POINTS

- 300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME<sup>®</sup> vehicles, specialty non-CHROME<sup>®</sup> vehicles, motorcycles, motor homes, and camping/travel trailers.
- 301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.
- 302. **Renewals Experience Period.** The experience period shall be the 36 months prior to the effective date of the next renewal.
- 303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.
- 304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.
- 305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.

306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National Property And Casualty Company or American National General Insurance Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.
307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National Property And Casualty Company or American National General Insurance Company or an affiliated company.

## CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.
311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

<u>Conviction</u>	<u>DRRP Points</u>
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI. DUI.	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5

<u>Conviction</u>	<u>DRRP Points</u>
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) <b>All Other</b> moving traffic convictions including speeding: First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

## ACCIDENTS

320. For each **at-fault** accident occurring within the experience period, assign the applicable DRRP points if the accident involves any assigned driver with any insured automobile or any other motor vehicle (including any motorcycle), resulting in bodily injury or damage to any property, including his/her own, that resulted in payment of more than \$500. DRRP points should be assigned according to all assigned drivers to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

<u>Description</u>	<u>DRRP Points</u>
* Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1
* Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:
- \* Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or
  - \* Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or
  - \* Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
  - \* Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or
  - \* Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or
  - \* Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Indemnity, or Loss of Income coverages; or
  - \* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.
322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another vehicle insured with this Company.
323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

#### OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

<u>Description</u>	<u>DRRP Points</u>
* <b>Unverifiable Three-Year Driving Record</b> including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* <b>Inexperienced Operator</b> – Any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

**NOTE:** If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

### 331. High Risk Vehicles

For each High Risk Vehicle listed below, assign six (6) DRRP points.

AC Cobra (2004-2006)	KTM
Alfa Romeo 8C (2008)	Lamborghini (1985-Present)
Allard (1985-Present)	Lotus (1985-Present)
Ariel Atom	Maserati (1985-Present)
Ascari	McLaren
Aston Martin (1985-Present)	Mercedes-Benz SLR, SL65
Auburn (1985-1994)	Morgan (1985-Present)
Avanti (1985-1991)	Mosler
Bentley (1985-Present)	Nissan GT-R (2009-Present)
Bertone (1985-2003)	Noble
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Chevrolet Corvette ZR1 (2009-Present)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Cizeta-Moroder (1991-1995)	Panther (1985-1990)
Daimler (1985-Present)	PininFarina (1985-Present)
Dodge Viper	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Excalibur (1985-1989)	Rolls Royce (1985-Present)
Farboud/Farbio	RUF (1985-Present)
Ferrari (1985-Present)	Saleen S7
Ford GT (2003-2006)	Scimitar (1985-1990)
Gray Market Vehicles	Sterling (1985-1991)
ISO (1985-1996)	TVR (1985-Present)
Jaguar XJ220	Wiesmann
Jensen (1985-2001)	Zimmer (1985-1988 / 1998-Present)
Koenigsegg	

### SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

### OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the car with the highest base premium.

### MISCELLANEOUS VEHICLES

UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.
401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

Refer to Auto rate section R-14 to locate the base rate for the desired coverage. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-14.
- Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-14.
- Step 3. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Comprehensive and Collision coverages) Refer to Rule 281 and Auto rate section R-9.

When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the trailer. The minimum total semiannual premium is \$10.

- 403. Surcharges and discounts (except for Benefits Xpress Employee Services<sup>SM</sup>) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.

## **CHROME<sup>®</sup> PROGRAM**

- 410. In addition to the specific CHROME<sup>®</sup> underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME<sup>®</sup> Program.
- 411. Vehicles in this program are insured under the Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:
  1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.

The Agreed Value Endorsement also provides coverage for spare parts up to \$1,000, not to increase the limit of coverage.

- 412. Coverage under this program is only to be extended to 1) insureds who already have a private passenger automobile policy in force with ANPAC or ANG for themselves or members of their household, or who will be applying for such coverage within one policy term of the inception of this policy; or 2) insureds whose other private passenger automobiles are all business-owned and ineligible with our companies.
- 413. The following vehicles, as defined below, are eligible for coverage under the CHROME<sup>®</sup> Program. Additional CHROME<sup>®</sup> requirements:
  - Minimum appraised value of \$2,500.
  - Protected in a fully enclosed and locked garage when not in use.
  - Driven less than or equal to 10,000 miles annually.
  - Not used for daily transportation.
  - Comprehensive Coverage required at all times.
  - Physical damage coverage must be written at 100% of the current appraised value.

### **\* Classic/Antique/Modern Classic Vehicle –**

**Classic/Antique** - An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

**Modern Classic** – A restricted use “show quality” collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with an agreed value of \$15,000 to \$100,000. The vehicles are limited production or rare out-of-production vehicles and are not used for daily transportation. Modern Classics are insured with the Modern Classic Enhancement Endorsement to the Family Automobile Policy. Included in this endorsement:

- Full replacement coverage for new cars. Where the covered vehicle’s damage exceeds 25% of the original purchase price within twelve months of the manufacturer’s title transfer and before the odometer reaches 10,000 miles, we will pay the amount shown in the Declarations.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

### **\* Hot/Street Rod Vehicle –** An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

\* **Replica/Assembled (Kit) Vehicle** –

**Replica** - A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

**Assembled (Kit)** - An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways. Dune Buggies are not included in this definition.

\* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

\* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

\* **Exotic Vehicle** – An original automobile of the private passenger type with an agreed value over \$100,000, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to Rule 331 for information on assigning DRRP points to High Risk Vehicles.

414. The following vehicles are **ineligible** for classification and rating as a CHROME<sup>®</sup> vehicle:

- \* Vehicles used for racing or demonstration of speed or power, used on a track, or used in timed events.
- \* Vehicles under construction.
- \* Motorcycles.
- \* Gray Market vehicles.
- \* Farm trucks and tractors.
- \* Vehicles which are not classified as private passenger autos.
- \* Vehicles equipped with nitrous oxide.
- \* Fire trucks.
- \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME<sup>®</sup> vehicle it may not be deleted.

416. For CHROME<sup>®</sup> vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of \$1,200 is available. The minimum Comprehensive and/or Collision deductibles offered in the CHROME<sup>®</sup> Program are as follows:

<u>Vehicle Type</u>	<u>Minimum Deductible</u>
Classic/Antique	\$500
Modern Classic	\$1,000
Hot/Street Rod	\$500
Replica/Assembled (Kit)	\$500
Original	\$500
Modified/Custom	\$500
Exotic	\$2,000

417. Utility trailers used to haul CHROME<sup>®</sup> vehicles should be afforded coverage under the private passenger auto policy (see Section 400.) Custom trailers pulled by a CHROME<sup>®</sup> vehicle carrying personal belongings should also be insured under the private passenger auto policy as a Utility Trailer.

418. Rating for all coverages:

CHROME<sup>®</sup> vehicles are rated according to the private passenger automobile rules and rates except:

- a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the agreed value amount. See the chart in Rule 259;

- b. An additional factor for each coverage will be applied as shown in the premium determination section for each coverage. This factor will be based on type of CHROME<sup>®</sup> vehicle, model year (Modern Classic vehicles only), mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME<sup>®</sup> vehicles.
- c. Multi-Car Classification is not applicable for the Primary Classification of CHROME<sup>®</sup> vehicles – refer to Rule 222. For accounts with more than one CHROME<sup>®</sup> vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME<sup>®</sup> Discount factor will be applied to each CHROME<sup>®</sup> vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME<sup>®</sup> vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.

All other applicable private passenger automobile discounts and surcharges apply to CHROME<sup>®</sup> vehicles.

#### SPECIALTY/NON-CHROME<sup>®</sup> VEHICLES

420. In addition to the Specialty/Non-CHROME<sup>®</sup> underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle. Specialty/non-CHROME<sup>®</sup> vehicles are rated as regular use automobiles.
421. The limit of liability for all losses shall not exceed the lesser of:
  1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.
422. The following vehicles, as defined below, are eligible for coverage as Specialty/Non-CHROME<sup>®</sup>.
  1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, garaging or annual mileage.
  2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.
  3. Additional eligibility requirements:
    - Comprehensive coverage required at all times
    - Physical damage coverage must be written at 100% of the current appraised value.
423. The following vehicles are ineligible for classification as a specialty non-CHROME<sup>®</sup> vehicle:
  - \* Vehicles used for racing or demonstrations of speed or power, used on a track, or used in timed events.
  - \* Motorcycles
  - \* Gray Market vehicles
  - \* Farm trucks and tractors
  - \* Vehicles which are not classified as private passenger autos
  - \* Vehicles equipped with nitrous oxide
  - \* Fire trucks
  - \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.
424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

#### UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.
426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.

427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.
428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:
- \* An automobile used for renting and livery work or for carrying passengers or property for a consideration.
  - \* Vehicles that are operated by employees of the insured.
  - \* A vehicle with a load capacity of over one ton.

429. Rating for All Coverages:

Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	03
All Others	04

430. All private passenger automobile discounts and surcharges apply to utility vehicles.

FARM TRUCKS

435. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.
436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.
437. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.
438. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

439. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	ON
All Others	OP

440. All private passenger automobile discounts and surcharges apply to farm trucks.

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.
451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper units/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

- \* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.
- \* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.
- \* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.
- \* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.
- \* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.
- \* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.

462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.

463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.

464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.

Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.

465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)

466. Refer to the RV rate section R-1 to determine the base rate for the desired coverages for each type of recreational vehicle.

467. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.
- Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.
- Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.
- Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.
- Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.
468. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300-engine displacement category.

<u>Engine Displacement (cc's)</u>	<u>Horsepower (hp)</u>
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

469. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.
470. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

**MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES**  
**TravelStar From ANPAC®**

**MOTOR HOMES and CAMPING/TRAVEL TRAILERS**

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.
501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are \$100 per day for rental and a maximum of \$1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.
502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:
- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
  - Motor Homes used for travel in the course of business;
  - Homemade Motor Homes or Camping/Travel Trailers;
  - Motor Homes or Camping/Travel Trailers used as a permanent residence unless the motor home or travel trailer qualifies for the Full Timer Coverage Endorsement.
  - Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
  - Conversion vans.

**MOTOR HOMES**

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the vehicle chassis.

511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (including driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

#### RATING OF MOTOR HOMES

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.

521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.

522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.

523. All applicable private passenger automobile discounts and surcharges apply to motor homes.

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	<u>0.482</u> +
		Total Factor	<u>2.772</u>

#### CAMPING/TRAVEL TRAILERS

##### CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Camping trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a camping trailer under this program. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

531. Camping Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

##### TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile which is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Travel trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a travel trailer under this program. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

542. Travel Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

#### RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.

551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.

552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**

For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.

555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.

#### MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

560. **Secondary Classification Factor**

Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

#### PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 571 through 575.

571. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.

572. Refer to Auto rate sections R-13 and R-3 for the appropriate cost new and model year.

573. Refer to Territory Definitions to determine the territory number in which the motor home and/or camping/travel trailer will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.
575. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.
- Step 1. Limit(s) factor. Refer to Auto rate section R-2.
  - Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
  - Step 3. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.
  - Step 4. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.
  - Step 5. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.
  - Step 6. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.
  - Step 7. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.
  - Step 8. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.
  - Step 9. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.
  - Step 10. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
  - Step 11. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.
  - Step 12. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
  - Step 13. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.
  - Step 14. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages) Refer to Auto rate section R-13.
  - Step 15. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.
  - Step 16. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages) Refer to Rule 580 and Auto rate section R-10.
576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.
577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

578. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

## MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

### REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides **replacement** coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within 60 months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

NOTE: For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

### REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.
586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Limit</u>
SA-1640	\$5,000
SA-1641	\$10,000
SA-1642	\$15,000
SA-1643	\$20,000
SA-1644	\$25,000

Additional limits are available when the Full Timer Endorsement is carried:

<u>Endorsement</u>	<u>Limit</u>
SA-1645	\$35,000
SA-1646	\$50,000

The following limits are available when the Full Timer Endorsement is carried with Underwriter approval. Contact your Underwriter prior to binding these limits:

<u>Endorsement</u>	<u>Limit</u>
SA-1647	\$75,000
SA-1648	\$100,000

## GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to Section 740 for a description of GAP coverage.
591. Refer to Auto rate section R-10 for the applicable rating factors.

## FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.
596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to \$2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.
597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA\$HBACK.
598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	Liability Limit (Shown in Thousands)
SA-1652	\$25/\$50
SA-1654	\$50/\$100
SA-1655	\$100/\$300
SA-1656	\$250/\$500
SA-1657	\$300/\$500
SA-1658	\$500/\$500

## MOTORCYCLE GENERAL RULES AmeriCycle®

## DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:
- **Harley-Davidson Sportster XL**
  - **Harley-Davidson Cruiser FX, VR**
  - **Harley-Davidson Tour FL**
  - **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
  - **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
  - **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
  - **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
  - **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.

- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR - all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

\*is not factory built

\*has an aftermarket frame

\*has a salvage title

\*has a non-factory engine case

\*was built from a kit

\*has been rebuilt

\*has a state-assigned Vehicle Identification Number

Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

#### 601. **Trikes**

To qualify, a trike must meet the following requirements:

- \* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.
- \* Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

#### 602. **Vintage Motorcycles**

To qualify as Vintage, the following requirements must be met:

- \* The motorcycle is at least 25 years old.
- \* The motorcycle must be kept in a garage or locked storage area.
- \* The motorcycle is not driven on a daily basis to and from work.
- \* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.
- \* Motorcycles in this program are insured under the Agreed Value Endorsement to the Motorcycle Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

#### 603. **Mopeds**

The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:
- \* Motorcycles or motor scooters used in business.
  - \* Motorcycles or motor scooters leased or rented.
  - \* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).
  - \* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.
605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.
606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.
607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

#### MOTORCYCLE DISCOUNTS AND SURCHARGES

##### 610. **Safe Cycle Discount**

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

##### 611. **Motorcycle Rider Group Discount**

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

- \* **AMA** (American Motorcycle Association)
- \* **AVA** (American Voyager Association)
- \* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
- \* **BMWMOA** (BMW Motorcycle Owners of America)
- \* **CMA** (Christian Motorcyclists Association)
- \* **GWRRA** (Gold Wing Road Rider Association)
- \* **GWTA** (Gold Wing Touring Association)
- \* **HOG** (Harley Owners Group)
- \* **HRCA** (Honda Rider's Club of America)
- \* **IBMC** (International Brotherhood of Motorcycle Campers)
- \* **MSF** (Motorcycle Safety Foundation) Instructor
- \* **MTA** (Motorcycle Touring Association)
- \* **STAR** (STAR Touring & Riding Association)
- \* **TRI** (Trike Riders International)

- \* **VMC** (Victory Motorcycle Club)
- \* **VDOG** (Vulcan Drifter Owners Group)
- \* **VROC** (Vulcan Riders and Owners Club)
- \* **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

**612. Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC<sup>®</sup>. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC<sup>®</sup> and at least one other motorcycle will become insured with ANPAC<sup>®</sup> within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

**613. Multi-Line Discount**

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

- \* The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy and/or automobile policy with one of the companies listed above.
- \* The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.
- \* To receive a discount for one of the multi-line combinations with "Life," there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

**614. Preferred Motorcycle Customer Plus (PMC+) Discount**

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

## **Part A:**

### **New Business**

If the principal operator has been continuously insured with his/her prior motorcycle carrier for at least 3 years, all operators in the household have been claim free for the prior 36 months\*, and the principal operator has three or more years' on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the Renewal Business section of this rule.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Cycle rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

## **Part B:**

The principal operator of a motorcycle will receive a discount on the premium for the motorcycle based on the account owner's Risk Score. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the highest PMC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, 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. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

### **615. Motorcycle Defensive Driver Discount**

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.

### **616. Secondary Classification Factor**

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

## **MOTORCYCLE PREMIUM DETERMINATION**

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621 through 626.
621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.
622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classifications the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.

625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

<b>Average Weekly Use</b>	<b>Use Classification</b>
Less than 30 miles	Pleasure
30 miles or more	Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. Limit(s) factor. Refer to Cycle rate section R-2.
- Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.
- Step 3. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 270-272 and Cycle rate section R-3.
- Step 4. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages) Refer to Rule 259 and Cycle rate section R-4.
- Step 5. Preferred Motorcycle Customer Plus (PMC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.
- Step 6. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 615 and Cycle rate section R-9.
- Step 7. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Cycle rate section R-9.
- Step 8. Benefits Xpress Employee Services<sup>SM</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Cycle rate section R-9.

- Step 9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.
- Step 10. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages) Refer to Cycle rate section R-6.
- Step 11. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Cycle rate section R-11.
- Step 12. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.
- Step 13. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 610 and Cycle rate section R-9.
- Step 14. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 613 and Cycle rate section R-9.
- Step 15. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 611 and Cycle rate section R-9.
- Step 16. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 612 and Cycle rate section R-9.
- Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Section 300 and Cycle section R-8.
- Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 690 and Cycle rate section R-11.

627. To determine the premiums for miscellaneous motorcycle coverages:

- a. Refer to Cycle rate section R-1 for the base rate.
- b. Refer to Cycle rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

#### INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to \$3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the \$3,000 limit included in the policy so that the limit of coverage stated in the endorsement is the total amount of coverage available for motorcycle accessories.

631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:

- \* sidecars or trailers, whether or not attached
- \* custom paint
- \* custom metal plating
- \* fairings

632. Refer to chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

<u>Endorsement Number</u>	<u>Total Coverage Amount</u>
SA-1397	\$4,000
SA-1398	\$5,000
SA-1399	\$7,000
SA-1400	\$9,000
SA-1401	\$12,000
SA-1402	\$15,000
SA-1403	\$20,000

**MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 (\$40 per day/\$800 per occurrence)**

640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.

641. Refer to Cycle rate section R-1 for the applicable rate.

**MOTORCYCLE TOWING AND LABOR – SA-1395**

650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.

651. Refer to Cycle rate section R-1 for the applicable rate.

**GAP COVERAGE – MOTORCYCLES – SA-1226**

660. Refer to Section 740 for a description of GAP coverage.

661. Refer to Cycle rate section R-10 for the applicable rating factors.

**ORIGINAL PARTS ENDORSEMENT – SA-1391**

670. In the event of a partial loss, this endorsement provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing owned motorcycles. This endorsement also provides coverage to replace accessories (if the accessories are considered a total loss) without depreciation, when the accessory was purchased within the 5 years prior to the date of loss.

671. This endorsement does not apply to motorcycles written under our Vintage program.

672. Refer to Cycle rate section R-10 for the applicable rate.

**MOTORCYCLES UNDER CONSTRUCTION – SA-1393**

680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.

681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.

682. This endorsement does not apply to motorcycles written under our Vintage program.

**VINTAGE MOTORCYCLES – SA-1394**

690. Vehicles in this program are insured under the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

## MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:
- (1) The lesser of:
    - (a) the actual cash value of the stolen or damaged property; or
    - (b) the amount necessary to repair or replace the property; or
    - (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
    - (d) the amount shown in the Declarations.
  - (2) \$500 for any trailer not owned by you or a relative.
  - (3) \$3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

## MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

## SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**
706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.
707. Refer to Auto rate section R-10 for the applicable rate.

## RENTAL REIMBURSEMENT – SA-595 (\$40 per day/\$800 per occurrence), SA-1008 (\$50 per day/\$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.
711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, limit factors, youthful factor, and CHROME<sup>®</sup> factors for this coverage. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: limit factor, youthful factor, and CHROME<sup>®</sup> factor. Refer to Rule 212 to determine when the youthful factor applies.

## TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.
716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

## PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

- \* the named insured shall have the right to reject any or all such coverages in writing; and

- \* once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.

721. Personal Injury Protection shall be provided to the following vehicles:

- \* Any automobile, motor home, motorcycle, motor scooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and
- \* Pickups, panel trucks, or sedan deliveries, which are not customarily used for business, professional, or occupational purposes.

722. Rating

- \* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.
- \* Income Disability Benefit – Maximum Weekly Income of \$140 for Income Earners and \$70 for Nonincome Earners.

Refer to Auto or Cycle rate section R-1 for the applicable base rates for this coverage. The rate shall not be modified under the provisions of any rating plan or other manual rule.

- \* Accidental Death Benefit – \$5,000 amount.

Refer to Auto or Cycle rate section R-1 for the applicable base rates for this coverage. This rate shall not be modified under the provisions of any rating plan or other manual rule.

**EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370**

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.

731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.

732. Physical Damage Coverage provided is shown on the application.

733. The rate for this coverage is \$1 a day, with a minimum premium of \$15.

Example:

Number of Days Rented: 37  
 $37 \times \$1 = \$37$

Number of Days Rented: 13  
 $13 \times \$1 = \$13$ :  
 \$15 is charged since \$15 is the minimum premium

**GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226**

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed \$10,000.

741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are also **ineligible** for GAP Coverage.

742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.

743. Rating: To determine the premium for GAP coverage, multiply the sum of the final Comprehensive and Collision coverage premiums by the factors shown in Auto rate section R-10 or Cycle rate section R-10.

#### CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:
- ACV; or
  - cost of repairs or replacement; or
  - the amount of insurance as shown on the declaration.
746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.
747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

#### NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.
- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.
  - This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.
  - The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, and the *DriveSmart*<sup>SM</sup> for Teens Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount and the Multi-Line Discount.

### ADDITIONAL INTEREST ENDORSEMENTS

#### NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - The non-owned vehicle may be furnished for the insured's occasional or regular use.
  - Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
  - These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.
  - The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).
  - This coverage is available on all automobiles, motorcycles, and recreational vehicles.

## NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
- This non-owned vehicle may be furnished for the insured's occasional use or regular use.
- Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation on an automobile, pickup, or customized van, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate as a private passenger automobile following premium determination Rule 295.
- This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the automobile is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned automobile.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).
- This endorsement is not available on utility trailers, travel trailers, camping trailers, motorcycles, or recreational vehicles.

## JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

## INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.

- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
- The interested party must be added as Additional Interest – Interested Party (code C).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile following premium determination rule.
- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
- The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
- This endorsement is not available on motorcycles or recreational vehicles.

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
AMERICAN NATIONAL GENERAL INSURANCE COMPANY**

**ARKANSAS TERRITORIES**

- Territory 1 - Little Rock Territory** comprises all of the city of Little Rock and all of Pulaski County.
- Territory 2 - Fort Smith Territory** comprises entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.
- Territory 4 - Crittenden Territory** comprises all of Crittenden County.
- Territory 5 - East Central Counties Territory** comprises all of the following counties:
- |     |             |               |
|-----|-------------|---------------|
| Lee | Mississippi | Saint Francis |
|-----|-------------|---------------|
- Territory 6 - Saline Territory** comprises all of Saline County.
- Territory 7 - Remainder of state.**
- Territory 8 - Texarkana Territory** comprises all of Miller County.
- Territory 9 - El Dorado Territory** comprises all of Union County.
- Territory 10 - Northwestern Counties Territory** comprises all of the following counties:
- |          |         |           |      |
|----------|---------|-----------|------|
| Conway   | Logan   | Pope      | Yell |
| Faulkner | Madison | Scott     |      |
| Franklin | Newton  | Searcy    |      |
| Johnson  | Perry   | Van Buren |      |
- Territory 11 - Hot Springs Territory** comprises all of Garland County.
- Territory 12 - Southeastern Arkansas Territory** comprises all of the following counties:
- |           |         |
|-----------|---------|
| Ashley    | Dallas  |
| Bradley   | Desha   |
| Calhoun   | Drew    |
| Chicot    | Lincoln |
| Cleveland |         |
- Territory 13 - Southwestern Arkansas Territory** comprises all of the following counties:
- |            |              |          |
|------------|--------------|----------|
| Clark      | Howard       | Ouachita |
| Columbia   | Lafayette    | Pike     |
| Grant      | Little River | Polk     |
| Hempstead  | Montgomery   | Sevier   |
| Hot Spring | Nevada       |          |
- Territory 14 - Pine Bluff Territory** comprises all of Jefferson County.
- Territory 15 - Fayetteville Territory** comprises all of Benton and Washington Counties.
- Territory 16 - Northern Counties Territory** comprises all of the following counties:
- |         |        |        |
|---------|--------|--------|
| Carroll | Baxter | Izard  |
| Boone   | Fulton | Marion |
- Territory 17 - Craighead Territory** comprises all of Craighead County.
- Territory 99\* - Full Timer Policies**

\*Only for policies with a Full Timer Endorsement.

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

NAIC Number: 24801  
 Company Name: American National Property And Casualty Company  
 Contact Person: Beth Summers  
 Telephone No.: (417) 887-4990, ext. 2238  
 Email Address: bsummers@anpac.com  
 Effective Date: 1/6/10 new business and renewals

**Assumptions to Use:**  
 1 Liability -Minimum: \$25,000 per person  
 2 Bodily Injury \$50,000 per accident  
 \$25,000 per accident  
 3 Property Damage \$100 deductible per accident  
 4 Comprehensive & Collision \$250 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss  
 wages according to statute and \$5,000 accidental  
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit  
 on a compact disk

DISCOUNTS OFFERED:  
 PASSIVE RESTRAINT/AIRBAG 20%-40% %  
 AUTO/HOMEOWNERS 0 %  
 GOOD STUDENT 5%-15% in class factor %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$391	\$478	\$230	\$169	\$455	\$557	\$267	\$197	\$491	\$600	\$289	\$213	\$584	\$718	\$340	\$248	\$651	\$799	\$377	\$275
	Minimum Liability with Comprehensive and Collision			\$658	\$823	\$379	\$272	\$816	\$1,032	\$472	\$337	\$773	\$965	\$449	\$324	\$1,063	\$1,346	\$612	\$436	\$1,111	\$1,404	\$635	\$454
	100/300/50 Liability with Comprehensive and Collision			\$700	\$871	\$413	\$302	\$865	\$1,088	\$510	\$370	\$830	\$1,031	\$490	\$360	\$1,129	\$1,422	\$658	\$476	\$1,180	\$1,483	\$686	\$497
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$391	\$478	\$230	\$169	\$455	\$557	\$267	\$197	\$491	\$600	\$289	\$213	\$584	\$718	\$340	\$248	\$651	\$799	\$377	\$275
	Minimum Liability with Comprehensive and Collision			\$613	\$763	\$355	\$255	\$751	\$945	\$433	\$312	\$730	\$908	\$423	\$306	\$977	\$1,229	\$562	\$401	\$1,025	\$1,286	\$589	\$422
	100/300/50 Liability with Comprehensive and Collision			\$655	\$811	\$389	\$285	\$800	\$1,001	\$471	\$345	\$787	\$974	\$464	\$342	\$1,043	\$1,305	\$608	\$441	\$1,094	\$1,365	\$640	\$465
2003 Honda Odyssey "EX"	Minimum Liability			\$319	\$389	\$190	\$142	\$373	\$454	\$224	\$167	\$402	\$491	\$238	\$178	\$481	\$588	\$280	\$207	\$532	\$652	\$310	\$228
	Minimum Liability with Comprehensive and Collision			\$541	\$674	\$315	\$228	\$669	\$842	\$390	\$282	\$641	\$799	\$372	\$271	\$874	\$1,099	\$502	\$360	\$906	\$1,139	\$522	\$375
	100/300/50 Liability with Comprehensive and Collision			\$580	\$718	\$346	\$255	\$716	\$897	\$421	\$311	\$690	\$854	\$410	\$303	\$923	\$1,156	\$540	\$392	\$966	\$1,208	\$567	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$355	\$434	\$211	\$157	\$420	\$513	\$246	\$184	\$450	\$550	\$266	\$197	\$536	\$657	\$313	\$230	\$594	\$729	\$346	\$254
	Minimum Liability with Comprehensive and Collision			\$748	\$941	\$435	\$313	\$946	\$1,204	\$545	\$391	\$873	\$1,094	\$504	\$362	\$1,236	\$1,572	\$709	\$504	\$1,262	\$1,604	\$724	\$516
	100/300/50 Liability with Comprehensive and Collision			\$794	\$992	\$469	\$343	\$989	\$1,253	\$582	\$423	\$925	\$1,153	\$544	\$396	\$1,293	\$1,638	\$749	\$539	\$1,329	\$1,680	\$771	\$555
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$319	\$389	\$190	\$142	\$373	\$454	\$224	\$167	\$402	\$491	\$238	\$178	\$481	\$588	\$280	\$207	\$532	\$652	\$310	\$228
	Minimum Liability with Comprehensive and Collision			\$1,122	\$1,433	\$644	\$457	\$1,487	\$1,931	\$855	\$601	\$1,268	\$1,618	\$727	\$516	\$1,948	\$2,524	\$1,115	\$782	\$1,937	\$2,511	\$1,109	\$778
	100/300/50 Liability with Comprehensive and Collision			\$1,161	\$1,477	\$675	\$484	\$1,534	\$1,986	\$886	\$630	\$1,317	\$1,673	\$765	\$548	\$1,997	\$2,581	\$1,153	\$814	\$1,997	\$2,580	\$1,154	\$816
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$372	\$454	\$222	\$167	\$442	\$537	\$263	\$199	\$468	\$570	\$280	\$209	\$558	\$681	\$330	\$245	\$623	\$763	\$364	\$268
	Minimum Liability with Comprehensive and Collision			\$672	\$844	\$389	\$282	\$850	\$1,077	\$494	\$359	\$788	\$985	\$461	\$334	\$1,102	\$1,398	\$636	\$457	\$1,143	\$1,449	\$658	\$471
	100/300/50 Liability with Comprehensive and Collision			\$723	\$900	\$428	\$317	\$898	\$1,131	\$536	\$396	\$847	\$1,051	\$508	\$375	\$1,163	\$1,468	\$680	\$496	\$1,217	\$1,532	\$712	\$517



## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	03-ANP-09-0694
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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	Company Name	Company NAIC Number
<b>3.</b>	<b>A.</b> American National Property And Casualty Company	<b>B.</b> 408-28401

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b> Personal Auto	<b>B.</b> Private Passenger Auto

<b>5.</b>			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Auto BI	11.3%	11.2%					
Auto PD	3.2%	2.0%					
Auto Med	3.9%	0.5%					
Auto UMBI	-6.1%	0.1%					
Auto UIMBI	2.4%	9.1%					
Auto UMPD	0.0%	2.2%					
Auto Comp	27.8%	25.1%					
Auto Coll	6.6%	6.6%					
TOTAL OVERALL EFFECT	8.3%	8.3%					

<b>6.</b>	5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	6,448	1.00%	6/15/2009				
2008	6,305	-3.00%	5/14/2008	6,908	6,160	89.2%	65.0%
2007	6,203	-1.30%	4/15/2007	6,538	4,477	68.5%	63.6%
2006	6,074	-4.00%	7/15/2006	6,855	4,402	64.2%	63.5%
2005	6,011	-3.10%	9/1/2005	7,091	3,297	46.5%	53.6%
2004	5,902	-1.40%	10/1/2004	7,182	4,193	58.4%	61.8%

<b>7.</b>			
Expense Constants	Selected Provisions	liab	ph dam
A. Total Production Expense	16.8%	18.8%	
B. General Expense	1.2%	1.7%	
C. Taxes, License & Fees	3.0%	3.0%	
D. Underwriting Profit & Contingencies	8.1%	6.1%	
E. Other: Incurred ULAE	5.5%	8.1%	
F. TOTAL	35.3%	37.7%	

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 43.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Changing from Territory 6 to Territory 7
- 10.** -10.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 7

PC RLC

American National Property And Casualty Company  
Auto Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	315	173	56	69	297	22	47	12	7	9	2	3
2	253	166	55	66	276	21	48	10	7	9	2	3
4	466	217	83	125	504	20	48	9	7	9	2	3
5	312	164	66	143	294	18	48	9	7	9	2	3
6	306	153	57	66	269	17	42	8	7	9	2	3
7	286	148	75	127	318	18	49	9	7	9	2	3
8	410	225	91	106	338	18	48	11	7	9	2	3
9	322	152	74	165	283	17	42	8	7	9	2	3
10	195	141	46	89	206	16	42	10	7	9	2	3
11	286	167	70	86	345	15	56	8	7	9	2	3
12	380	208	75	154	445	18	48	9	7	9	2	3
13	214	96	59	93	283	19	42	8	7	9	2	3
14	462	187	95	154	414	18	52	9	7	9	2	3
15	234	149	50	63	279	15	43	8	7	9	2	3
16	204	104	47	95	235	15	41	8	7	9	2	3
17	365	160	80	97	269	20	50	12	7	9	2	3
99	215	126	51	93	272	16	44	8	7	9	2	3

American National Property And Casualty Company  
Preferred Auto Customer Plus (PAC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
21-24 Excluding Married Females	0-1/2	0.00
	1/2-2	0.13
	3-5	0.15
	6 Or More	0.23
25 and Over All Married Females	0-1/2	0.00
	1/2-2	0.07
	3-5	0.10
	6 Or More	0.18

American National Property And Casualty Company  
Auto Affinity Discount Factors

Description	GroupCode	Factor
American Medical Association	AMA	0.925
American Dental Association	ADA	0.900
American Board of Psychiatry & Neurologists	BPN	0.900
American Optometric Association	AOA	0.900
American Institute for Certified Public Accountants	CPA	0.900
Institute for Management Accountants	IMA	0.900
International Association of Defense Counsel	IDC	0.950
Association of Corporate Counsel	ACC	0.950



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.

November 3, 2009

Arkansas Insurance Department  
 Property & Casualty Division  
 1200 W. 3rd Street  
 Little Rock, AR 72201-1904

Re: American National Property And Casualty Company #408-28401  
 Private Passenger Automobile Program  
 Independent Filing of Rules and Rates  
 Company Filing #03-ANP-09-0694

American National Property And Casualty Company files herewith the following changes to its Private Passenger Automobile Program:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index-1 and A-MR-Index-2	Index to General Rules	9-09
MR-1 through MR-47	General Rules	9-09
T-1	Territory Definitions	9-09
AUTO-R-1.1	Auto Base Rates	10-09
AUTO-R-3.1	Auto Model Year Factors	10-09
AUTO-R-5.1 and AUTO-R-5.2	Auto Deductible Factors	10-09
AUTO-R-6.1 through AUTO-R-6.15	Auto Primary Classification Factors	10-09
AUTO-R-9.4 and AUTO-R-9.9	Auto Discount Factors	10-09
AUTO-R-15.3	Auto CHROME Factors	10-09
CYCLE-R-1.1	Motorcycle Base Rates	10-09
CYCLE-R-3.1	Motorcycle Model Year Factors	10-09
CYCLE-R-5.1 and CYCLE-R-5.2	Motorcycle Deductible Factors	10-09
CYCLE-R-6.1	Motorcycle Class Factors	10-09
CYCLE-R-9.5	Motorcycle Discount Factors	10-09
CYCLE-R-11.1	Motorcycle Engine and Vintage Factors	10-09
CYCLE-R-12.1	Motorcycle Model Group	10-09

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

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index-1 and A-MR-Index-2	Index to General Rules	3-09
MR-1 through MR-7, MR-10 through MR-13, MR-19 through MR-42, and MR-44 and MR-45	General Rules	3-09



*"Members of the American National Family of Companies"*

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
MR-8 and MR-9	General Rules	6-09
MR-14 through MR-18, and MR-43	General Rules	3-09B
T-1	Territory Definitions	2-08
AUTO-R-1.1	Auto Base Rates	3-09
AUTO-R-3.1	Auto Model Year Factors	3-09
AUTO-R-5.1 and AUTO-R-5.2	Auto Deductible Factors	3-09
AUTO-R-6.1 through AUTO-R-6.15	Auto Primary Classification Factors	3-09
AUTO-R-9.4	Auto Discount Factors	3-09
CYCLE-R-1.1	Motorcycle Base Rates	3-09
CYCLE-R-3.1	Motorcycle Model Year Factors	3-09
CYCLE-R-5.1 and CYCLE-R-5.2	Motorcycle Deductible Factors	3-09
CYCLE-R-6.1	Motorcycle Class Factors	3-09
CYCLE-R-9.5	Motorcycle Discount Factors	3-09
CYCLE-R-11.1	Motorcycle Engine and Vintage Factors	3-08
CYCLE-R-12.1	Motorcycle Model Group	3-08

The purpose of this filing is to amend our Arkansas Private Passenger Automobile Program.

The following Explanation of Revisions describes the changes made to the above manual pages. The enclosed Actuarial Memorandum briefly describes the revisions to be made along with the revenue effect of this filing.

#### EXPLANATION OF REVISIONS:

##### I. General Rules

A. Rule 282, AFFINITY from ANPAC<sup>®</sup> Discount, is added. For each qualifying private passenger automobile on the policy, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury premiums, provided any driver on the account has a membership in one of the following organizations:

1. American Medical Association (AMA)
2. American Dental Association (ADA)
3. American Board of Psychiatry & Neurologists (BPN)
4. American Optometric Association (AOA)
5. American Institute for Certified Public Accountants (CPA)
6. Institute for Management Accountants (IMA)
7. International Association of Defense Counsel (IDC)
8. Association of Corporate Counsel (ACC)

Refer to Rule 282 for further details.

B. Rule 295, Premium Determination, is revised by adding Step 13 to display the AFFINITY from ANPAC<sup>®</sup> Discount. All subsequent steps are renumbered.

C. Rule 300 is revised to clarify that specialty/non-CHROME<sup>®</sup> vehicles are rated under the Driving Record Rating Plan.

- D. Rule 331, High Risk Vehicles, is revised. The following vehicles are added to the list: Alfa Romeo 8C (2008), Chevrolet Corvette ZR1 (2009-Present), and Nissan GT-R (2009-Present). Also, the spelling of Noble is corrected.
- E. Rule 411 is revised to reflect a name change from the Stated Value Endorsement to the Agreed Value Endorsement. In addition, the coverage for spare parts is increased from \$500 to \$1,000.
- F. Rule 413 is revised in the following ways:
  - 1. Eligibility requirements for the CHROME<sup>®</sup> Program are revised to add a minimum appraised value of \$2,500, and that physical damage coverage must be written at 100% of the current appraised value.
  - 2. The Modern Classic vehicle classification is added. Modern Classic vehicles are restricted use “show quality” collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with an agreed value of \$15,000 to \$100,000. The vehicles are limited production or rare out-of-production vehicles and are not used for daily transportation. Modern Classics are insured with the Modern Classic Enhancement Endorsement to the Family Automobile Policy. The Modern Classic Enhancement Endorsement includes full replacement for new cars, repairs using only OEM parts where readily available, and no deduction for depreciation on partial losses. There is no additional premium charged for this endorsement. Refer to the rule for complete details.
  - 3. Kit cars are renamed to Assembled (Kit) vehicles.
  - 4. The minimum value for Exotic Vehicles is increased from \$50,000 to \$100,000.
- G. The following vehicle types are added as ineligible for classification as a CHROME<sup>®</sup> vehicle in Rule 414:
  - 1. Vehicles used for racing or demonstration of speed or power, used on a track, or used in timed events.
  - 2. Motorcycles.
  - 3. Vehicles equipped with nitrous oxide.
  - 4. Fire trucks.
- H. Rule 415 is deleted and subsequent rules are renumbered.
- I. Rule 416 is clarified with the minimum Comprehensive and Collision deductibles per CHROME<sup>®</sup> vehicle type.
- J. Rule 418 is revised in the following ways:
  - 1. Stated value is revised to agreed value.
  - 2. The rating factor for CHROME<sup>®</sup> vehicles will vary by model year for Modern Classic vehicles.
- K. Rules 420 through 424 are added for specialty/non-CHROME<sup>®</sup> vehicles. Subsequent Rules are renumbered. Vehicles available for coverage as specialty/non-CHROME<sup>®</sup> are vehicles 25 years or older with physical damage coverage that do not qualify for CHROME<sup>®</sup> due to condition, usage, garaging or annual mileage, and vehicles under construction regardless of age. Specialty/non-CHROME<sup>®</sup> vehicles are rated as regular use vehicles. Refer to the rules for complete details.
- L. Rule 602 and Rule 690 are revised with the change from stated value to agreed value.

November 3, 2009

Page 4

Filing #03-ANP-09-0694

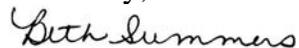
M. Rule 611, Motorcycle Rider Group Discount, is revised by adding VMC (Victory Motorcycle Club) to the eligibility list.

N. Other editorial revisions are made.

We will implement this filing effective January 6, 2010, for new business and renewal business.

If you have any questions regarding this filing, please feel free to contact me. Please acknowledge receipt in your usual manner.

Sincerely,



Beth Summers

Regulatory Compliance Analyst II

Phone: (417) 887-4990, ext. 2238

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Enclosures

American National Property And Casualty Company  
Motorcycle Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	315	173	56	69	297	22	47	12	7	18	8	12
2	253	166	55	66	276	21	48	10	7	18	8	12
4	466	217	83	125	504	20	48	9	7	18	8	12
5	312	164	66	143	294	18	48	9	7	18	8	12
6	306	153	57	66	269	17	42	8	7	18	8	12
7	286	148	75	127	318	18	49	9	7	18	8	12
8	410	225	91	106	338	18	48	11	7	18	8	12
9	322	152	74	165	283	17	42	8	7	18	8	12
10	195	141	46	89	206	16	42	10	7	18	8	12
11	286	167	70	86	345	15	56	8	7	18	8	12
12	380	208	75	154	445	18	48	9	7	18	8	12
13	214	96	59	93	283	19	42	8	7	18	8	12
14	462	187	95	154	414	18	52	9	7	18	8	12
15	234	149	50	63	279	15	43	8	7	18	8	12
16	204	104	47	95	235	15	41	8	7	18	8	12
17	365	160	80	97	269	20	50	12	7	18	8	12
99	215	126	51	93	272	16	44	8	7	18	8	12

American National Property And Casualty Company  
Motorcycle Class Factors

Coverage ClassCode	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
MM	0.44	0.28	1.44	0.82	0.79	3.74	3.74	1.03
MP	0.46	0.28	1.39	0.82	0.81	3.74	3.74	1.03
NM	0.47	0.29	1.55	0.95	0.81	4.04	4.04	1.15
NP	0.49	0.29	1.50	0.95	0.83	4.04	4.04	1.15
PM	0.57	0.33	1.71	1.22	1.09	4.40	4.40	1.26
PP	0.59	0.33	1.65	1.22	1.12	4.40	4.40	1.26
UM	0.57	0.35	1.69	1.19	1.05	4.30	4.30	1.26
UP	0.59	0.35	1.63	1.19	1.08	4.30	4.30	1.26
QM	0.81	0.55	2.58	1.62	1.70	4.94	4.94	1.44
QP	0.84	0.55	2.50	1.62	1.74	4.94	4.94	1.44
TM	0.85	0.56	2.69	1.57	1.69	4.84	4.84	1.44
TP	0.89	0.56	2.60	1.57	1.73	4.84	4.84	1.44
RM	1.38	0.96	4.22	2.75	3.09	5.31	5.31	1.55
RP	1.44	0.96	4.08	2.75	3.17	5.31	5.31	1.55
SM	1.71	1.24	5.32	3.61	4.27	5.31	5.31	1.55
SP	1.78	1.24	5.15	3.61	4.37	5.31	5.31	1.55
MN	0.49	0.30	1.55	0.89	0.84	4.23	4.23	1.08
MQ	0.51	0.30	1.51	0.89	0.86	4.23	4.23	1.08
NN	0.52	0.31	1.67	1.03	0.86	4.57	4.57	1.21
NQ	0.55	0.31	1.62	1.03	0.88	4.57	4.57	1.21
PN	0.63	0.35	1.84	1.32	1.16	4.98	4.98	1.33
PQ	0.66	0.35	1.78	1.32	1.19	4.98	4.98	1.33
UN	0.63	0.37	1.82	1.29	1.11	4.86	4.86	1.33
UQ	0.66	0.37	1.76	1.29	1.14	4.86	4.86	1.33
QN	0.89	0.59	2.78	1.75	1.81	5.59	5.59	1.51
QQ	0.95	0.59	2.70	1.75	1.85	5.59	5.59	1.51
TN	0.94	0.60	2.90	1.71	1.79	5.47	5.47	1.51
TQ	0.99	0.60	2.81	1.71	1.83	5.47	5.47	1.51
RN	1.53	1.03	4.54	2.98	3.28	6.00	6.00	1.63
RQ	1.62	1.03	4.41	2.98	3.36	6.00	6.00	1.63
SN	1.89	1.33	5.73	3.91	4.53	6.00	6.00	1.63
SQ	2.00	1.33	5.56	3.91	4.64	6.00	6.00	1.63

American National Property And Casualty Company  
Motorcycle Model Group

Coverage	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
RatingGroup									
Harley-Davidson XL	01	0.76	0.86	0.95	0.90	0.75	0.78	0.78	0.85
Harley-Davidson Cruiser FX VR	02	1.12	1.00	1.14	1.24	0.91	1.03	1.03	1.04
Harley-Davidson Tour FL	03	1.35	1.24	1.05	1.02	1.02	1.31	1.31	1.22
Cruiser	04	0.60	0.75	0.82	0.53	0.79	0.69	0.69	0.73
Tour	05	1.03	1.15	1.07	0.61	0.98	1.24	1.24	1.01
Sport Tour	06	1.04	0.93	1.07	0.73	1.04	0.90	0.90	0.96
Standard	07	0.68	0.72	0.82	0.90	0.67	0.52	0.52	0.54
Sport	08	0.98	1.00	1.08	1.16	1.49	0.94	0.94	1.00
Super Sport	09	1.54	1.54	1.47	2.63	2.75	1.31	1.31	1.36
High Performance	10	1.14	0.91	1.23	1.01	1.17	1.09	1.09	1.22
Dual	11	0.54	0.61	0.82	1.17	0.79	0.44	0.44	0.51
Scooter/Moped	12	0.63	0.64	0.72	1.70	0.69	0.48	0.48	0.59
Trikes	13	0.98	0.91	0.81	0.55	0.83	0.80	0.80	0.86
Limited Production	14	1.09	1.12	1.30	1.24	1.18	0.94	0.94	1.00
Homemade/Kit/Custom	15	1.22	1.29	1.30	5.94	1.18	0.94	0.94	1.00

**American National Property and Casualty Company**  
**Credibility Weighted Rate Level Indications**  
**Arkansas**

Fiscal Years Ending 12/31/06, 12/31/07 and 12/31/08  
 Losses Valued as of 03/31/09 and Trended to 10/06/10

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Drift & CASHBACK Adjustment	Rate Level Indications	Claim Count	Full Cred Claim Ct Req	Credibility Factor	Trended Perm Loss Ratio	Credibility Weighted Trended Loss Ratio	Credibility Weighted Rate Level Indications	Selected
Bodily Injury	80.4%	2,057,172	24.3%	223	1,082	0.4540	65.1%	72.0%	11.3%	11.2%
Property Damage	69.4%	1,237,500	3.6%	798	1,082	0.8588	67.4%	69.1%	3.2%	2.0%
Medical Payments	68.9%	309,918	6.5%	168	1,082	0.3940	66.2%	67.2%	3.9%	0.5%
Uninsured Motorist - BI	38.7%	217,018	-40.3%	29	1,082	0.1637	65.1%	60.7%	-6.1%	0.1%
Underinsured Motorist - BI	77.7%	250,748	20.1%	10	1,082	0.0961	65.1%	66.3%	2.4%	9.1%
Uninsured Motorist - PD	66.1%	120,388	-1.4%	104	1,082	0.3100	67.4%	67.0%	0.0%	2.2%
Comprehensive Collision	79.0%	711,339	29.1%	981	1,082	0.9522	62.0%	78.2%	27.8%	25.1%
Towing and Labor	67.6%	1,744,205	7.6%	771	1,082	0.8441	63.5%	67.0%	6.6%	6.6%
Wage Loss	40.6%	101,280	-33.6%	621	1,082	0.7576	62.0%	45.8%	-25.2%	0.0%
Rental Reimbursement	0.0%	42,473	-100.0%	-	1,082	-	65.1%	65.1%	0.6%	0.0%
Accidental Death and Dismemberment	84.4%	10,701	37.9%	67	1,082	0.2488	62.0%	67.5%	10.4%	0.0%
	11.1%	31,500	-82.8%	2	1,082	0.0430	65.1%	62.7%	-3.0%	0.0%
All Liability	72.5%	4,266,717	10.7%				65.9%	69.7%	6.5%	6.6%
All Physical Damage	69.9%	2,567,525	12.2%				63.0%	69.2%	11.3%	11.4%
All Coverages	71.5%	6,834,242	11.3%				64.8%	69.5%	8.3%	8.3%

**American National Property and Casualty Company  
Rate Level Indications  
Arkansas**

Fiscal Years Ending 12/31/06, 12/31/07 and 12/31/08  
Losses Valued as of 03/31/09 and Trended to 10/06/10

**Bodily Injury**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	2,200,132	1.0346	1.0000	0.9225	2,099,877	811,444	1.0246	831,370	1.0632	883,898	1.0434	922,228	64.7%	43.9%	
12/31/2007	2,192,597	1.0177	1.0000	0.9225	2,058,506	1,970,839	1.1091	2,185,821	1.0580	2,312,651	1.0330	2,389,047	64.7%	116.1%	
12/31/2008	2,241,182	0.9950	1.0000	0.9225	2,057,172	1,178,504	1.3420	1,581,539	1.0432	1,649,788	1.0228	1,687,372	64.7%	82.0%	
<b>Total</b>	<b>6,633,912</b>				<b>6,215,555</b>	<b>3,960,787</b>		<b>4,598,730</b>		<b>4,846,337</b>		<b>4,998,647</b>	<b>64.7%</b>	<b>80.4%</b>	<b>24.3%</b>

**Property Damage**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	1,514,726	0.9032	1.0000	0.9225	1,262,024	766,244	1.0001	766,321	1.0302	789,486	1.0433	823,702	67.0%	65.3%	
12/31/2007	1,405,341	0.9536	1.0000	0.9225	1,236,306	873,868	1.0001	873,955	1.0303	900,473	1.0330	930,196	67.0%	75.2%	
12/31/2008	1,355,388	0.9897	1.0000	0.9225	1,237,500	784,262	1.0091	791,399	1.0381	821,540	1.0228	840,256	67.0%	67.9%	
<b>Total</b>	<b>4,275,455</b>				<b>3,735,830</b>	<b>2,424,374</b>		<b>2,431,675</b>		<b>2,511,499</b>		<b>2,594,154</b>	<b>67.0%</b>	<b>69.4%</b>	<b>3.6%</b>

**Medical Payments**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	338,292	1.0541	1.0000	0.9225	328,964	210,202	0.9853	207,122	1.0462	216,702	1.1860	257,005	64.7%	78.1%	
12/31/2007	346,782	0.9933	1.0000	0.9225	317,754	190,722	0.9534	181,838	1.0506	191,041	1.1395	217,691	64.7%	68.5%	
12/31/2008	341,570	0.9836	1.0000	0.9225	309,918	182,916	0.9057	165,659	1.0181	168,654	1.0947	184,631	64.7%	59.6%	
<b>Total</b>	<b>1,026,644</b>				<b>956,636</b>	<b>583,840</b>		<b>554,619</b>		<b>576,397</b>		<b>659,327</b>	<b>64.7%</b>	<b>68.9%</b>	<b>6.5%</b>

**Uninsured Motorist - BI**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	375,866	0.6078	1.0000	0.9225	210,755	130,134	1.0205	132,805	1.0042	133,364	1.0434	139,147	64.7%	66.0%	
12/31/2007	314,316	0.7347	1.0000	0.9225	213,036	28,599	1.1362	32,493	1.0120	32,883	1.0330	33,970	64.7%	15.9%	
12/31/2008	276,093	0.8521	1.0000	0.9225	217,018	52,552	1.3193	69,332	1.0520	72,935	1.0228	74,597	64.7%	34.4%	
<b>Total</b>	<b>966,274</b>				<b>640,809</b>	<b>211,285</b>		<b>234,629</b>		<b>239,182</b>		<b>247,714</b>	<b>64.7%</b>	<b>38.7%</b>	<b>-40.3%</b>

**Underinsured Motorist - BI**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	296,344	0.8925	1.0000	0.9225	243,982	138,500	1.1072	153,346	1.0042	153,993	1.0434	160,670	64.7%	65.9%	
12/31/2007	283,332	0.9329	1.0000	0.9225	243,841	35,000	1.3751	48,130	1.0120	48,707	1.0330	50,316	64.7%	20.6%	
12/31/2008	283,486	0.9588	1.0000	0.9225	250,748	150,000	2.2497	337,458	1.0520	354,997	1.0228	363,084	64.7%	144.8%	
<b>Total</b>	<b>863,161</b>				<b>738,571</b>	<b>323,500</b>		<b>538,934</b>		<b>557,697</b>		<b>574,070</b>	<b>64.7%</b>	<b>77.7%</b>	<b>20.1%</b>

**Uninsured Motorist - PD**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	141,440	0.9459	1.0000	0.9225	123,412	62,420	0.9885	61,699	1.0093	62,274	1.0433	64,973	67.0%	52.6%	
12/31/2007	136,836	0.9632	1.0000	0.9225	121,586	110,595	0.9872	109,175	1.0398	113,524	1.0330	117,271	67.0%	96.5%	
12/31/2008	131,373	0.9934	1.0000	0.9225	120,388	57,726	0.9715	56,079	1.0320	57,876	1.0228	59,196	67.0%	49.2%	
<b>Total</b>	<b>409,650</b>				<b>365,386</b>	<b>230,740</b>		<b>226,953</b>		<b>233,674</b>		<b>241,440</b>	<b>67.0%</b>	<b>66.1%</b>	<b>-1.4%</b>

**American National Property and Casualty Company  
Rate Level Indications  
Arkansas**

Fiscal Years Ending 12/31/06, 12/31/07 and 12/31/08  
Losses Valued as of 03/31/09 and Trended to 10/06/10

**Comprehensive**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses adjusted for CAT Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	793,920	0.9508	1.1505	0.9225	801,148	441,583	0.9998	441,494	1.0542	465,440	1.0995	511,761	61.2%	63.9%	
12/31/2007	704,022	0.9964	1.1133	0.9225	720,429	546,923	0.9993	546,540	1.0529	575,429	1.0753	618,774	61.2%	85.9%	
12/31/2008	714,414	1.0020	1.0772	0.9225	711,339	597,927	0.9893	591,534	1.0186	602,517	1.0517	633,645	61.2%	89.1%	
<b>Total</b>	<b>2,212,356</b>				<b>2,232,916</b>	<b>1,586,433</b>		<b>1,579,568</b>		<b>1,643,386</b>		<b>1,764,180</b>	<b>61.2%</b>	<b>79.0%</b>	<b>29.1%</b>

**Collision**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	1,701,949	0.8916	1.2855	0.9225	1,799,458	967,254	0.9975	964,838	1.0388	1,002,309	1.0881	1,090,614	62.8%	60.6%	
12/31/2007	1,627,337	0.9667	1.2120	0.9225	1,758,848	1,121,644	0.9951	1,116,157	1.0497	1,171,600	1.0668	1,249,825	62.8%	71.1%	
12/31/2008	1,638,254	1.0102	1.1425	0.9225	1,744,205	1,188,349	0.9628	1,144,103	1.0396	1,189,425	1.0459	1,243,960	62.8%	71.3%	
<b>Total</b>	<b>4,967,540</b>				<b>5,302,512</b>	<b>3,277,247</b>		<b>3,225,098</b>		<b>3,363,334</b>		<b>3,584,399</b>	<b>62.8%</b>	<b>67.6%</b>	<b>7.6%</b>

**Towing and Labor**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	104,058	1.0000	1.0000	0.9225	95,993	12,258	1.0000	12,258	1.0000	12,258	1.0995	36,711	61.2%	38.2%	
12/31/2007	106,193	1.0000	1.0000	0.9225	97,962	13,671	1.0000	13,671	1.0000	13,670	1.0753	41,498	61.2%	42.4%	
12/31/2008	109,790	1.0000	1.0000	0.9225	101,280	11,918	1.0000	11,918	1.0000	11,917	1.0517	41,734	61.2%	41.2%	
<b>Total</b>	<b>320,040</b>				<b>295,235</b>	<b>37,846</b>		<b>37,846</b>		<b>37,845</b>		<b>119,943</b>	<b>61.2%</b>	<b>40.6%</b>	<b>-33.6%</b>

**Wage Loss**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	43,683	1.0000	1.0000	0.9225	40,298	-	1.0000	-	1.0000	-	1.0434	-	64.7%	0.0%	
12/31/2007	45,023	1.0000	1.0000	0.9225	41,535	-	1.0000	-	1.0000	-	1.0330	-	64.7%	0.0%	
12/31/2008	46,044	1.0000	1.0000	0.9225	42,473	-	1.0000	-	1.0000	-	1.0228	-	64.7%	0.0%	
<b>Total</b>	<b>134,750</b>				<b>124,306</b>	<b>-</b>		<b>-</b>		<b>-</b>		<b>-</b>	<b>64.7%</b>	<b>0.0%</b>	<b>-100.0%</b>

**Rental Reimbursement**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	12,491	1.0000	1.0000	0.9225	11,523	5,390	1.0000	5,390	1.0000	5,390	1.0995	5,927	61.2%	51.4%	
12/31/2007	12,170	1.0000	1.0000	0.9225	11,227	7,814	1.0000	7,814	1.0000	7,814	1.0753	8,402	61.2%	74.8%	
12/31/2008	11,599	1.0000	1.0000	0.9225	10,701	13,219	1.0000	13,219	1.0000	13,219	1.0517	13,903	61.2%	129.9%	
<b>Total</b>	<b>36,260</b>				<b>33,451</b>	<b>26,423</b>		<b>26,423</b>		<b>26,423</b>		<b>28,232</b>	<b>61.2%</b>	<b>84.4%</b>	<b>37.9%</b>

**Accidental Death and Dismemberment**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Inurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	32,665	1.0000	1.0000	0.9225	30,132	-	1.0000	-	1.0000	-	1.0434	-	64.7%	0.0%	
12/31/2007	33,485	1.0000	1.0000	0.9225	30,889	5,000	1.0000	5,000	1.0000	5,000	1.0330	5,165	64.7%	16.7%	
12/31/2008	34,147	1.0000	1.0000	0.9225	31,500	5,000	1.0000	5,000	1.0000	5,000	1.0228	5,114	64.7%	16.2%	
<b>Total</b>	<b>100,297</b>				<b>92,521</b>	<b>10,000</b>		<b>10,000</b>		<b>10,000</b>		<b>10,279</b>	<b>64.7%</b>	<b>11.1%</b>	<b>-82.8%</b>

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Bodily Injury Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	26,441,202	32,028,860	36,031,542	37,310,595	37,731,287	37,699,616	37,768,829	37,716,957	37,717,757	37,717,757
1998	28,300,810	37,348,939	41,270,128	42,069,278	42,628,426	42,918,764	42,816,497	42,770,683	42,753,183	42,753,183
1999	30,271,139	40,157,584	43,827,234	44,697,958	45,051,182	45,119,808	45,115,263	44,872,663	44,840,163	44,840,163
2000	35,150,453	44,887,975	50,069,198	50,942,153	50,847,255	50,916,293	50,988,293	50,962,898	50,960,898	
2001	40,613,124	51,668,256	55,853,060	56,469,493	56,330,445	56,226,501	56,234,501	56,338,532		
2002	47,544,453	60,711,153	64,868,584	65,130,604	65,187,079	65,990,916	66,117,054			
2003	58,643,218	70,395,816	75,506,804	76,612,311	76,831,913	76,595,377				
2004	56,598,104	65,816,671	70,380,696	72,176,759	72,764,480					
2005	53,633,288	67,835,712	72,958,920	73,542,241						
2006	55,938,459	67,125,781	73,355,540							
2007	59,595,846	70,415,569								
2008	55,023,802									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.2113	1.1250	1.0355	1.0113	0.9992	1.0018	0.9986	1.0000	1.0000
1998	1.3197	1.1050	1.0194	1.0133	1.0068	0.9976	0.9989	0.9996	1.0000
1999	1.3266	1.0914	1.0199	1.0079	1.0015	0.9999	0.9946	0.9993	1.0000
2000	1.2770	1.1154	1.0174	0.9981	1.0014	1.0014	0.9995	1.0000	
2001	1.2722	1.0810	1.0110	0.9975	0.9982	1.0001	1.0018		
2002	1.2769	1.0685	1.0040	1.0009	1.0123	1.0019			
2003	1.2004	1.0726	1.0146	1.0029	0.9969				
2004	1.1629	1.0693	1.0255	1.0081					
2005	1.2648	1.0755	1.0080						
2006	1.2000	1.0928							
2007	1.1816								
3 Pt. Avg.	1.2155	1.0792	1.0160	1.0040	1.0025	1.0011	0.9986	0.9996	1.0000
3-Pt. Wtd Avg.	1.2140	1.0793	1.0159	1.0040	1.0023	1.0012	0.9989	0.9996	1.0000
Selected	1.2100	1.0825	1.0159	1.0050	1.0023	1.0012	1.0000	1.0000	1.0000

15 to 123 Months =	1.3420
27 to 123 Months =	1.1091
39 to 123 Months =	1.0246
51 to 123 Months =	1.0085
63 to 123 Months =	1.0035
75 to 123 Months =	1.0012
87 to 123 Months =	1.0000
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Property Damage Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	26,053,299	27,054,296	26,988,607	27,016,777	27,007,653	26,994,880	26,993,688	26,993,962	26,994,162	26,994,162
1998	29,691,006	30,226,008	30,362,829	30,309,213	30,304,993	30,308,270	30,302,503	30,300,751	30,300,110	30,300,110
1999	34,450,968	35,152,695	35,405,998	35,451,282	35,419,317	35,416,566	35,395,831	35,392,831	35,399,231	35,399,231
2000	38,347,908	39,665,465	39,859,761	39,774,746	39,785,065	39,762,316	39,757,732	39,758,904	39,760,246	
2001	43,771,116	44,876,292	45,000,547	45,010,135	44,961,834	44,964,283	44,966,027	44,965,512		
2002	45,794,009	47,412,838	47,560,370	47,545,055	47,502,324	47,500,213	47,498,280			
2003	48,274,067	48,963,100	49,084,928	49,046,023	49,043,650	49,041,710				
2004	47,116,907	47,700,818	47,795,507	47,757,936	47,760,905					
2005	47,448,644	48,374,198	48,378,098	48,385,184						
2006	47,300,355	47,459,021	47,378,828							
2007	47,748,917	47,947,113								
2008	45,211,366									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1997	1.0384	0.9976	1.0010	0.9997	0.9995	1.0000	1.0000	1.0000	1.0000
1998	1.0180	1.0045	0.9982	0.9999	1.0001	0.9998	0.9999	1.0000	1.0000
1999	1.0204	1.0072	1.0013	0.9991	0.9999	0.9994	0.9999	1.0002	1.0000
2000	1.0344	1.0049	0.9979	1.0003	0.9994	0.9999	1.0000	1.0000	
2001	1.0252	1.0028	1.0002	0.9989	1.0001	1.0000	1.0000		
2002	1.0354	1.0031	0.9997	0.9991	1.0000	1.0000			
2003	1.0143	1.0025	0.9992	1.0000	1.0000				
2004	1.0124	1.0020	0.9992	1.0001					
2005	1.0195	1.0001	1.0001						
2006	1.0034	0.9983							
2007	1.0042								
3 Pt. Avg.	1.0090	1.0001	0.9995	0.9997	1.0000	1.0000	1.0000	1.0001	1.0000
3-Pt. Wtd Avg.	1.0090	1.0001	0.9995	0.9997	1.0000	1.0000	1.0000	1.0001	1.0000
Selected	1.0090	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000

15 to 123 Months =	1.0091
27 to 123 Months =	1.0001
39 to 123 Months =	1.0001
51 to 123 Months =	1.0001
63 to 123 Months =	1.0001
75 to 123 Months =	1.0001
87 to 123 Months =	1.0001
99 to 123 Months =	1.0001
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Medical Payments Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	4,631,151	4,177,907	3,999,933	3,943,421	3,923,868	3,918,025	3,916,328	3,909,328	3,909,328	3,909,328
1998	4,254,397	4,048,221	3,960,986	3,913,606	4,021,217	4,018,956	4,012,925	4,000,645	3,978,999	3,978,999
1999	4,668,178	4,587,119	4,512,283	4,420,002	4,396,691	4,384,051	4,352,407	4,350,407	4,355,501	4,355,501
2000	4,966,407	4,702,724	4,611,041	4,537,119	4,471,482	4,470,013	4,449,894	4,447,103	4,447,103	
2001	5,473,624	5,219,192	5,076,042	5,027,542	4,990,215	4,979,772	4,975,073	4,965,424		
2002	5,986,819	5,777,573	5,621,199	5,564,780	5,543,613	5,603,419	5,600,479			
2003	6,684,794	6,150,468	6,122,004	6,187,458	6,163,035	6,152,959				
2004	6,871,687	6,389,446	6,201,895	6,087,482	6,065,462					
2005	6,468,540	6,187,026	5,955,793	5,842,691						
2006	7,017,415	6,607,579	6,405,365							
2007	6,278,064	5,980,054								
2008	6,693,533									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	0.9021	0.9574	0.9859	0.9950	0.9985	0.9996	0.9982	1.0000	1.0000
1998	0.9515	0.9785	0.9880	1.0275	0.9994	0.9985	0.9969	0.9946	1.0000
1999	0.9826	0.9837	0.9795	0.9947	0.9971	0.9928	0.9995	1.0012	1.0000
2000	0.9469	0.9805	0.9840	0.9855	0.9997	0.9955	0.9994	1.0000	
2001	0.9535	0.9726	0.9904	0.9926	0.9979	0.9991	0.9981		
2002	0.9650	0.9729	0.9900	0.9962	1.0108	0.9995			
2003	0.9201	0.9954	1.0107	0.9961	0.9984				
2004	0.9298	0.9706	0.9816	0.9964					
2005	0.9565	0.9626	0.9810						
2006	0.9416	0.9694							
2007	0.9525								
3 Pt. Avg.	0.9502	0.9675	0.9911	0.9962	1.0024	0.9980	0.9990	0.9986	1.0000
3-Pt. Wtd Avg.	0.9499	0.9676	0.9911	0.9962	1.0024	0.9982	0.9990	0.9987	1.0000
Selected	0.9499	0.9676	0.9900	0.9962	1.0024	0.9990	0.9990	0.9987	1.0000

15 to 123 Months = 0.9057  
27 to 123 Months = 0.9534  
39 to 123 Months = 0.9853  
51 to 123 Months = 0.9953  
63 to 123 Months = 0.9991  
75 to 123 Months = 0.9967  
87 to 123 Months = 0.9977  
99 to 123 Months = 0.9987  
111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Uninsured Motorist Bodily Injury Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	2,968,189	4,004,731	4,010,442	4,290,503	4,336,845	4,443,150	4,413,967	4,431,005	4,424,094	4,424,094
1998	2,875,977	3,879,457	4,426,549	4,439,541	4,612,830	4,610,891	4,695,132	4,688,612	4,698,447	4,698,447
1999	3,251,697	4,058,115	4,076,968	4,101,212	4,135,119	4,107,029	4,124,111	4,104,654	4,101,430	4,101,430
2000	3,995,237	5,221,742	6,198,498	6,384,531	6,153,360	6,121,306	6,131,109	6,122,927	6,117,772	
2001	5,184,811	6,962,704	7,108,492	6,876,244	6,981,259	6,987,099	6,971,782	6,946,014		
2002	6,194,785	7,686,271	8,159,701	8,106,112	8,174,362	8,053,397	8,086,659			
2003	7,461,577	8,357,986	8,912,810	8,831,996	9,014,902	8,925,525				
2004	5,868,180	7,112,548	7,999,036	8,125,390	8,253,462					
2005	6,122,803	7,301,243	7,972,378	8,195,601						
2006	5,383,852	6,656,166	7,485,849							
2007	5,872,894	6,223,336								
2008	4,860,865									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.3492	1.0014	1.0698	1.0108	1.0245	0.9934	1.0039	0.9984	1.0000
1998	1.3489	1.1410	1.0029	1.0390	0.9996	1.0183	0.9986	1.0021	1.0000
1999	1.2480	1.0046	1.0059	1.0083	0.9932	1.0042	0.9953	0.9992	1.0000
2000	1.3070	1.1871	1.0300	0.9638	0.9948	1.0016	0.9987	0.9992	
2001	1.3429	1.0209	0.9673	1.0153	1.0008	0.9978	0.9963		
2002	1.2408	1.0616	0.9934	1.0084	0.9852	1.0041			
2003	1.1201	1.0664	0.9909	1.0207	0.9901				
2004	1.2121	1.1246	1.0158	1.0158					
2005	1.1925	1.0919	1.0280						
2006	1.2363	1.1246							
2007	1.0597								
3 Pt. Avg.	1.1628	1.1137	1.0116	1.0150	0.9920	1.0012	0.9968	1.0002	1.0000
3-Pt. Wtd Avg.	1.1612	1.1133	1.0108	1.0151	0.9915	1.0013	0.9969	1.0001	1.0000
Selected	1.1612	1.1133	1.0160	1.0151	0.9915	1.0010	0.9969	1.0001	1.0000

15 to 123 Months = 1.3193  
27 to 123 Months = 1.1362  
39 to 123 Months = 1.0205  
51 to 123 Months = 1.0045  
63 to 123 Months = 0.9895  
75 to 123 Months = 0.9980  
87 to 123 Months = 0.9970  
99 to 123 Months = 1.0001  
111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Underinsured Motorist Bodily Injury Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	1,050,770	2,832,829	3,687,903	3,978,381	4,378,319	4,585,464	4,596,064	4,659,464	4,659,464	4,659,464
1998	2,155,030	3,466,193	5,032,327	5,330,945	5,555,387	5,613,230	5,670,079	5,620,079	5,525,079	5,525,079
1999	3,219,462	4,830,179	6,442,545	6,558,362	6,541,350	6,548,150	6,656,650	6,735,650	6,778,650	6,778,650
2000	3,161,198	5,266,402	7,257,667	7,753,168	8,290,835	8,647,031	8,687,407	8,656,407	8,691,407	
2001	3,119,128	6,161,434	7,494,017	7,754,117	7,695,917	7,748,917	7,804,148	7,829,148		
2002	5,082,871	8,971,672	11,036,039	11,112,092	11,467,338	11,663,038	11,858,038			
2003	4,975,096	7,398,378	9,192,328	9,263,418	9,953,525	10,121,937				
2004	5,933,315	9,217,820	12,031,479	12,420,962	13,094,858					
2005	5,115,105	9,576,642	11,346,051	11,425,832						
2006	8,260,277	12,653,609	15,680,885							
2007	7,976,840	12,702,295								
2008	9,079,758									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	2.6960	1.3018	1.0788	1.1005	1.0473	1.0023	1.0138	1.0000	1.0000
1998	1.6084	1.4518	1.0593	1.0421	1.0104	1.0101	0.9912	0.9831	1.0000
1999	1.5003	1.3338	1.0180	0.9974	1.0010	1.0166	1.0119	1.0064	1.0000
2000	1.6660	1.3781	1.0683	1.0693	1.0430	1.0047	0.9964	1.0040	
2001	1.9754	1.2163	1.0347	0.9925	1.0069	1.0071	1.0032		
2002	1.7651	1.2301	1.0069	1.0320	1.0171	1.0167			
2003	1.4871	1.2425	1.0077	1.0745	1.0169				
2004	1.5536	1.3052	1.0324	1.0543					
2005	1.8722	1.1848	1.0070						
2006	1.5319	1.2392							
2007	1.5924								
3 Pt. Avg.	1.6655	1.2431	1.0157	1.0536	1.0136	1.0095	1.0038	0.9978	1.0000
3-Pt. Wtd Avg.	1.6360	1.2420	1.0166	1.0524	1.0143	1.0104	1.0032	0.9992	1.0000
Selected	1.6360	1.2420	1.0166	1.0524	1.0143	1.0140	1.0032	1.0030	1.0000

15 to 123 Months = 2.2497  
27 to 123 Months = 1.3751  
39 to 123 Months = 1.1072  
51 to 123 Months = 1.0891  
63 to 123 Months = 1.0349  
75 to 123 Months = 1.0203  
87 to 123 Months = 1.0062  
99 to 123 Months = 1.0030  
111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Uninsured Motorist Property Damage Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	1,262,354	1,266,411	1,250,190	1,240,912	1,240,377	1,233,301	1,231,770	1,231,304	1,228,199	1,228,199
1998	1,776,005	1,702,431	1,681,894	1,675,090	1,667,449	1,664,319	1,660,294	1,656,467	1,653,835	1,653,835
1999	1,835,831	1,812,171	1,800,337	1,796,476	1,794,271	1,790,678	1,790,294	1,790,231	1,789,298	1,789,298
2000	2,186,766	2,168,923	2,162,679	2,155,419	2,132,270	2,131,773	2,125,338	2,122,578	2,121,794	
2001	2,511,504	2,472,044	2,454,726	2,448,508	2,447,744	2,445,437	2,442,832	2,440,180		
2002	2,488,555	2,470,045	2,469,363	2,482,256	2,479,144	2,478,520	2,473,572			
2003	2,494,667	2,462,935	2,451,717	2,439,082	2,430,943	2,425,249				
2004	2,209,853	2,191,497	2,194,331	2,185,813	2,184,552					
2005	2,120,587	2,114,199	2,104,820	2,093,053						
2006	1,516,080	1,460,467	1,459,793							
2007	1,279,438	1,263,192								
2008	1,006,410									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.0032	0.9872	0.9926	0.9996	0.9943	0.9988	0.9996	0.9975	1.0000
1998	0.9586	0.9879	0.9960	0.9954	0.9981	0.9976	0.9977	0.9984	1.0000
1999	0.9871	0.9935	0.9979	0.9988	0.9980	0.9998	1.0000	0.9995	1.0000
2000	0.9918	0.9971	0.9966	0.9893	0.9998	0.9970	0.9987	0.9996	
2001	0.9843	0.9930	0.9975	0.9997	0.9991	0.9989	0.9989		
2002	0.9926	0.9997	1.0052	0.9987	0.9997	0.9980			
2003	0.9873	0.9954	0.9948	0.9967	0.9977				
2004	0.9917	1.0013	0.9961	0.9994					
2005	0.9970	0.9956	0.9944						
2006	0.9633	0.9995							
2007	0.9873								
3 Pt. Avg.	0.9825	0.9988	0.9951	0.9983	0.9988	0.9980	0.9992	0.9992	1.0000
3-Pt. Wtd Avg.	0.9841	0.9987	0.9951	0.9982	0.9988	0.9980	0.9991	0.9992	1.0000
Selected	0.9841	0.9987	0.9951	0.9982	0.9988	0.9980	0.9991	0.9992	1.0000

15 to 123 Months =	0.9715
27 to 123 Months =	0.9872
39 to 123 Months =	0.9885
51 to 123 Months =	0.9933
63 to 123 Months =	0.9951
75 to 123 Months =	0.9963
87 to 123 Months =	0.9983
99 to 123 Months =	0.9992
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Comprehensive Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	14,414,177	15,064,547	15,016,546	15,015,054	15,020,023	15,012,805	14,997,832	14,997,521	14,997,457	14,997,457
1998	22,424,505	22,587,383	22,595,816	22,592,558	22,587,988	22,605,372	22,608,246	22,608,350	22,602,509	22,602,509
1999	21,529,038	21,672,424	21,645,229	21,635,796	21,633,143	21,628,449	21,626,837	21,624,511	21,622,972	21,622,972
2000	25,871,946	25,953,603	25,960,566	25,940,877	25,934,852	25,931,850	25,932,037	25,930,044	25,921,304	
2001	30,956,480	31,134,634	31,075,292	31,042,834	31,035,789	31,018,009	31,014,511	31,008,084		
2002	27,532,430	27,555,683	27,494,045	27,493,293	27,486,668	27,486,179	27,481,631			
2003	28,488,893	28,332,865	28,325,712	28,405,182	28,396,228	28,390,477				
2004	25,461,705	25,298,108	25,291,451	25,267,956	25,265,538					
2005	32,812,620	32,116,836	32,048,952	32,052,694						
2006	26,945,428	26,900,102	26,898,753							
2007	23,338,860	23,246,593								
2008	36,208,524									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.0451	0.9968	0.9999	1.0003	0.9995	0.9990	1.0000	1.0000	1.0000
1998	1.0073	1.0004	0.9999	0.9998	1.0008	1.0001	1.0000	0.9997	1.0000
1999	1.0067	0.9987	0.9996	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000
2000	1.0032	1.0003	0.9992	0.9998	0.9999	1.0000	0.9999	0.9997	
2001	1.0058	0.9981	0.9990	0.9998	0.9994	0.9999	0.9998		
2002	1.0008	0.9978	1.0000	0.9998	1.0000	0.9998			
2003	0.9945	0.9997	1.0028	0.9997	0.9998				
2004	0.9936	0.9997	0.9991	0.9999					
2005	0.9788	0.9979	1.0001						
2006	0.9983	0.9999							
2007	0.9960								
3 Pt. Avg.	0.9910	0.9992	1.0007	0.9998	0.9997	0.9999	0.9999	0.9998	1.0000
3-Pt. Wtd Avg.	0.9900	0.9991	1.0007	0.9998	0.9997	0.9999	0.9999	0.9998	1.0000
Selected	0.9900	0.9995	1.0007	0.9998	0.9997	0.9999	0.9999	0.9998	1.0000

15 to 123 Months =	0.9893
27 to 123 Months =	0.9993
39 to 123 Months =	0.9998
51 to 123 Months =	0.9991
63 to 123 Months =	0.9993
75 to 123 Months =	0.9996
87 to 123 Months =	0.9997
99 to 123 Months =	0.9998
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Collision Loss Development**

Direct Incurred Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	36,306,474	33,689,146	33,481,082	33,422,580	33,400,830	33,393,305	33,378,697	33,375,050	33,367,799	33,367,799
1998	39,308,524	37,515,489	37,340,798	37,269,934	37,255,710	37,244,618	37,231,118	37,227,420	37,221,526	37,221,526
1999	46,939,868	45,462,328	45,129,503	45,069,704	45,022,850	45,007,334	44,997,487	44,992,050	44,984,212	44,984,212
2000	55,931,533	54,141,143	53,844,764	53,728,349	53,730,686	53,716,240	53,700,266	53,696,306	53,690,054	
2001	62,703,413	60,121,855	59,683,842	59,589,027	59,543,966	59,516,970	59,510,237	59,503,068		
2002	66,126,860	63,581,322	63,296,369	63,240,449	63,194,721	63,173,775	63,138,047			
2003	66,826,279	64,751,644	64,494,034	64,393,431	64,383,227	64,352,215				
2004	62,817,465	60,808,181	60,605,092	60,502,217	60,511,244					
2005	65,522,860	63,061,559	62,920,406	62,868,889						
2006	65,295,447	63,168,407	63,057,751							
2007	65,917,947	63,879,917								
2008	62,362,085									

Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	0.9279	0.9938	0.9983	0.9993	0.9998	0.9996	0.9999	0.9998	1.0000
1998	0.9544	0.9953	0.9981	0.9996	0.9997	0.9996	0.9999	0.9998	1.0000
1999	0.9685	0.9927	0.9987	0.9990	0.9997	0.9998	0.9999	0.9998	1.0000
2000	0.9680	0.9945	0.9978	1.0000	0.9997	0.9997	0.9999	0.9999	
2001	0.9588	0.9927	0.9984	0.9992	0.9995	0.9999	0.9999		
2002	0.9615	0.9955	0.9991	0.9993	0.9997	0.9994			
2003	0.9690	0.9960	0.9984	0.9998	0.9995				
2004	0.9680	0.9967	0.9983	1.0001					
2005	0.9624	0.9978	0.9992						
2006	0.9674	0.9982							
2007	0.9691								
3 Pt. Avg.	0.9663	0.9976	0.9986	0.9997	0.9996	0.9997	0.9999	0.9998	1.0000
3-Pt. Wtd Avg.	0.9663	0.9976	0.9986	0.9998	0.9996	0.9997	0.9999	0.9999	1.0000
Selected	0.9675	0.9976	0.9986	0.9998	0.9996	0.9997	0.9999	0.9999	1.0000

15 to 123 Months =	0.9628
27 to 123 Months =	0.9951
39 to 123 Months =	0.9975
51 to 123 Months =	0.9989
63 to 123 Months =	0.9991
75 to 123 Months =	0.9995
87 to 123 Months =	0.9998
99 to 123 Months =	0.9999
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Bodily Injury ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	479,240	2,063,590	3,736,928	4,807,219	5,218,240	5,515,958	5,809,247	5,895,724	5,904,194	5,904,194
1998	731,187	2,226,539	3,897,470	5,075,115	5,774,393	6,249,449	6,405,444	6,466,575	6,470,166	6,470,166
1999	607,412	2,073,854	3,572,765	4,479,317	5,040,746	5,308,270	5,443,583	5,516,104	5,585,823	5,585,823
2000	588,958	2,065,715	3,843,455	5,162,083	5,684,159	5,902,527	6,018,877	6,044,277	6,052,058	
2001	687,608	2,289,616	4,244,745	5,700,585	6,178,724	6,290,502	6,434,644	6,494,559		
2002	710,405	2,481,968	4,547,458	5,914,695	6,625,733	7,113,617	7,475,283			
2003	776,363	2,939,824	5,568,671	7,617,235	8,632,543	9,086,052				
2004	768,118	2,643,272	5,208,042	6,949,499	7,820,989					
2005	710,159	2,919,680	5,733,086	7,697,292						
2006	789,131	2,926,057	5,785,120							
2007	770,697	2,944,633								
2008	737,173									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	4.3060	1.8109	1.2864	1.0855	1.0571	1.0532	1.0149	1.0014	1.0000
1998	3.0451	1.7505	1.3022	1.1378	1.0823	1.0250	1.0095	1.0006	1.0000
1999	3.4142	1.7228	1.2537	1.1253	1.0531	1.0255	1.0133	1.0126	1.0000
2000	3.5074	1.8606	1.3431	1.1011	1.0384	1.0197	1.0042	1.0013	
2001	3.3298	1.8539	1.3430	1.0839	1.0181	1.0229	1.0093		
2002	3.4937	1.8322	1.3007	1.1202	1.0736	1.0508			
2003	3.7867	1.8942	1.3679	1.1333	1.0525				
2004	3.4412	1.9703	1.3344	1.1254					
2005	4.1113	1.9636	1.3426						
2006	3.7079	1.9771							
2007	3.8207								
3 Pt. Avg.	3.8800	1.9703	1.3483	1.1263	1.0481	1.0311	1.0089	1.0048	1.0000
3-Pt. Wtd Avg.	3.8724	1.9703	1.3485	1.1268	1.0491	1.0322	1.0088	1.0045	1.0000
Selected	3.8724	1.9703	1.3485	1.1268	1.0491	1.0322	1.0088	1.0045	1.0000

15 to 123 Months = 12.7237  
27 to 123 Months = 3.2857  
39 to 123 Months = 1.6676  
51 to 123 Months = 1.2366  
63 to 123 Months = 1.0974  
75 to 123 Months = 1.0460  
87 to 123 Months = 1.0134  
99 to 123 Months = 1.0045  
111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Property Damage ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	996,321	1,295,422	1,329,371	1,342,630	1,353,234	1,353,738	1,354,967	1,354,967	1,354,967	1,354,967
1998	1,424,035	1,516,834	1,565,257	1,583,959	1,584,575	1,589,101	1,589,101	1,590,303	1,590,481	1,590,481
1999	1,344,146	1,443,024	1,484,605	1,517,079	1,543,605	1,553,008	1,564,216	1,565,264	1,570,598	1,570,598
2000	1,325,374	1,438,662	1,492,407	1,523,567	1,537,109	1,538,355	1,539,833	1,541,533	1,541,533	
2001	1,418,109	1,533,985	1,585,408	1,610,262	1,618,172	1,622,902	1,634,969	1,636,222		
2002	1,390,665	1,503,825	1,609,568	1,655,572	1,675,364	1,677,415	1,678,581			
2003	1,388,720	1,495,711	1,542,589	1,570,911	1,575,704	1,575,704				
2004	1,397,295	1,544,333	1,619,395	1,636,364	1,648,831					
2005	1,444,394	1,554,353	1,649,843	1,683,647						
2006	1,268,970	1,358,667	1,410,715							
2007	1,257,884	1,343,006								
2008	1,279,985									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.3002	1.0262	1.0100	1.0079	1.0004	1.0009	1.0000	1.0000	1.0000
1998	1.0652	1.0319	1.0119	1.0004	1.0029	1.0000	1.0008	1.0001	1.0000
1999	1.0736	1.0288	1.0219	1.0175	1.0061	1.0072	1.0007	1.0034	1.0000
2000	1.0855	1.0374	1.0209	1.0089	1.0008	1.0010	1.0011	1.0000	
2001	1.0817	1.0335	1.0157	1.0049	1.0029	1.0074	1.0008		
2002	1.0814	1.0703	1.0286	1.0120	1.0012	1.0007			
2003	1.0770	1.0313	1.0184	1.0031	1.0000				
2004	1.1052	1.0486	1.0105	1.0076					
2005	1.0761	1.0614	1.0205						
2006	1.0707	1.0383							
2007	1.0677								
3 Pt. Avg.	1.0715	1.0494	1.0165	1.0076	1.0014	1.0030	1.0009	1.0012	1.0000
3-Pt. Wtd Avg.	1.0717	1.0499	1.0164	1.0076	1.0014	1.0030	1.0008	1.0012	1.0000
Selected	1.0717	1.0499	1.0164	1.0076	1.0014	1.0030	1.0008	1.0012	1.0000

15 to 123 Months = 1.1599  
27 to 123 Months = 1.0823  
39 to 123 Months = 1.0308  
51 to 123 Months = 1.0141  
63 to 123 Months = 1.0065  
75 to 123 Months = 1.0051  
87 to 123 Months = 1.0020  
99 to 123 Months = 1.0012  
111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Medical Payments ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	81,959	190,634	210,974	236,337	244,455	249,601	249,750	250,165	250,165	250,165
1998	114,006	185,770	232,908	269,556	317,998	344,244	344,482	345,660	345,660	345,660
1999	108,796	173,918	223,970	254,563	287,326	288,783	289,854	292,830	292,830	292,830
2000	97,569	169,671	207,895	222,948	243,739	247,532	265,799	320,350	384,446	
2001	112,343	184,785	221,772	238,170	248,043	254,606	254,807	257,241		
2002	113,767	184,899	230,681	243,480	265,564	280,488	313,124			
2003	128,651	204,083	282,159	355,213	363,514	367,262				
2004	170,347	243,747	292,348	319,653	337,783					
2005	173,765	278,721	336,718	385,044						
2006	177,027	267,217	359,386							
2007	106,319	162,381								
2008	87,358									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	2.3260	1.1067	1.1202	1.0343	1.0211	1.0006	1.0017	1.0000	1.0000
1998	1.6295	1.2537	1.1573	1.1797	1.0825	1.0007	1.0034	1.0000	1.0000
1999	1.5986	1.2878	1.1366	1.1287	1.0051	1.0037	1.0103	1.0000	1.0000
2000	1.7390	1.2253	1.0724	1.0933	1.0156	1.0738	1.2052	1.2001	
2001	1.6448	1.2002	1.0739	1.0415	1.0265	1.0008	1.0096		
2002	1.6252	1.2476	1.0555	1.0907	1.0562	1.1164			
2003	1.5863	1.3826	1.2589	1.0234	1.0103				
2004	1.4309	1.1994	1.0934	1.0567					
2005	1.6040	1.2081	1.1435						
2006	1.5095	1.3449							
2007	1.5273								
3 Pt. Avg.	1.5469	1.2508	1.1653	1.0569	1.0310	1.0637	1.0750	1.0667	1.0000
3-Pt. Wtd Avg.	1.5496	1.2517	1.1632	1.0528	1.0288	1.0653	1.0740	1.0668	1.0000
Selected	1.5496	1.2517	1.1632	1.0528	1.0288	1.0653	1.0740	1.0668	1.0000

15 to 123 Months =	2.9826
27 to 123 Months =	1.9248
39 to 123 Months =	1.5378
51 to 123 Months =	1.3220
63 to 123 Months =	1.2557
75 to 123 Months =	1.2206
87 to 123 Months =	1.1458
99 to 123 Months =	1.0668
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Uninsured and Underinsured Motorist Bodily Injury ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	50,539	314,237	621,744	841,585	939,978	984,552	1,005,841	1,023,384	1,025,906	1,025,906
1998	93,843	327,268	715,735	938,898	1,063,735	1,117,856	1,163,599	1,173,944	1,178,014	1,178,014
1999	89,337	395,892	826,503	1,045,321	1,195,488	1,310,251	1,361,303	1,431,122	1,441,765	1,441,765
2000	102,818	369,099	757,408	1,063,346	1,216,159	1,358,066	1,392,162	1,436,637	1,488,575	
2001	77,217	424,127	808,382	1,266,022	1,537,768	1,616,193	1,670,014	1,702,368		
2002	79,870	344,909	745,018	1,098,579	1,326,632	1,459,276	1,517,915			
2003	81,918	379,298	835,758	1,189,061	1,543,146	1,673,996				
2004	88,243	527,027	1,182,926	1,521,971	1,848,530					
2005	79,544	404,047	925,642	1,258,076						
2006	114,400	586,192	1,188,907							
2007	118,251	535,282								
2008	91,913									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	6.2177	1.9786	1.3536	1.1169	1.0474	1.0216	1.0174	1.0025	1.0000
1998	3.4874	2.1870	1.3118	1.1330	1.0509	1.0409	1.0089	1.0035	1.0000
1999	4.4314	2.0877	1.2648	1.1437	1.0960	1.0390	1.0513	1.0074	1.0000
2000	3.5898	2.0520	1.4039	1.1437	1.1167	1.0251	1.0319	1.0362	
2001	5.4927	1.9060	1.5661	1.2146	1.0510	1.0333	1.0194		
2002	4.3184	2.1600	1.4746	1.2076	1.1000	1.0402			
2003	4.6302	2.2034	1.4227	1.2978	1.0848				
2004	5.9725	2.2445	1.2866	1.2146					
2005	5.0795	2.2909	1.3591						
2006	5.1241	2.0282							
2007	4.5267								
3 Pt. Avg.	4.9101	2.1879	1.3561	1.2400	1.0786	1.0329	1.0342	1.0157	1.0000
3-Pt. Wtd Avg.	4.8864	2.1733	1.3481	1.2385	1.0776	1.0331	1.0332	1.0165	1.0000
Selected	4.8864	2.1733	1.3481	1.2385	1.0776	1.0331	1.0332	1.0165	1.0000

15 to 123 Months = 20.7283  
 27 to 123 Months = 4.2420  
 39 to 123 Months = 1.9519  
 51 to 123 Months = 1.4479  
 63 to 123 Months = 1.1691  
 75 to 123 Months = 1.0849  
 87 to 123 Months = 1.0502  
 99 to 123 Months = 1.0165  
 111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Uninsured and Underinsured Motorist Property Damage ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	54,774	65,745	67,751	81,185	81,185	81,185	81,185	81,185	81,185	81,185
1998	67,651	77,555	80,303	82,837	84,863	84,863	84,863	84,863	84,863	84,863
1999	55,821	74,203	81,097	81,177	81,210	81,210	81,510	81,510	81,510	81,510
2000	59,271	61,789	62,520	62,520	62,565	62,565	62,565	62,565	62,565	62,565
2001	66,028	67,299	67,699	67,699	67,699	67,699	67,699	67,699	67,699	67,699
2002	70,849	71,704	74,933	82,939	83,562	83,562	83,562	83,562	83,562	83,562
2003	67,635	68,870	68,914	68,914	68,914	68,934	68,934	68,934	68,934	68,934
2004	51,277	59,131	59,131	59,181	59,181	59,181	59,181	59,181	59,181	59,181
2005	41,993	42,465	45,710	45,710	45,710	45,710	45,710	45,710	45,710	45,710
2006	33,901	34,352	35,724	35,724	35,724	35,724	35,724	35,724	35,724	35,724
2007	27,726	36,140	36,140	36,140	36,140	36,140	36,140	36,140	36,140	36,140
2008	23,301	23,301	23,301	23,301	23,301	23,301	23,301	23,301	23,301	23,301

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.2003	1.0305	1.1983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.1464	1.0354	1.0316	1.0245	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.3293	1.0929	1.0010	1.0004	1.0000	1.0037	1.0000	1.0000	1.0000
2000	1.0425	1.0118	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000
2001	1.0192	1.0059	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	1.0121	1.0450	1.1068	1.0075	1.0000	1.0000	1.0000	1.0000	1.0000
2003	1.0183	1.0006	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000
2004	1.1532	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	1.0112	1.0764	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	1.0133	1.0399	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	1.3035	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Pt. Avg.	1.1093	1.0388	1.0003	1.0025	1.0001	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0901	1.0340	1.0003	1.0030	1.0001	1.0000	1.0000	1.0000	1.0000
Selected	1.0901	1.0340	1.0003	1.0030	1.0001	1.0000	1.0000	1.0000	1.0000

15 to 123 Months = 1.1309  
 27 to 123 Months = 1.0374  
 39 to 123 Months = 1.0033  
 51 to 123 Months = 1.0030  
 63 to 123 Months = 1.0001  
 75 to 123 Months = 1.0000  
 87 to 123 Months = 1.0000  
 99 to 123 Months = 1.0000  
 111 to 123 Months = 1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Comprehensive ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	465,455	583,876	593,829	601,666	602,453	602,660	605,196	605,196	605,196	605,196
1998	859,593	918,671	925,250	932,988	937,190	937,390	937,390	937,390	937,552	937,552
1999	696,924	759,559	783,832	786,216	786,216	786,217	786,217	786,217	786,217	786,217
2000	791,590	844,950	852,057	852,523	857,869	860,861	873,755	917,254	941,301	
2001	845,549	889,688	911,845	928,673	933,363	933,363	933,364	933,664		
2002	788,951	859,485	893,843	896,427	896,427	896,524	897,222			
2003	854,166	918,905	965,867	1,001,969	1,002,896	1,002,991				
2004	808,281	889,622	904,650	926,460	991,092					
2005	951,098	1,052,428	1,064,132	1,055,998						
2006	1,008,644	1,073,054	1,075,705							
2007	840,437	901,325								
2008	1,130,740									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.2544	1.0170	1.0132	1.0013	1.0003	1.0042	1.0000	1.0000	1.0000
1998	1.0687	1.0072	1.0084	1.0045	1.0002	1.0000	1.0000	1.0002	1.0000
1999	1.0899	1.0320	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	1.0674	1.0084	1.0005	1.0063	1.0035	1.0150	1.0498	1.0262	
2001	1.0522	1.0249	1.0185	1.0051	1.0000	1.0000	1.0003		
2002	1.0894	1.0400	1.0029	1.0000	1.0001	1.0008			
2003	1.0758	1.0511	1.0374	1.0009	1.0001				
2004	1.1006	1.0169	1.0241	1.0698					
2005	1.1065	1.0111	0.9924						
2006	1.0639	1.0025							
2007	1.0724								
3 Pt. Avg.	1.0809	1.0102	1.0180	1.0236	1.0001	1.0053	1.0167	1.0088	1.0000
3-Pt. Wtd Avg.	1.0809	1.0097	1.0170	1.0232	1.0001	1.0051	1.0169	1.0092	1.0000
Selected	1.0809	1.0097	1.0170	1.0232	1.0001	1.0051	1.0169	1.0092	1.0000

15 to 123 Months =	1.1715
27 to 123 Months =	1.0838
39 to 123 Months =	1.0733
51 to 123 Months =	1.0554
63 to 123 Months =	1.0315
75 to 123 Months =	1.0314
87 to 123 Months =	1.0262
99 to 123 Months =	1.0092
111 to 123 Months =	1.0000

**American National Property And Casualty Company, American National County Mutual Insurance Company,  
ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company  
Companywide  
Collision ALE Development**

Direct ALE Losses

Acc Year	15 months	27 months	39 months	51 months	63 months	75 months	87 months	99 months	111 months	123 months
1997	1,275,893	1,571,336	1,591,727	1,605,534	1,607,729	1,614,016	1,577,096	1,577,096	1,577,373	1,577,373
1998	1,713,226	1,790,055	1,820,045	1,822,779	1,827,978	1,791,570	1,791,707	1,791,992	1,791,992	1,791,992
1999	1,649,067	1,744,810	1,767,565	1,786,448	1,741,609	1,741,609	1,741,625	1,742,910	1,742,910	1,742,910
2000	1,781,980	1,941,468	1,960,276	1,925,114	1,931,378	1,944,872	1,948,158	1,948,158	1,948,167	
2001	1,932,067	2,041,113	2,029,028	2,042,721	2,046,886	2,047,156	2,047,156	2,047,170		
2002	1,982,212	2,083,738	2,133,995	2,163,616	2,168,974	2,169,823	2,169,939			
2003	2,115,346	2,178,029	2,194,765	2,211,155	2,221,063	2,224,697				
2004	2,089,648	2,161,865	2,228,388	2,271,221	2,280,085					
2005	2,269,545	2,381,567	2,425,883	2,435,231						
2006	2,324,938	2,483,916	2,543,590							
2007	2,485,580	2,630,955								
2008	2,461,079									

ALE Loss Development Factors

Acc Year	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
1997	1.2316	1.0130	1.0087	1.0014	1.0039	0.9771	1.0000	1.0002	1.0000
1998	1.0448	1.0168	1.0015	1.0029	0.9801	1.0001	1.0002	1.0000	1.0000
1999	1.0581	1.0130	1.0107	0.9749	1.0000	1.0000	1.0007	1.0000	1.0000
2000	1.0895	1.0097	0.9821	1.0033	1.0070	1.0017	1.0000	1.0000	
2001	1.0564	0.9941	1.0067	1.0020	1.0001	1.0000	1.0000		
2002	1.0512	1.0241	1.0139	1.0025	1.0004	1.0001			
2003	1.0296	1.0077	1.0075	1.0045	1.0016				
2004	1.0346	1.0308	1.0192	1.0039					
2005	1.0494	1.0186	1.0039						
2006	1.0684	1.0240							
2007	1.0585								
3 Pt. Avg.	1.0588	1.0245	1.0102	1.0036	1.0007	1.0006	1.0002	1.0000	1.0000
3-Pt. Wtd Avg.	1.0588	1.0243	1.0100	1.0036	1.0007	1.0006	1.0002	1.0000	1.0000
Selected	1.0588	1.0243	1.0100	1.0036	1.0007	1.0006	1.0002	1.0000	1.0000

15 to 123 Months = 1.1010  
 27 to 123 Months = 1.0399  
 39 to 123 Months = 1.0152  
 51 to 123 Months = 1.0052  
 63 to 123 Months = 1.0015  
 75 to 123 Months = 1.0008  
 87 to 123 Months = 1.0002  
 99 to 123 Months = 1.0000  
 111 to 123 Months = 1.0000

**American National Property and Casualty Company  
Allocated Loss Adjustment Expense Factor Calculations  
Arkansas**

**Bodily Injury**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$31,500	1.6676	\$52,529	\$831,370	1.0632
12/31/2007	\$38,654	3.2857	\$127,006	\$2,188,854	1.0580
12/31/2008	\$5,378	12.7237	\$68,428	\$1,585,713	1.0432

**Property Damage**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$22,472	1.0308	\$23,164	\$766,321	1.0302
12/31/2007	\$24,501	1.0823	\$26,517	\$873,955	1.0303
12/31/2008	\$25,987	1.1599	\$30,142	\$791,399	1.0381

**Medical Payments**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$6,229	1.5378	\$9,579	\$207,122	1.0462
12/31/2007	\$4,781	1.9248	\$9,203	\$181,838	1.0506
12/31/2008	\$1,005	2.9826	\$2,998	\$165,659	1.0181

**Uninsured and Underinsured Motorist Bodily Injury**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$618	1.9519	\$1,206	\$286,152	1.0042
12/31/2007	\$228	4.2420	\$967	\$80,622	1.0120
12/31/2008	\$1,020	20.7283	\$21,143	\$406,790	1.0520

**Uninsured Motorist Property Damage**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$574	1.0033	\$576	\$61,699	1.0093
12/31/2007	\$4,192	1.0374	\$4,349	\$109,175	1.0398
12/31/2008	\$1,588	1.1309	\$1,796	\$56,079	1.0320

**Comprehensive**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$20,907	1.0733	\$22,440	\$413,724	1.0542
12/31/2007	\$17,291	1.0838	\$18,739	\$354,520	1.0529
12/31/2008	\$39,601	1.1715	\$46,392	\$2,498,697	1.0186

**Collision**

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2006	\$36,911	1.0152	\$37,473	\$964,838	1.0388
12/31/2007	\$53,316	1.0399	\$55,441	\$1,116,157	1.0497
12/31/2008	\$41,163	1.1010	\$45,321	\$1,144,103	1.0396

**American National Property And Casualty Company  
Loss Trend Factors  
Arkansas**

**Bodily Injury**

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2006	0.0100	4.2662	1.0434
12/31/2007	0.0100	3.2663	1.0330
12/31/2008	0.0100	2.2637	1.0228

**Property Damage**

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2006	0.0100	4.2662	1.0434
12/31/2007	0.0100	3.2663	1.0330
12/31/2008	0.0100	2.2637	1.0228

**Comprehensive**

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2006	0.0225	4.2662	1.0995
12/31/2007	0.0225	3.2663	1.0753
12/31/2008	0.0225	2.2637	1.0517

**Collision**

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2006	0.0200	4.2662	1.0881
12/31/2007	0.0200	3.2663	1.0668
12/31/2008	0.0200	2.2637	1.0459

**American National Property And Casualty Company  
Resulting Weighted Trend Factors  
Arkansas**

**Bodily Injury**

**4 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-9.30%	0.0155	2.1%	16.20%	0.0145	5.5%	5.26%	0.0284	1.6%
Industry	-5.62%	0.0003	97.9%	2.77%	0.0009	94.5%	-3.04%	0.0005	98.4%
<b>Weighted Trend</b>			<b>-5.70%</b>	<b>3.51%</b>			<b>-2.90%</b>		

**3 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-2.78%	0.0127	0.9%	20.30%	0.0162	6.0%	16.84%	0.0190	2.7%
Industry	-4.22%	0.0001	99.1%	1.98%	0.0010	94.0%	-2.36%	0.0005	97.3%
<b>Weighted Trend</b>			<b>-4.20%</b>	<b>3.08%</b>			<b>-1.83%</b>		

**2 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-1.01%	0.0131	0.2%	21.62%	0.0219	2.1%	20.24%	0.0278	1.2%
Industry	-5.74%	0.0000	99.8%	6.77%	0.0005	97.9%	0.59%	0.0003	98.8%
<b>Weighted Trend</b>			<b>-5.73%</b>	<b>7.09%</b>			<b>0.83%</b>		

**1 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-34.17%	0.0010	0.0%	36.77%	0.0117	1.4%	-9.53%	0.0078	1.9%
Industry	-4.19%	0.0000	100.0%	6.80%	0.0002	98.6%	1.35%	0.0001	98.1%
<b>Weighted Trend</b>			<b>-4.19%</b>	<b>7.22%</b>			<b>1.15%</b>		

Selected  1.00%

**Property Damage**

**4 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-2.11%	0.0034	4.3%	0.90%	0.0050	1.0%	-1.29%	0.0095	2.3%
Industry	-2.47%	0.0002	95.7%	2.57%	0.0000	99.0%	0.07%	0.0002	97.7%
<b>Weighted Trend</b>			<b>-2.46%</b>	<b>2.56%</b>			<b>0.04%</b>		

**3 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	1.58%	0.0022	7.7%	2.74%	0.0051	0.7%	4.32%	0.0085	3.2%
Industry	-2.24%	0.0002	92.3%	2.14%	0.0000	99.3%	-0.12%	0.0003	96.8%
<b>Weighted Trend</b>			<b>-1.95%</b>	<b>2.14%</b>			<b>0.03%</b>		

**2 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	3.57%	0.0016	7.1%	-4.15%	0.0015	1.7%	-0.77%	0.0039	5.6%
Industry	-3.80%	0.0001	92.9%	1.79%	0.0000	98.3%	-2.08%	0.0002	94.4%
<b>Weighted Trend</b>			<b>-3.28%</b>	<b>1.69%</b>			<b>-2.01%</b>		

**1 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-3.86%	0.0002	2.3%	1.08%	0.0014	1.1%	-3.34%	0.0018	0.7%
Industry	-6.96%	0.0000	97.7%	-0.17%	0.0000	98.9%	-7.33%	0.0000	99.3%
<b>Weighted Trend</b>			<b>-6.89%</b>	<b>-0.16%</b>			<b>-7.30%</b>		

Selected  1.00%

**American National Property And Casualty Company  
Resulting Weighted Trend Factors  
Arkansas**

**Comprehensive**

**4 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	22.02%	0.2703	5.7%	24.98%	0.0055	75.0%	52.51%	0.3017	17.0%
Industry	-5.07%	0.0164	94.3%	19.63%	0.0164	25.0%	13.56%	0.0617	83.0%
<b>Weighted Trend</b>	<b>-3.52%</b>			<b>23.64%</b>			<b>20.17%</b>		

**3 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	46.42%	0.3108	6.5%	26.76%	0.0042	83.0%	85.60%	0.3326	19.7%
Industry	-2.75%	0.0215	93.5%	18.19%	0.0204	17.0%	14.93%	0.0816	80.3%
<b>Weighted Trend</b>	<b>0.43%</b>			<b>25.30%</b>			<b>28.85%</b>		

**2 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	190.41%	0.2376	5.5%	27.67%	0.0047	78.9%	271.40%	0.2600	19.4%
Industry	17.79%	0.0139	94.5%	37.04%	0.0175	21.1%	61.34%	0.0626	80.6%
<b>Weighted Trend</b>	<b>27.34%</b>			<b>29.65%</b>			<b>102.08%</b>		

**1 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	622.67%	0.2649	3.3%	18.32%	0.0036	77.5%	752.09%	0.3284	11.4%
Industry	44.28%	0.0091	96.7%	71.68%	0.0123	22.5%	147.59%	0.0424	88.6%
<b>Weighted Trend</b>	<b>63.47%</b>			<b>30.35%</b>			<b>216.76%</b>		

**Selected**    **2.25%**

**Collision**

**4 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	4.37%	0.0042	3.4%	2.16%	0.0029	2.1%	6.61%	0.0058	4.0%
Industry	-1.15%	0.0001	96.6%	1.68%	0.0001	97.9%	0.50%	0.0002	96.0%
<b>Weighted Trend</b>	<b>-0.97%</b>			<b>1.69%</b>			<b>0.75%</b>		

**3 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	9.02%	0.0024	2.9%	1.44%	0.0026	1.8%	10.58%	0.0033	1.4%
Industry	-0.23%	0.0001	97.1%	2.18%	0.0000	98.2%	1.93%	0.0000	98.6%
<b>Weighted Trend</b>	<b>0.04%</b>			<b>2.17%</b>			<b>2.05%</b>		

**2 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	15.51%	0.0008	1.9%	0.97%	0.0027	1.7%	16.62%	0.0032	0.7%
Industry	-1.36%	0.0000	98.1%	2.70%	0.0000	98.3%	1.31%	0.0000	99.3%
<b>Weighted Trend</b>	<b>-1.03%</b>			<b>2.67%</b>			<b>1.41%</b>		

**1 Years Trend**

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	3.40%	0.0002	1.1%	12.41%	0.0001	10.9%	16.13%	0.0002	2.1%
Industry	-2.14%	0.0000	98.9%	2.06%	0.0000	89.1%	-0.23%	0.0000	97.9%
<b>Weighted Trend</b>	<b>-2.08%</b>			<b>3.19%</b>			<b>0.12%</b>		

**Selected**    **2.00%**

**American National Property and Casualty Company  
and Affiliates Excluding Farm Family Insurance Company  
Estimated Effect of Investment Earnings  
on Unearned Premium and Loss Reserves  
Liability Coverage**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year Ended 12-31-08	4,720,911
2. Mean Unearned Premium Reserve	2,239,998
3. Deduction for Prepaid Expenses	
Commission And Brokerage Expense	10.2%
Taxes, Licenses, And Fees	3.0%
50% of Other Acquisition Expenses	3.3%
50% of Company Operating Expenses	0.6%
Total	17.1%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)	383,040
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)	156,800
6. Net Subject to Investment	1,700,159

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium	4,720,911
2. Average Agents' Balances	0.1938
3. Delayed Premiums	914,996

C. Loss Reserve

1. Direct Earned Premium	4,720,911
2. Expected Incurred Losses And Loss Adjustment :	65.4% 3,087,476
3. Expected Mean Loss Reserves	3,924,414
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)	99,429
5. Adjusted Mean Loss Reserves	3,824,985

D. Net Subject To Investment 4,610,147

E. Risk Free Rate of Return 2.0%

F. Investment Earning on Net Subject to Investment 93,125

G. Average Rate of Return as a Percent of Direct Earned Premium 2.0%

H. Average Rate of Return as a Percent of Direct Earned Premium  
After Federal Income Taxes (Corporate Tax Rate of 30.4%) 1.4%

I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Liab excl. PD	PD	Liab excl. PD	PD
	7.1%	5.6%	5.8%	4.3%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)	8.8%	6.5%
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**American National Property and Casualty Company  
and Affiliates Excluding Farm Family Insurance Company  
Estimated Effect of Investment Earnings  
on Unearned Premium and Loss Reserves  
Factor Computations - Liability**

I. Percent of Net Earned Premium to Direct Earned Premium	
A) Companywide Auto Liability Direct Premiums Earned 2008	244,661,241
B) Companywide Auto Liab. Net Prem. Earned 2008 (Excluding Assumed)	240,942,814
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9848
II. Mean Unearned Premium Reserve Factor	
A) Net Earned Premium For 2008	4,649,161
B) Unearned Premium Reserve December 31, 2007	2,312,608
C) Unearned Premium Reserve December 31, 2008	2,099,300
	0.4745
III. Average Agents' Balances Factor	
A) Companywide Auto Liab. Agents' Balances Dec. 31, 2007	46,295,782
B) Companywide Auto Liab. Agents' Balances Dec. 31, 2008	47,102,209
C) Net Earned Premium Percent of Companywide	1.93%
D) Average Agents' Balances	901,090
	0.1938
IV. Expected Mean Loss Reserves Factor	
A) Incurred Losses & LAE 2007	3,517,228
B) Incurred Losses & LAE 2008	2,994,280
C) Loss & LAE Reserves December 31, 2006	3,772,893
D) Loss & LAE Reserves December 31, 2007	4,227,386
E) Loss & LAE Reserves December 31, 2008	4,185,650
F) Mean Loss & LAE Reserve 2007	4,000,140
G) Mean Loss & LAE Reserve 2008	4,206,518
H) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	1.1373
I) Ratio of 2008 Mean Loss & LAE Res. To 2008 Inc. Losses	1.4049
	1.2711

**American National Property and Casualty Company  
and Affiliates Excluding Farm Family Insurance Company  
Estimated Effect of Investment Earnings  
on Unearned Premium and Loss Reserves  
Physical Damage Coverages**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year Ended 12-31-08	2,478,614
2. Mean Unearned Premium Reserve	1,192,459
3. Deduction for Prepaid Expenses	
Commission And Brokerage Expense	10.4%
Taxes, Licenses, And Fees	3.0%
50% of Other Acquisition Expenses	4.2%
50% of Company Operating Expenses	0.9%
Total	18.5%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)	220,009
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)	83,472
6. Net Subject to Investment	888,978

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium	2,478,614
2. Average Agents' Balances	0.2278
3. Delayed Premiums	564,634

C. Loss Reserve

1. Direct Earned Premium		2,478,614
2. Expected Incurred Losses And Loss Adjustment :	62.3%	1,544,177
3. Expected Mean Loss Reserves		56,572
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		666
5. Adjusted Mean Loss Reserves		55,906

D. Net Subject to Investment 380,250

E. Risk Free Rate of Return 0.9%

F. Investment Earning on Net Subject to Investment 3,460

G. Average Rate of Return as a Percent of Direct Earned Premium 0.1%

H. Average Rate of Return as a Percent of Direct Earned Premium  
After Federal Income Taxes (Corporate Tax Rate of 30.4%) 0.1%

I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Comp	Coll	Comp	Coll
	4.7%	3.7%	4.7%	3.7%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)	7.2%	5.6%
------------------------------------------------------------	------	------

**American National Property and Casualty Company  
and Affiliates Excluding Farm Family Insurance Company  
Estimated Effect of Investment Earnings  
on Unearned Premium and Loss Reserves  
Factor Computations - Physical Damage**

I. Percent of Net Earned Premium to Direct Earned Premium	
A) Companywide Auto P. Damage Direct Premiums Earned 2008	157,168,086
B) Companywide Auto P. Dmg. Net Prem. Earned 2008 (Excluding Assumed)	155,931,816
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9921
II. Mean Unearned Premium Reserve Factor	
A) Net Earned Premium For 2008	2,459,117
B) Unearned Premium Reserve December 31,2007	1,234,157
C) Unearned Premium Reserve December 31,2008	1,132,001
	0.4811
III. Average Agents' Balances Factor	
A) Companywide Auto P. Damage Agents' Balances Dec. 31, 2007	35,585,836
B) Companywide Auto P. Damage Agents' Balances Dec. 31, 2008	35,457,412
C) Net Earned Premium Percent of Companywide	1.58%
D) Average Agents' Balances	560,193
	0.2278
IV. Expected Mean Loss Reserves Factor	
A) Incurred Losses & LAE 2007	1,778,577
B) Incurred Losses & LAE 2008	4,161,598
C) Loss & LAE Reserves December 31, 2006	53,850
D) Loss & LAE Reserves December 31, 2007	134,334
E) Loss & LAE Reserves December 31, 2008	35,196
F) Mean Loss & LAE Reserve 2007	94,092
G) Mean Loss & LAE Reserve 2008	84,765
H) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	0.0529
I) Ratio of 2008 Mean Loss & LAE Res. To 2008 Inc. Losses	0.0204
	0.0366

**American National Property and Casualty Company  
American National General Insurance 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**
	2006	Distribution		2007	Distribution		2008	Distribution	
Bonds (Taxable)	\$30,560,826	0.761	0.350	\$30,502,097	0.751	0.350	\$28,382,852	0.738	0.350
Bonds (Tax Exempt) **	7,835,613	0.195	0.053	8,290,576	0.204	0.053	10,117,710	0.263	0.053
Stocks (Unaffiliated) ***	4,165,962	0.104	0.142	4,313,838	0.106	0.142	4,184,972	0.109	0.142
Other (Net of Depreciation)	2,442,094	0.061	0.350	2,196,785	0.054	0.350	542,119	0.014	0.350
<b>Total</b>	<b>\$45,004,495</b>	<b>1.121</b>	<b>0.313</b>	<b>\$45,303,296</b>	<b>1.115</b>	<b>0.308</b>	<b>\$43,227,653</b>	<b>1.124</b>	<b>0.292</b>
Weighted Federal Tax Rate on Investment Income For 2006 through 2008									0.304

\*From Annual Statement Page 6, Part 1

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

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

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Development of Underwriting Expenses**  
**Liability**

Category	Years			Average	Selected Liab Excl PD	Selected PD	Combined
	2006	2007	2008				
Direct Written Premium	4,797,170	4,524,124	4,507,603				
1) Commission and Brokerage	474,115	468,095	468,879				
2) Taxes, Licenses, and Fees	141,958	135,895	135,061				
-----							
	2006	Years 2007	2008	Average	Selected Liab Excl PD	Selected PD	Combined
1) Commission and Brokerage (%WP)	9.9%	10.3%	10.4%	10.2%	10.2%	10.2%	10.2%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	2.8%	5.0%	6.6%	4.8%	6.6%	6.6%	6.6%
4) General Expenses (%EP - Companywide)	1.4%	0.8%	1.4%	1.2%	1.2%	1.2%	1.2%
5) Incurred ULAE (%EP - Companywide)	6.0%	6.1%	4.3%	5.5%	5.5%	5.5%	5.5%
6) Expense Ratio	23.1%	25.2%	25.7%	24.7%	26.5%	26.5%	26.5%
7) Underwriting Profit Ratio (Offset for Investment Income)					8.8%	6.5%	8.1%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					64.7%	67.0%	65.4%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Development of Underwriting Expenses**  
**Physical Damage**

Category	Years			Average	Selected CP	Selected CL	Combined
	2006	2007	2008				
Direct Written Premium	2,431,854	2,293,352	2,376,458				
1) Commission and Brokerage	247,200	240,577	246,614				
2) Taxes, Licenses, and Fees	72,485	69,309	71,025				
-----							
	2006	2007	2008	Average	Selected CP	Selected CL	Combined
	-----	-----	-----		-----	-----	-----
1) Commission and Brokerage (%WP)	10.2%	10.5%	10.4%	10.4%	10.4%	10.4%	10.4%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	4.1%	7.0%	8.4%	6.5%	8.4%	8.4%	8.4%
4) General Expenses (%EP - Companywide)	2.2%	1.1%	1.8%	1.7%	1.7%	1.7%	1.7%
5) Incurred ULAE (%EP - Companywide)	8.5%	8.6%	7.3%	8.1%	8.1%	8.1%	8.1%
6) Expense Ratio	28.0%	30.2%	30.9%	29.7%	31.6%	31.6%	31.6%
7) Underwriting Profit Ratio (Offset for Investment Income)					7.2%	5.6%	6.1%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					61.2%	62.8%	62.3%

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	8.9%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	0.0%		
Subtotal	<u>11.2%</u>	<u>\$244,354</u>	<u>\$2,183,193</u>
<b>Property Damage</b>			
Base Rate	-0.1%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	0.0%		
Subtotal	<u>2.0%</u>	<u>\$26,413</u>	<u>\$1,321,867</u>
<b>Medical Payments</b>			
Base Rate	-1.7%		
Class Relativity	1.4%		
PAC+	0.7%		
Americycle	0.1%		
Subtotal	<u>0.5%</u>	<u>\$1,706</u>	<u>\$325,620</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	0.2%		
Americycle	-0.1%		
Subtotal	<u>0.1%</u>	<u>\$285</u>	<u>\$253,418</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	9.2%		
Americycle	-0.1%		
Subtotal	<u>9.1%</u>	<u>\$26,701</u>	<u>\$292,467</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	2.2%		
Americycle	0.0%		
Subtotal	<u>2.2%</u>	<u>\$2,787</u>	<u>\$127,759</u>
<b>Comprehensive</b>			
Base Rate	30.0%		
Model Year Relativity	-3.1%		
Class Relativity	-0.3%		
Americycle	-0.4%		
Subtotal	<u>25.1%</u>	<u>\$173,650</u>	<u>\$692,359</u>

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Collision			
Base Rate	10.2%		
Deductible Relativity	0.9%		
Model Year Relativity	-5.9%		
Class Relativity	1.5%		
PAC+	0.4%		
Americycle	0.1%		
Subtotal	<u>6.6%</u>	<u>\$112,325</u>	<u>\$1,700,108</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$112,851</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$46,871</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$11,556</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$34,574</u>
GAP Endorsement			
Subtotal	<u>10.5%</u>	<u>\$951</u>	<u>\$9,045</u>
Liability	<u>6.6%</u>	<u>\$302,246</u>	<u>\$4,585,769</u>
Physical Damage	<u>11.4%</u>	<u>\$286,926</u>	<u>\$2,525,919</u>
<b>Total</b>	<b>8.3%</b>	<b>\$589,171</b>	<b>\$7,111,688</b>

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Bodily Injury**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	782	307	1.313	-66.8%	0.428	1.278	1.212	1.237	315	4.8%
02	3,784	241	1.031	-17.4%	0.835	1.021	0.977	0.994	253	7.2%
04	23	343	1.467	886.3%	14.192	1.298	1.849	1.831	466	38.7%
05	29	289	1.236	-100.0%	0.000	1.092	1.236	1.226	312	10.2%
06	881	265	1.134	114.1%	2.381	1.074	1.295	1.202	306	17.9%
07	250	283	1.211	-67.6%	0.384	1.033	1.150	1.123	286	3.2%
08	20	379	1.621	40.7%	2.236	1.120	1.647	1.611	410	10.4%
09	12	289	1.236	-100.0%	0.000	1.375	1.236	1.265	322	13.8%
10	1,244	193	0.826	-54.1%	0.372	0.797	0.760	0.766	195	3.2%
11	635	241	1.031	80.7%	1.827	1.176	1.122	1.123	286	21.2%
12	24	355	1.519	-78.9%	0.314	0.910	1.483	1.493	380	9.3%
13	296	199	0.851	-84.0%	0.134	0.883	0.829	0.841	214	9.8%
14	49	433	1.852	-96.4%	0.066	1.675	1.798	1.815	462	8.9%
15	2,464	193	0.826	53.4%	1.243	0.911	0.912	0.919	234	23.8%
16	742	199	0.851	-39.8%	0.502	0.799	0.823	0.801	204	4.7%
17	302	349	1.493	-84.1%	0.232	1.411	1.400	1.434	365	6.8%
07 FROM 06	93	265	1.134	275.9%	4.181	1.033	1.265	1.123	286	10.2%
99	1	209	0.894	-100.0%	0.000	0.000	0.894	0.845	215	5.0%
	11,632	234	1.000		1.000	1.000	1.000	1.000	255	11.2%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Property Damage**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	782	178	1.160	-9.7%	1.047	1.236	1.132	1.129	173	-0.7%
02	3,784	170	1.108	-4.1%	1.062	0.985	1.084	1.084	166	-0.3%
04	23	220	1.434	-22.0%	1.117	1.137	1.419	1.416	217	0.8%
05	29	167	1.088	-100.0%	0.000	0.907	1.087	1.071	164	0.3%
06	881	155	1.010	-6.8%	0.940	1.115	0.993	0.999	153	0.8%
07	250	152	0.991	-12.1%	0.871	0.941	0.971	0.966	148	-0.5%
08	20	235	1.532	-52.9%	0.720	1.058	1.496	1.469	225	-2.2%
09	12	155	1.010	-100.0%	0.000	0.908	1.009	0.992	152	0.2%
10	1,244	133	0.867	25.4%	1.086	0.916	0.926	0.920	141	8.3%
11	635	167	1.088	3.3%	1.123	0.959	1.094	1.090	167	2.1%
12	24	216	1.408	-85.4%	0.206	0.832	1.371	1.358	208	-1.6%
13	296	102	0.665	-51.9%	0.320	0.810	0.629	0.627	96	-3.9%
14	49	201	1.310	-10.2%	1.176	1.033	1.300	1.221	187	-5.0%
15	2,464	144	0.939	6.4%	0.998	1.060	0.961	0.973	149	5.7%
16	742	102	0.665	21.1%	0.804	0.708	0.690	0.679	104	4.2%
17	302	163	1.062	-9.8%	0.957	1.160	1.045	1.044	160	0.3%
07 FROM 06	92	155	1.010	50.1%	1.515	0.941	1.046	0.966	148	-2.5%
99	1	127	0.828	-100.0%	0.000	0.000	0.827	0.822	126	1.3%
	11,631	153	1.000		1.000	1.000	1.000	1.000	153	2.0%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Medical Payments**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	452	58	1.044	-50.4%	0.514	1.239	1.000	1.025	56	-1.3%
02	2,944	54	0.972	18.0%	1.140	0.839	1.007	1.007	55	4.1%
04	22	85	1.530	-100.0%	0.000	1.018	1.522	1.519	83	-0.2%
05	20	68	1.224	-100.0%	0.000	1.131	1.218	1.208	66	-0.8%
06	398	57	1.026	24.2%	1.266	1.089	1.043	1.043	57	2.2%
07	173	79	1.422	-58.7%	0.583	1.240	1.379	1.373	75	-2.9%
08	11	92	1.655	15.8%	1.906	1.283	1.655	1.665	91	1.1%
09	11	72	1.296	232.2%	4.280	1.210	1.379	1.354	74	5.1%
10	938	46	0.828	14.1%	0.938	0.990	0.837	0.842	46	2.2%
11	383	71	1.278	3.1%	1.310	1.104	1.275	1.281	70	0.8%
12	10	78	1.404	-100.0%	0.000	1.127	1.397	1.373	75	-1.7%
13	142	61	1.098	-48.7%	0.560	1.201	1.077	1.080	59	-1.1%
14	36	100	1.799	-6.9%	1.665	1.517	1.786	1.739	95	-2.9%
15	2,124	54	0.972	-26.4%	0.711	1.116	0.919	0.915	50	-5.3%
16	621	49	0.882	-12.8%	0.764	0.872	0.867	0.860	47	-1.9%
17	233	78	1.404	91.2%	2.669	1.102	1.511	1.464	80	4.9%
07 FROM 06	50	57	1.026	250.8%	3.578	1.240	1.130	1.373	75	34.5%
99	1	52	0.936	-100.0%	0.000	0.000	0.931	0.933	51	0.3%
	8,571	56	1.000		1.000	1.000	1.000	1.000	55	0.5%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Uninsured Motorist - BI**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	700	20	1.110	137.6%	2.650	NA	1.200	1.219	22	9.9%
02	3,612	20	1.110	59.6%	1.780	NA	1.157	1.164	21	4.9%
04	22	20	1.110	12.4%	1.254	NA	1.092	1.109	20	-0.1%
05	22	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.1%
06	736	17	0.944	-23.4%	0.727	NA	0.919	0.942	17	-0.1%
07	204	19	1.055	-68.8%	0.331	NA	1.013	0.998	18	-5.3%
08	15	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.1%
09	10	17	0.944	-100.0%	0.000	NA	0.925	0.942	17	-0.1%
10	1,127	17	0.944	-94.4%	0.053	NA	0.899	0.887	16	-5.9%
11	593	16	0.888	-92.7%	0.065	NA	0.846	0.831	15	-6.3%
12	16	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.1%
13	222	18	0.999	224.2%	3.255	NA	1.046	1.053	19	5.5%
14	43	18	0.999	-100.0%	0.000	NA	0.979	0.998	18	-0.1%
15	2,375	16	0.888	-71.4%	0.255	NA	0.844	0.831	15	-6.3%
16	694	16	0.888	-79.9%	0.179	NA	0.850	0.831	15	-6.3%
17	263	20	1.110	-11.6%	0.987	NA	1.083	1.109	20	-0.1%
07 FROM 06	72	17	0.944	-100.0%	0.000	NA	0.925	0.998	18	5.8%
99	1	16	0.888	-100.0%	0.000	NA	0.871	0.887	16	-0.1%
	10,726	18	1.000		1.000		1.000	1.000	18	0.1%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Underinsured Motorist - BI**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	447	44	1.050	-100.0%	0.000	NA	1.038	1.027	47	6.8%
02	2,334	45	1.074	-42.2%	0.679	NA	1.041	1.049	48	6.6%
04	10	45	1.074	-100.0%	0.000	NA	1.061	1.049	48	6.6%
05	13	45	1.074	-100.0%	0.000	NA	1.061	1.049	48	6.6%
06	340	39	0.930	-100.0%	0.000	NA	0.919	0.918	42	7.6%
07	126	46	1.097	-100.0%	0.000	NA	1.084	1.071	49	6.5%
08	5	45	1.074	-100.0%	0.000	NA	1.061	1.049	48	6.6%
09	2	39	0.930	-100.0%	0.000	NA	0.919	0.918	42	7.6%
10	590	39	0.930	-100.0%	0.000	NA	0.919	0.918	42	7.6%
11	463	44	1.050	309.0%	4.697	NA	1.228	1.224	56	27.2%
12	5	45	1.074	-100.0%	0.000	NA	1.061	1.049	48	6.6%
13	108	39	0.930	-100.0%	0.000	NA	0.919	0.918	42	7.6%
14	30	49	1.169	-48.5%	0.657	NA	1.140	1.136	52	6.1%
15	2,013	39	0.930	58.4%	1.611	NA	0.948	0.940	43	10.2%
16	523	39	0.930	-64.1%	0.364	NA	0.902	0.896	41	5.1%
17	154	46	1.097	-100.0%	0.000	NA	1.084	1.092	50	8.6%
07 FROM 06	50	39	0.930	-100.0%	0.000	NA	0.919	1.071	49	25.6%
99	1	41	0.978	-100.0%	0.000	NA	0.966	0.961	44	7.3%
	7,214	42	1.000		1.000		1.001	1.000	46	9.1%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Uninsured Motorist - PD**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	639	11	1.211	95.2%	2.362	NA	1.332	1.293	12	9.1%
02	3,574	10	1.101	-18.4%	0.897	NA	1.066	1.077	10	0.0%
04	22	9	0.991	-100.0%	0.000	NA	0.991	0.969	9	0.0%
05	22	9	0.991	-100.0%	0.000	NA	0.991	0.969	9	0.0%
06	684	8	0.881	27.7%	1.124	NA	0.900	0.862	8	0.0%
07	195	9	0.991	-54.9%	0.447	NA	0.968	0.969	9	0.0%
08	15	10	1.101	105.0%	2.256	NA	1.136	1.185	11	10.0%
09	7	8	0.881	-100.0%	0.000	NA	0.881	0.862	8	0.0%
10	1,094	9	0.991	90.2%	1.884	NA	1.096	1.077	10	11.1%
11	579	8	0.881	-78.8%	0.187	NA	0.851	0.862	8	0.0%
12	13	9	0.991	-100.0%	0.000	NA	0.991	0.969	9	0.0%
13	190	8	0.881	-48.6%	0.453	NA	0.863	0.862	8	0.0%
14	39	9	0.991	8.3%	1.072	NA	0.993	0.969	9	0.0%
15	2,315	8	0.881	-25.8%	0.653	NA	0.848	0.862	8	0.0%
16	674	8	0.881	-72.4%	0.243	NA	0.854	0.862	8	0.0%
17	263	11	1.211	155.6%	3.094	NA	1.350	1.293	12	9.1%
07 FROM 06	63	8	0.881	-100.0%	0.000	NA	0.881	0.969	9	12.5%
99	1	8	0.881	-100.0%	0.000	NA	0.881	0.862	8	0.0%
	10,392	9	1.000		1.000		1.000	1.000	9	2.2%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Comprehensive**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	644	56	0.972	-41.6%	0.564	0.468	0.923	0.922	69	18.5%
02	3,059	50	0.868	-10.8%	0.769	1.863	0.811	0.882	66	27.0%
04	20	96	1.667	-82.8%	0.284	0.740	1.642	1.670	125	25.3%
05	24	92	1.598	657.0%	12.020	0.713	2.356	1.910	143	49.5%
06	737	56	0.972	-43.8%	0.544	0.518	0.910	0.882	66	13.4%
07	186	102	1.771	-15.9%	1.480	0.795	1.772	1.696	127	19.8%
08	14	76	1.320	58.3%	2.076	2.074	1.389	1.416	106	34.2%
09	10	116	2.014	165.2%	5.308	1.021	2.286	2.204	165	36.9%
10	924	65	1.129	48.7%	1.668	0.642	1.274	1.189	89	31.7%
11	508	61	1.059	43.0%	1.505	0.534	1.153	1.149	86	35.6%
12	20	130	2.257	-100.0%	0.000	1.252	2.305	2.057	154	14.0%
13	216	83	1.441	-29.4%	1.011	0.961	1.402	1.242	93	7.8%
14	38	116	2.014	124.8%	4.499	0.704	2.212	2.057	154	27.7%
15	2,039	49	0.851	-7.2%	0.785	0.516	0.849	0.841	63	23.7%
16	568	71	1.233	35.1%	1.655	0.687	1.343	1.269	95	28.7%
17	237	87	1.511	-50.4%	0.745	0.413	1.458	1.296	97	7.3%
07 FROM 06	77	56	0.972	24.8%	1.205	0.795	1.007	1.696	127	118.2%
99	3	66	1.146	1444.1%	17.584	0.000	2.060	1.242	93	35.6%
	9,325	58	1.000		1.000	1.000	1.000	1.000	75	25.1%

**American National Property and Casualty Company**  
**Base Rate Calculation**  
**Collision**

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity Adjusted to avg 1.00 (9)	Selected Base Rate (10)	Revenue Effect (11)
01	636	285	1.143	-23.1%	0.871	1.211	1.075	1.081	297	0.8%
02	3,025	247	0.990	3.2%	1.013	0.917	0.996	1.005	276	8.1%
04	19	463	1.857	-22.7%	1.423	1.227	1.825	1.834	504	5.3%
05	24	273	1.095	-74.3%	0.279	0.985	1.066	1.070	294	4.2%
06	727	241	0.966	-0.6%	0.952	1.138	0.958	0.979	269	8.0%
07	183	330	1.323	-55.1%	0.589	1.030	1.236	1.157	318	-6.8%
08	14	317	1.271	-12.8%	1.098	1.117	1.254	1.230	338	3.2%
09	9	254	1.019	48.4%	1.499	1.084	1.028	1.030	283	7.8%
10	907	177	0.710	8.7%	0.765	0.965	0.721	0.750	206	12.6%
11	507	279	1.119	91.0%	2.118	1.025	1.335	1.256	345	19.7%
12	20	412	1.652	-100.0%	0.000	1.144	1.644	1.620	445	4.5%
13	214	285	1.143	-39.7%	0.684	1.051	1.077	1.030	283	-3.9%
14	38	431	1.728	-74.1%	0.444	1.182	1.652	1.507	414	-7.0%
15	2,009	254	1.019	-1.5%	0.994	1.040	1.004	1.015	279	6.3%
16	545	235	0.942	-16.6%	0.779	0.864	0.906	0.855	235	-3.2%
17	233	260	1.043	-37.6%	0.645	0.987	0.983	0.979	269	0.1%
07 FROM 06	77	241	0.966	117.2%	2.079	1.030	1.073	1.157	318	27.7%
99	3	241	0.966	1776.7%	17.969	0.000	1.469	0.990	272	9.2%
	9,189	249	1.000		1.000	1.000	1.000	1.000	275	6.6%

**American National Property and Casualty Company  
Physical Damage Relativity Revisions  
Arkansas**

**Collision**

Deductible	Premium Distribution	Loss Ratio	Prior Factor	ANPAC Factor Present	Factor Proposed	Percent Change
50	0.1%	38.2%	1.47	1.47	1.47	0.0%
100	1.0%	36.4%	1.35	1.35	1.35	0.0%
200	3.2%	53.2%	1.23	1.25	1.25	0.0%
250	7.3%	77.4%	1.19	1.20	1.20	0.0%
500	68.0%	62.0%	1.00	1.00	1.00	0.0%
1,000	20.0%	78.6%	0.66	0.70	0.73	4.3%
2,000	0.3%	125.9%	0.55	0.60	0.62	3.3%
5%	0.1%	0.0%	0.53	0.55	0.57	3.6%
Est. Total		65.4%				0.9%

**American National Property and Casualty Company  
Model Year Relativity Revisions  
Arkansas**

**Comprehensive**

Model Year	ANPAC Factor Present	ANPAC Factor Proposed	Percent Change	Premium Distribution
2011	1.10	1.05	-4.5%	0.0%
2010	1.05	1.00	-4.8%	0.2%
2009	1.00	0.96	-4.0%	5.3%
2008	0.96	0.93	-3.1%	11.3%
2007	0.93	0.90	-3.2%	13.5%
2006	0.90	0.87	-3.3%	10.2%
2005	0.87	0.84	-3.4%	10.5%
2004	0.84	0.81	-3.6%	9.3%
2003	0.81	0.78	-3.7%	8.5%
2002	0.78	0.76	-2.6%	6.9%
2001	0.76	0.74	-2.6%	6.0%
2000	0.74	0.72	-2.7%	4.9%
1999	0.72	0.70	-2.8%	3.5%
1998	0.70	0.68	-2.9%	2.8%
1997	0.68	0.66	-2.9%	2.0%
1996	0.66	0.64	-3.0%	1.3%
1995	0.64	0.62	-3.1%	1.1%
1994	0.62	0.62	0.0%	0.8%
1993	0.62	0.62	0.0%	0.6%
1992	0.62	0.62	0.0%	0.3%
1991	0.62	0.62	0.0%	0.2%
<=1990	0.62	0.62	0.0%	0.9%
Est. Total			-3.1%	

**Collision**

Model Year	ANPAC Factor Present	ANPAC Factor Proposed	Percent Change	Premium Distribution
2011	1.10	1.05	-4.5%	0.0%
2010	1.05	1.00	-4.8%	0.2%
2009	1.00	0.94	-6.0%	6.1%
2008	0.94	0.88	-6.4%	12.7%
2007	0.88	0.83	-5.7%	13.8%
2006	0.83	0.78	-6.0%	11.4%
2005	0.78	0.73	-6.4%	10.8%
2004	0.73	0.68	-6.8%	9.3%
2003	0.68	0.64	-5.9%	8.6%
2002	0.64	0.60	-6.3%	6.7%
2001	0.60	0.57	-5.0%	5.6%
2000	0.57	0.54	-5.3%	4.5%
1999	0.54	0.51	-5.6%	2.9%
1998	0.51	0.48	-5.9%	2.1%
1997	0.48	0.45	-6.2%	1.5%
1996	0.45	0.42	-6.7%	1.0%
1995	0.42	0.39	-7.1%	0.9%
1994	0.39	0.39	0.0%	0.5%
1993	0.39	0.39	0.0%	0.4%
1992	0.39	0.39	0.0%	0.2%
1991	0.39	0.39	0.0%	0.2%
<=1990	0.39	0.39	0.0%	0.6%
Est. Total			-5.9%	

**American National Property and Casualty Company  
Class Factor Relativity Revision  
Bodily Injury, Property Damage, Medical Payments and Collision Coverages**

**Arkansas**

Multi-Car  
Pleasure Use

	Age	Class Code	ANPAC Current	Average	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried Female	<17	AV	2.40	2.42	2,612,942	91.4%	49,059	168.5%	2.40	0.0%
	17	BV	2.00	2.11	2,290,841	80.1%	32,114	449.5%	2.09	4.5%
	18	CV	1.74	1.86	1,722,003	51.4%	27,610	68.2%	1.82	4.6%
	19-20	DV	1.66	1.70	2,224,783	60.1%	34,943	13.8%	1.73	4.2%
Occasional	21-22	EV	1.33	1.40	1,223,891	46.1%	19,455	30.1%	1.38	3.8%
	23-24	FV	1.21	1.28	751,882	56.7%	13,691	34.2%	1.25	3.3%
	Age	Class Code	ANPAC Current	Average	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried Female	<17	GV	2.98	2.85	7,021,544	91.5%	137,653	55.3%	2.85	-4.4%
	17	HV	2.48	2.49	8,866,275	66.5%	158,656	86.5%	2.48	0.0%
	18	IV	2.16	2.20	9,229,553	63.2%	159,788	23.8%	2.16	0.0%
	19-20	JV	2.06	2.01	14,831,129	63.1%	235,179	70.4%	2.06	0.0%
Principal	21-22	KV	1.65	1.67	11,425,428	49.5%	165,528	48.0%	1.65	0.0%
	23-24	LV	1.50	1.51	8,379,166	57.2%	116,704	63.4%	1.50	0.0%
	Age	Class Code	ANPAC Current	Average	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried Male	<17	MV	2.94	2.87	2,918,105	73.7%	40,894	92.7%	2.89	-1.7%
	17	NV	2.45	2.50	2,743,536	71.1%	47,166	62.8%	2.51	2.4%
	18	OV	2.13	2.20	2,176,101	71.5%	36,120	93.9%	2.18	2.3%
	19-20	PV	2.03	2.01	2,644,019	61.1%	48,962	82.1%	2.08	2.5%
Occasional	21-22	QV	1.62	1.66	1,434,320	55.8%	22,676	0.0%	1.66	2.5%
	23-24	RV	1.47	1.51	822,915	55.7%	12,484	30.8%	1.51	2.7%
	Age	Class Code	ANPAC Current	Average	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried Male	<17	SV	3.70	3.38	7,888,888	71.8%	138,803	47.5%	3.54	-4.3%
	17	TV	3.08	2.93	10,180,352	66.9%	186,965	68.4%	3.08	0.0%
	18	UV	2.68	2.58	10,849,569	64.9%	205,332	86.7%	2.68	0.0%
	19-20	VV	2.55	2.36	16,679,725	57.1%	300,713	31.1%	2.55	0.0%
Principal	21-22	WV	2.04	1.97	13,287,237	54.1%	250,084	222.9%	2.04	0.0%
	23-24	XV	1.85	1.78	9,974,438	54.4%	180,629	26.0%	1.85	0.0%
	25-29	YV	1.17	1.15	13,333,969	60.1%	206,761	71.8%	1.20	2.6%
	Age	Class Code	ANPAC Current	Average	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Married Male	<17	ZV	2.42	2.34	40,997	78.7%	3,720	0.0%	2.32	-4.1%
	17	0V	2.02	2.04	52,499	37.6%	2,662	0.0%	2.02	0.0%
	18	1V	1.76	1.81	312,064	84.9%	167	0.0%	1.76	0.0%
	19-20	2V	1.68	1.66	868,507	62.2%	13,966	32.2%	1.68	0.0%
	21-22	3V	1.34	1.37	1,427,443	106.7%	49,208	32.4%	1.34	0.0%
	23-24	4V	1.22	1.24	2,906,609	58.1%	80,292	24.4%	1.22	0.0%
	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
No Youthfuls or Over	<45	5W	1.00	1.00	304,219,750	57.0%	5,758,215	57.9%	1.00	0.0%
	45-64	6W	0.83	0.85	273,956,581	60.2%	5,625,573	57.5%	0.83	0.0%
	65-69	7W	0.85	0.91	39,883,493	54.6%	880,893	61.2%	0.88	3.5%
	70-74	8W	1.00	1.00	19,946,693	58.2%	427,163	30.9%	1.00	0.0%
	75+	9W	1.15	1.12	28,077,302	70.4%	720,392	79.5%	1.15	0.0%

**American National Property and Casualty Company  
Class Factor Relativity Revision  
Comprehensive Coverage**

**Arkansas**

Multi-Car  
Pleasure Use

	Age	Class Code	ANPAC Current	CW Average	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried Female	<17	AV	1.30	1.64	211,055	40.1%	3,284	68.3%	1.30	0.0%
	17	BV	1.25	1.48	184,969	49.3%	2,168	56.4%	1.25	0.0%
	18	CV	1.20	1.36	141,004	59.6%	2,358	22.9%	1.20	0.0%
	19-20	DV	1.15	1.27	195,124	68.1%	3,118	271.8%	1.15	0.0%
	21-22	EV	1.10	1.12	125,089	47.7%	2,639	0.0%	1.10	0.0%
	23-24	FV	1.05	1.05	84,359	44.9%	1,362	0.0%	1.05	0.0%
	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried Female	<17	GV	1.55	1.94	324,254	45.9%	4,299	217.4%	1.55	0.0%
	17	HV	1.50	1.78	418,915	52.3%	5,076	123.0%	1.50	0.0%
	18	IV	1.45	1.63	489,084	38.4%	7,158	249.4%	1.45	0.0%
	19-20	JV	1.40	1.53	1,131,869	54.7%	15,757	190.4%	1.40	0.0%
	21-22	KV	1.35	1.36	1,165,121	47.4%	14,561	282.2%	1.35	0.0%
	23-24	LV	1.30	1.27	1,030,221	48.7%	12,303	171.5%	1.30	0.0%
	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried Male	<17	MV	1.60	1.97	228,363	37.1%	2,433	0.0%	1.60	0.0%
	17	NV	1.55	1.79	213,187	49.4%	3,153	123.3%	1.55	0.0%
	18	OV	1.50	1.64	170,647	51.9%	2,350	31.6%	1.50	0.0%
	19-20	PV	1.45	1.54	221,350	54.1%	3,460	209.4%	1.45	0.0%
	21-22	QV	1.40	1.37	144,015	89.3%	1,883	359.2%	1.40	0.0%
	23-24	RV	1.35	1.29	94,313	90.3%	1,279	0.0%	1.35	0.0%
	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried Male	<17	SV	2.30	2.53	328,533	20.8%	3,252	147.6%	2.30	0.0%
	17	TV	2.20	2.30	425,704	33.7%	5,090	267.7%	2.20	0.0%
	18	UV	2.10	2.11	532,311	40.4%	7,268	35.1%	2.10	0.0%
	19-20	VV	2.00	1.97	1,233,024	50.5%	16,416	187.5%	2.00	0.0%
	21-22	WV	1.90	1.75	1,294,019	52.4%	18,921	210.3%	1.90	0.0%
	23-24	XV	1.80	1.63	1,227,291	53.9%	16,049	92.1%	1.80	0.0%
	25-29	YV	1.20	1.07	1,783,340	72.6%	22,113	296.7%	1.20	0.0%
	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Married Male	<17	ZV	1.75	1.83	2,549	0.0%	150	0.0%	1.75	0.0%
	17	0V	1.65	1.66	3,429	120.6%	41	0.0%	1.65	0.0%
	18	1V	1.55	1.52	20,863	29.8%	18	0.0%	1.55	0.0%
	19-20	2V	1.45	1.41	78,181	54.0%	1,093	338.2%	1.45	0.0%
	21-22	3V	1.35	1.24	158,795	62.0%	5,597	292.7%	1.35	0.0%
	23-24	4V	1.25	1.14	383,110	73.6%	9,002	216.2%	1.25	0.0%
	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
No Youthfuls 7500 or Over	<45	5W	1.00	0.91	46,108,323	66.9%	740,311	173.7%	1.00	0.0%
	45-64	6W	0.80	0.74	42,984,707	71.7%	797,551	165.7%	0.80	0.0%
	65-69	7W	0.80	0.77	6,427,249	63.3%	129,585	98.5%	0.80	0.0%
	70-74	8W	0.80	0.81	2,590,339	51.2%	51,653	81.3%	0.80	0.0%
	75+	9W	0.80	0.87	3,172,549	54.8%	71,494	73.9%	0.80	0.0%

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Single Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
AV	3.00	3.00	0.0%	1.37	1.37	0.0%	0	0	0	0	0	0	0	0	0	0
AW	3.00	3.00	0.0%	1.37	1.42	3.6%	0	0	0	0	0	0	0	0	0	0
AX	2.40	2.34	-2.5%	1.30	1.37	5.4%	0	0	0	0	0	0	0	0	0	0
AY	2.70	2.70	0.0%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
AZ	2.70	2.70	0.0%	1.30	1.35	3.8%	0	0	0	0	0	0	0	0	0	0
A6	2.16	2.11	-2.3%	1.23	1.30	5.7%	0	0	0	0	0	0	0	0	0	0
A7	2.85	2.85	0.0%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
A8	2.85	2.85	0.0%	1.30	1.35	3.8%	0	0	0	0	0	0	0	0	0	0
A9	2.57	2.57	0.0%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
A0	2.57	2.57	0.0%	1.23	1.28	4.1%	0	0	0	0	0	0	0	0	0	0
BV	2.50	2.61	4.4%	1.31	1.31	0.0%	0	0	0	0	0	0	0	0	0	0
BW	2.50	2.61	4.4%	1.31	1.37	4.6%	0	0	0	0	0	0	0	0	0	0
BX	2.00	2.04	2.0%	1.25	1.31	4.8%	0	0	0	0	0	0	0	0	0	0
BY	2.25	2.35	4.4%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
BZ	2.25	2.35	4.4%	1.25	1.30	4.0%	0	0	0	0	0	0	0	0	0	0
B6	1.80	1.83	1.7%	1.18	1.25	5.9%	0	0	0	0	0	0	0	0	0	0
B7	2.38	2.48	4.2%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
B8	2.38	2.48	4.2%	1.25	1.30	4.0%	0	0	0	0	0	0	0	0	0	0
B9	2.14	2.23	4.2%	1.18	1.18	0.0%	538	561	390	406	0	0	66	66	638	665
B0	2.14	2.23	4.2%	1.18	1.23	4.2%	0	0	0	0	0	0	0	0	0	0
CV	2.18	2.28	4.6%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
CW	2.18	2.28	4.6%	1.26	1.31	4.0%	0	0	0	0	0	0	0	0	0	0
CX	1.74	1.77	1.7%	1.20	1.26	5.0%	0	0	0	0	0	0	0	0	0	0
CY	1.96	2.05	4.6%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
CZ	1.96	2.05	4.6%	1.20	1.24	3.3%	0	0	0	0	0	0	0	0	0	0
C6	1.57	1.60	1.9%	1.14	1.20	5.3%	0	0	0	0	0	0	0	0	0	0
C7	2.07	2.16	4.3%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
C8	2.07	2.16	4.3%	1.20	1.24	3.3%	0	0	0	0	0	0	0	0	0	0
C9	1.86	1.95	4.8%	1.14	1.14	0.0%	0	0	0	0	0	0	0	0	0	0
C0	1.86	1.95	4.8%	1.14	1.18	3.5%	0	0	0	0	0	0	0	0	0	0
DV	2.08	2.16	3.8%	1.21	1.21	0.0%	402	417	310	322	72	75	62	62	298	309
DW	2.08	2.16	3.8%	1.21	1.26	4.1%	606	629	358	372	68	71	76	79	368	382
DX	1.66	1.69	1.8%	1.15	1.21	5.2%	0	0	0	0	0	0	0	0	0	0
DY	1.87	1.95	4.3%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
DZ	1.87	1.95	4.3%	1.15	1.19	3.5%	0	0	0	0	0	0	0	0	0	0
D6	1.49	1.52	2.0%	1.09	1.15	5.5%	0	0	0	0	0	0	0	0	0	0
D7	1.97	2.05	4.1%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
D8	1.97	2.05	4.1%	1.15	1.19	3.5%	0	0	0	0	0	0	0	0	0	0
D9	1.77	1.85	4.5%	1.09	1.09	0.0%	0	0	0	0	0	0	0	0	0	0
D0	1.77	1.85	4.5%	1.09	1.13	3.7%	0	0	0	0	0	0	0	0	0	0
EV	1.66	1.73	4.2%	1.16	1.16	0.0%	0	0	0	0	0	0	0	0	0	0
EW	1.66	1.73	4.2%	1.16	1.20	3.4%	320	333	202	211	60	63	72	74	316	329
EX	1.33	1.35	1.5%	1.10	1.16	5.5%	0	0	0	0	0	0	0	0	0	0
E7	1.58	1.64	3.8%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
E8	1.58	1.64	3.8%	1.10	1.14	3.6%	0	0	0	0	0	0	0	0	0	0
FV	1.51	1.56	3.3%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
FW	1.51	1.56	3.3%	1.10	1.15	4.5%	274	283	152	157	0	0	110	115	406	419
FX	1.21	1.22	0.8%	1.05	1.10	4.8%	0	0	0	0	0	0	0	0	0	0
F7	1.44	1.48	2.8%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
F8	1.44	1.48	2.8%	1.05	1.09	3.8%	0	0	0	0	0	0	0	0	0	0
GV	3.73	3.56	-4.6%	1.63	1.63	0.0%	0	0	0	0	0	0	0	0	0	0
GW	3.73	3.56	-4.6%	1.63	1.69	3.7%	0	0	0	0	0	0	0	0	0	0
GX	2.98	2.78	-6.7%	1.55	1.63	5.2%	0	0	0	0	0	0	0	0	0	0
GY	3.35	3.21	-4.2%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
GZ	3.35	3.21	-4.2%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
G6	2.68	2.50	-6.7%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
G7	3.35	3.21	-4.2%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
G8	3.35	3.21	-4.2%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
G9	3.02	2.89	-4.3%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
G0	3.02	2.89	-4.3%	1.47	1.53	4.1%	0	0	0	0	0	0	0	0	0	0
HV	3.10	3.10	0.0%	1.58	1.58	0.0%	0	0	0	0	0	0	0	0	0	0
HW	3.10	3.10	0.0%	1.58	1.64	3.8%	0	0	0	0	0	0	0	0	0	0
HX	2.48	2.42	-2.4%	1.50	1.58	5.3%	0	0	0	0	0	0	0	0	0	0
HY	2.79	2.79	0.0%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
HZ	2.79	2.79	0.0%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
H6	2.23	2.18	-2.2%	1.42	1.50	5.6%	0	0	0	0	0	0	0	0	0	0
H7	2.79	2.79	0.0%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
H8	2.79	2.79	0.0%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
H9	2.51	2.51	0.0%	1.42	1.42	0.0%	0	0	0	0	0	0	0	0	0	0
H0	2.51	2.51	0.0%	1.42	1.48	4.2%	0	0	0	0	0	0	0	0	0	0
IV	2.70	2.70	0.0%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
IW	2.70	2.70	0.0%	1.52	1.58	3.9%	0	0	0	0	0	0	0	0	0	0
IX	2.16	2.11	-2.3%	1.45	1.52	4.8%	0	0	0	0	0	0	0	0	0	0
IY	2.43	2.43	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
IZ	2.43	2.43	0.0%	1.45	1.50	3.4%	0	0	0	0	0	0	0	0	0	0
I6	1.94	1.90	-2.1%	1.37	1.45	5.8%	0	0	0	0	0	0	0	0	0	0
I7	2.43	2.43	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
I8	2.43	2.43	0.0%	1.45	1.50	3.4%	0	0	0	0	0	0	0	0	0	0
I9	2.19	2.19	0.0%	1.37	1.37	0.0%	0	0	0	0	0	0	0	0	0	0
I0	2.19	2.19	0.0%	1.37	1.43	4.4%	0	0	0	0	0	0	0	0	0	0
JV	2.58	2.58	0.0%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
JW	2.58	2.58	0.0%	1.47	1.53	4.1%	264	264	134	134	0	0	82	85	174	174
JX	2.06	2.01	-2.4%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
JY	2.32	2.32	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
JZ	2.32	2.32	0.0%	1.40	1.45	3.6%	0	0	0	0	0	0	0	0	0	0
J6	1.85	1.81	-2.2%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
J7	2.32	2.32	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
J8	2.32	2.32	0.0%	1.40	1.45	3.6%	0	0	0	0	0	0	0	0	0	0
J9	2.09	2.09	0.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
J0	2.09	2.09	0.0%	1.33	1.38	3.8%	0	0	0	0	0	0	0	0	0	0
KV	2.06	2.06	0.0%	1.42	1.42	0.0%	284	284	218	218	96	96	76	76	308	308
KW	2.06	2.06	0.0%	1.42	1.47	3.5%	686	686	466	466	138	138	174	180	892	892
KX	1.65	1.61	-2.4%	1.35	1.42	5.2%	0	0	0	0	0	0	0	0	0	0
K7	1.86	1.86	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
K8	1.86	1.86	0.0%	1.35	1.40	3.7%	548	548	316	316	0	0	198	205	614	614
LV	1.88	1.88	0.0%	1.37	1.37	0.0%	0	0	0	0	0	0	0	0	0	0
LW	1.88	1.88	0.0%	1.37	1.42	3.6%	2,396									

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Single Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
M9	2.81	2.76	-1.8%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
M0	2.81	2.76	-1.8%	1.52	1.58	3.9%	534	524	324	318	66	65	76	79	262	257
NV	3.06	3.14	2.6%	1.63	1.63	0.0%	0	0	0	0	0	0	0	0	0	0
NW	3.06	3.14	2.6%	1.63	1.69	3.7%	0	0	0	0	0	0	0	0	0	0
NX	2.45	2.45	0.0%	1.55	1.63	5.2%	0	0	0	0	0	0	0	0	0	0
NY	2.76	2.82	2.2%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
NZ	2.76	2.82	2.2%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
N6	2.21	2.20	-0.5%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
N7	2.60	2.67	2.7%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
N8	2.60	2.67	2.7%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
N9	2.34	2.40	2.6%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
N0	2.34	2.40	2.6%	1.47	1.53	4.1%	542	556	380	390	88	90	112	117	542	556
OV	2.66	2.73	2.6%	1.58	1.58	0.0%	0	0	0	0	0	0	0	0	0	0
OW	2.66	2.73	2.6%	1.58	1.64	3.8%	0	0	0	0	0	0	0	0	0	0
OX	2.13	2.13	0.0%	1.50	1.58	5.3%	0	0	0	0	0	0	0	0	0	0
OY	2.40	2.45	2.1%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
OZ	2.40	2.45	2.1%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
O6	1.92	1.91	-0.5%	1.42	1.50	5.6%	0	0	0	0	0	0	0	0	0	0
O7	2.26	2.32	2.7%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
O8	2.26	2.32	2.7%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
O9	2.04	2.08	2.0%	1.42	1.42	0.0%	0	0	0	0	0	0	0	0	0	0
O0	2.04	2.08	2.0%	1.42	1.48	4.2%	426	434	220	224	64	65	0	0	0	0
PV	2.54	2.60	2.4%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
PW	2.54	2.60	2.4%	1.52	1.58	3.9%	1,008	1,032	578	592	138	141	0	0	0	0
PX	2.03	2.03	0.0%	1.45	1.52	4.8%	0	0	0	0	0	0	0	0	0	0
PY	2.28	2.34	2.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
PZ	2.28	2.34	2.6%	1.45	1.50	3.4%	644	661	382	392	162	166	92	95	626	642
P6	1.83	1.83	0.0%	1.37	1.45	5.8%	0	0	0	0	0	0	0	0	0	0
P7	2.16	2.21	2.3%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
P8	2.16	2.21	2.3%	1.45	1.50	3.4%	0	0	0	0	0	0	0	0	0	0
P9	1.94	1.99	2.6%	1.37	1.37	0.0%	0	0	0	0	0	0	0	0	0	0
P0	1.94	1.99	2.6%	1.37	1.43	4.4%	0	0	0	0	0	0	0	0	0	0
QV	2.03	2.08	2.5%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
QW	2.03	2.08	2.5%	1.47	1.53	4.1%	0	0	0	0	0	0	0	0	0	0
QX	1.62	1.62	0.0%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
Q7	1.72	1.76	2.3%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
Q8	1.72	1.76	2.3%	1.40	1.45	3.6%	0	0	0	0	0	0	0	0	0	0
RV	1.84	1.89	2.7%	1.42	1.42	0.0%	0	0	0	0	0	0	0	0	0	0
RW	1.84	1.89	2.7%	1.42	1.47	3.5%	0	0	0	0	0	0	0	0	0	0
RX	1.47	1.47	0.0%	1.35	1.42	5.2%	0	0	0	0	0	0	0	0	0	0
R7	1.56	1.60	2.6%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
R8	1.56	1.60	2.6%	1.35	1.40	3.7%	0	0	0	0	0	0	0	0	0	0
SV	4.63	4.43	-4.3%	2.42	2.42	0.0%	0	0	0	0	0	0	0	0	0	0
SW	4.63	4.43	-4.3%	2.42	2.51	3.7%	0	0	0	0	0	0	0	0	0	0
SX	3.70	3.45	-6.8%	2.29	2.42	5.7%	0	0	0	0	0	0	0	0	0	0
SY	4.16	3.98	-4.3%	2.29	2.29	0.0%	0	0	0	0	0	0	0	0	0	0
SZ	4.16	3.98	-4.3%	2.29	2.39	4.4%	0	0	0	0	0	0	0	0	0	0
S6	3.33	3.11	-6.6%	2.18	2.29	5.0%	0	0	0	0	0	0	0	0	0	0
S7	3.70	3.54	-4.3%	2.29	2.29	0.0%	0	0	0	0	0	0	0	0	0	0
S8	3.70	3.54	-4.3%	2.29	2.39	4.4%	0	0	0	0	0	0	0	0	0	0
S9	3.33	3.19	-4.2%	2.18	2.18	0.0%	0	0	0	0	0	0	0	0	0	0
S0	3.33	3.19	-4.2%	2.18	2.27	4.1%	0	0	0	0	0	0	0	0	0	0
TV	3.85	3.85	0.0%	2.31	2.31	0.0%	0	0	0	0	0	0	0	0	0	0
TW	3.85	3.85	0.0%	2.31	2.40	3.9%	0	0	0	0	0	0	0	0	0	0
TX	3.08	3.00	-2.6%	2.19	2.31	5.5%	0	0	0	0	0	0	0	0	0	0
TY	3.47	3.47	0.0%	2.19	2.19	0.0%	0	0	0	0	0	0	0	0	0	0
TZ	3.47	3.47	0.0%	2.19	2.28	4.1%	0	0	0	0	0	0	0	0	0	0
T6	2.77	2.70	-2.5%	2.08	2.19	5.3%	0	0	0	0	0	0	0	0	0	0
T7	3.08	3.08	0.0%	2.19	2.19	0.0%	0	0	0	0	0	0	0	0	0	0
T8	3.08	3.08	0.0%	2.19	2.28	4.1%	0	0	0	0	0	0	0	0	0	0
T9	2.77	2.77	0.0%	2.08	2.08	0.0%	0	0	0	0	0	0	0	0	0	0
T0	2.77	2.77	0.0%	2.08	2.17	4.3%	0	0	0	0	0	0	0	0	0	0
UV	3.35	3.35	0.0%	2.21	2.21	0.0%	0	0	0	0	0	0	0	0	0	0
UW	3.35	3.35	0.0%	2.21	2.29	3.6%	0	0	0	0	0	0	0	0	0	0
UX	2.68	2.61	-2.6%	2.09	2.21	5.7%	0	0	0	0	0	0	0	0	0	0
UY	3.02	3.02	0.0%	2.09	2.09	0.0%	0	0	0	0	0	0	0	0	0	0
UZ	3.02	3.02	0.0%	2.09	2.18	4.3%	0	0	0	0	0	0	0	0	0	0
U6	2.41	2.35	-2.5%	1.99	2.09	5.0%	0	0	0	0	0	0	0	0	0	0
U7	2.68	2.68	0.0%	2.09	2.09	0.0%	0	0	0	0	0	0	0	0	0	0
U8	2.68	2.68	0.0%	2.09	2.18	4.3%	0	0	0	0	0	0	0	0	0	0
U9	2.41	2.41	0.0%	1.99	1.99	0.0%	0	0	0	0	0	0	0	0	0	0
U0	2.41	2.41	0.0%	1.99	2.07	4.0%	0	0	0	0	0	0	0	0	0	0
VV	3.19	3.19	0.0%	2.10	2.10	0.0%	0	0	0	0	0	0	0	0	0	0
VV	3.19	3.19	0.0%	2.10	2.18	3.8%	3,882	3,882	2,298	2,298	224	224	0	0	0	0
VX	2.55	2.49	-2.4%	2.00	2.10	5.0%	0	0	0	0	0	0	0	0	0	0
VY	2.87	2.87	0.0%	2.00	2.00	0.0%	0	0	0	0	0	0	0	0	0	0
VZ	2.87	2.87	0.0%	2.00	2.07	3.5%	0	0	0	0	0	0	0	0	0	0
V6	2.30	2.24	-2.6%	1.90	2.00	5.3%	0	0	0	0	0	0	0	0	0	0
V7	2.55	2.55	0.0%	2.00	2.00	0.0%	0	0	0	0	0	0	0	0	0	0
V8	2.55	2.55	0.0%	2.00	2.07	3.5%	0	0	0	0	0	0	0	0	0	0
V9	2.30	2.30	0.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
V0	2.30	2.30	0.0%	1.90	1.97	3.7%	0	0	0	0	0	0	0	0	0	0
WV	2.55	2.55	0.0%	2.00	2.00	0.0%	0	0	0	0	0	0	0	0	0	0
WW	2.55	2.55	0.0%	2.00	2.07	3.5%	0	0	0	0	0	0	0	0	0	0
WX	2.04	1.99	-2.5%	1.90	2.00	5.3%	0	0	0	0	0	0	0	0	0	0
W7	2.04	2.04	0.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
W8	2.04	2.04	0.0%	1.90	1.97	3.7%	340	340	208	208	0	0	122	126	494	494
XV	2.31	2.31	0.0%	1.89	1.89	0.0%	492	492	346	346	78	78	162	162	402	402
XW	2.31	2.31	0.0%	1.89	1.97	4.2%	2,330	2,330	1,500	1,500	348	348	824	859	2,658	2,658
XX	1.85	1.80	-2.7%	1.80	1.89	5.0%	0	0	0	0	0	0	0	0	0	0
X7	1.85	1.85	0.0%	1.80	1.80	0.0%	218	218	174	174	62	62	104	104	522	522
X8	1.85	1.85	0.0%	1.80	1.87	3.9%	0	0	0	0	0	0	0	0	0	0
YV	1.46	1.50	2.7%	1.26	1.26	0.0%	266	273	162	166	62	64	46	46	126	129
YW	1.46	1.50	2.7%	1.26	1.31	4.0%	8,328	8,556	5,160	5,301	1,152	1,184	2,206	2,294	7,686	7,897
YX	1.17	1.17	0.0%	1.20	1.26	5.0%	0	0	0	0	0	0	0	0	0	0
ZV	3.03	2.90	-4.3%	1.84	1.84	0.0%	0	0	0	0</						

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Single Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
1W	2.20	2.20	0.0%	1.63	1.69	3.7%	0	0	0	0	0	0	0	0	0	0
1X	1.76	1.72	-2.3%	1.55	1.63	5.2%	0	0	0	0	0	0	0	0	0	0
1Y	1.98	1.98	0.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
1Z	1.98	1.98	0.0%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
16	1.58	1.54	-2.5%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
2V	2.10	2.10	0.0%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
2W	2.10	2.10	0.0%	1.52	1.58	3.9%	0	0	0	0	0	0	0	0	0	0
2X	1.68	1.64	-2.4%	1.45	1.52	4.8%	0	0	0	0	0	0	0	0	0	0
2Y	1.89	1.89	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
2Z	1.89	1.89	0.0%	1.45	1.50	3.4%	0	0	0	0	0	0	0	0	0	0
26	1.51	1.47	-2.6%	1.37	1.45	5.8%	0	0	0	0	0	0	0	0	0	0
3V	1.68	1.68	0.0%	1.42	1.42	0.0%	0	0	0	0	0	0	0	0	0	0
3W	1.68	1.68	0.0%	1.42	1.47	3.5%	946	946	642	642	62	62	76	79	446	446
3X	1.34	1.31	-2.2%	1.35	1.42	5.2%	0	0	0	0	0	0	0	0	0	0
4V	1.53	1.53	0.0%	1.31	1.31	0.0%	606	606	400	400	140	140	186	186	660	660
4W	1.53	1.53	0.0%	1.31	1.37	4.6%	1,346	1,346	896	896	212	212	302	316	1,382	1,382
4X	1.22	1.19	-2.5%	1.25	1.31	4.8%	0	0	0	0	0	0	0	0	0	0
5V	1.13	1.13	0.0%	0.95	0.95	0.0%	8,474	8,474	5,358	5,358	1,222	1,222	5,992	5,992	10,982	10,982
5W	1.25	1.25	0.0%	1.05	1.05	0.0%	10,884	10,884	6,868	6,868	1,272	1,272	3,102	3,102	10,002	10,002
5X	1.18	1.20	1.7%	0.99	0.97	-2.0%	3,688	3,751	2,304	2,343	466	474	816	800	3,200	3,254
5Y	1.31	1.34	2.3%	1.10	1.08	-1.8%	52,990	54,204	34,660	35,454	7,474	7,645	15,478	15,197	51,528	52,708
5Z	1.38	1.39	0.7%	1.16	1.17	0.9%	9,074	9,140	5,446	5,485	778	784	2,456	2,477	7,952	8,010
56	1.35	1.42	5.2%	1.13	1.12	-0.9%	0	0	0	0	0	0	0	0	0	0
57	1.50	1.58	5.3%	1.26	1.25	-0.8%	522	550	366	386	84	88	108	107	350	369
58	0.84	0.95	13.1%	0.71	0.95	33.8%	0	0	0	0	0	0	0	0	0	0
59	0.94	1.05	11.7%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
6V	0.93	0.93	0.0%	0.76	0.76	0.0%	12,290	12,290	7,668	7,668	2,146	2,146	7,498	7,498	13,242	13,242
6W	1.04	1.04	0.0%	0.84	0.84	0.0%	15,154	15,154	8,848	8,848	2,044	2,044	4,436	4,436	11,460	11,460
6X	0.98	1.00	2.0%	0.79	0.78	-1.3%	3,376	3,445	2,282	2,329	476	486	692	683	2,808	2,865
6Y	1.09	1.11	1.8%	0.88	0.87	-1.1%	68,010	69,258	42,054	42,826	10,042	10,226	19,768	19,543	63,978	65,152
6Z	1.14	1.15	0.9%	0.92	0.93	1.1%	9,574	9,658	5,824	5,875	1,040	1,049	2,074	2,097	7,672	7,739
66	1.12	1.18	5.4%	0.91	0.90	-1.1%	158	166	86	91	28	30	24	24	64	67
67	1.25	1.31	4.8%	1.01	1.00	-1.0%	2,068	2,167	1,236	1,295	366	384	674	667	2,302	2,412
68	0.70	0.78	11.4%	0.57	0.76	33.3%	120	134	52	58	24	27	22	29	34	38
69	0.78	0.87	11.5%	0.63	0.84	33.3%	0	0	0	0	0	0	0	0	0	0
7V	0.96	0.99	3.1%	0.76	0.76	0.0%	4,736	4,884	2,862	2,951	744	767	3,956	3,956	5,814	5,996
7W	1.06	1.10	3.8%	0.84	0.84	0.0%	5,336	5,537	3,034	3,148	1,048	1,088	2,224	2,224	4,864	5,048
7X	1.12	1.18	5.4%	0.88	0.91	3.4%	384	405	256	270	92	97	116	120	340	358
7Y	1.24	1.31	5.6%	0.98	1.01	3.1%	11,060	11,684	6,436	6,799	1,356	1,433	2,294	2,364	8,590	9,075
7Z	1.30	1.33	2.3%	1.03	1.09	5.8%	280	286	166	170	0	0	54	57	178	182
76	1.28	1.29	0.8%	1.01	1.06	5.0%	0	0	0	0	0	0	0	0	0	0
77	1.42	1.43	0.7%	1.12	1.18	5.4%	0	0	0	0	0	0	0	0	0	0
78	0.72	0.70	-2.8%	0.57	0.76	33.3%	170	165	90	88	40	39	0	0	0	0
79	0.80	0.78	-2.5%	0.63	0.84	33.3%	0	0	0	0	0	0	0	0	0	0
8V	1.13	1.13	0.0%	0.76	0.76	0.0%	6,542	6,542	3,868	3,868	926	926	1,562	1,562	5,886	5,886
8W	1.25	1.25	0.0%	0.84	0.84	0.0%	6,584	6,584	3,556	3,556	984	984	1,344	1,344	5,072	5,072
8X	1.31	1.34	2.3%	0.88	0.91	3.4%	0	0	0	0	0	0	0	0	0	0
8Y	1.46	1.49	2.1%	0.98	1.01	3.1%	4,110	4,194	2,464	2,515	636	649	1,136	1,171	3,014	3,076
8Z	1.53	1.51	-1.3%	1.03	1.09	5.8%	1,558	1,538	970	957	312	308	362	383	1,326	1,309
86	1.50	1.46	-2.7%	1.01	1.06	5.0%	0	0	0	0	0	0	0	0	0	0
87	1.67	1.63	-2.4%	1.12	1.18	5.4%	454	443	188	183	128	125	120	126	364	355
88	0.84	0.80	-4.8%	0.57	0.76	33.3%	0	0	0	0	0	0	0	0	0	0
89	0.94	0.89	-5.3%	0.63	0.84	33.3%	0	0	0	0	0	0	0	0	0	0
9V	1.29	1.29	0.0%	0.76	0.76	0.0%	26,938	26,938	16,252	16,252	4,206	4,206	4,870	4,870	18,700	18,700
9W	1.44	1.44	0.0%	0.84	0.84	0.0%	15,244	15,244	9,234	9,234	2,246	2,246	3,478	3,478	12,540	12,540
9X	1.51	1.54	2.0%	0.88	0.91	3.4%	992	1,012	678	691	198	202	228	236	1,338	1,365
9Y	1.68	1.71	1.8%	0.98	1.01	3.1%	6,876	6,999	4,376	4,454	1,162	1,183	1,750	1,804	6,226	6,337
9Z	1.76	1.74	-1.1%	1.03	1.09	5.8%	1,198	1,184	676	668	224	221	144	152	650	643
96	1.73	1.68	-2.9%	1.01	1.06	5.0%	0	0	0	0	0	0	0	0	0	0
97	1.92	1.87	-2.6%	1.12	1.18	5.4%	0	0	0	0	0	0	0	0	0	0
98	0.97	0.92	-5.2%	0.57	0.76	33.3%	136	129	96	91	36	34	36	48	124	118
99	1.08	1.02	-5.6%	0.63	0.84	33.3%	154	145	112	106	60	57	60	80	226	213
Single Car Total							318,112	1.4%	196,682	1.4%	45,518	1.4%	92,794	0.0%	283,168	1.4%

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Multi Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
AV	2.40	2.40	0.0%	1.30	1.30	0.0%	732	732	438	438	102	102	112	112	876	876
AW	2.40	2.40	0.0%	1.30	1.35	3.8%	1,434	1,434	818	818	204	204	114	118	374	374
AX	1.92	1.87	-2.6%	1.24	1.30	4.8%	0	0	0	0	0	0	0	0	0	0
AY	2.16	2.16	0.0%	1.24	1.24	0.0%	0	0	0	0	0	0	0	0	0	0
AZ	2.16	2.16	0.0%	1.24	1.28	3.2%	0	0	0	0	0	0	0	0	0	0
A6	1.73	1.68	-2.9%	1.17	1.24	6.0%	0	0	0	0	0	0	0	0	0	0
A7	2.28	2.28	0.0%	1.24	1.24	0.0%	520	520	306	306	94	94	86	86	300	300
A8	2.28	2.28	0.0%	1.24	1.28	3.2%	1,100	1,100	628	628	142	142	178	184	720	720
A9	2.05	2.05	0.0%	1.17	1.17	0.0%	0	0	0	0	0	0	0	0	0	0
A0	2.05	2.05	0.0%	1.17	1.22	4.3%	406	406	284	284	0	0	32	33	190	190
BV	2.00	2.09	4.5%	1.25	1.25	0.0%	594	621	434	454	184	192	200	200	626	654
BW	2.00	2.09	4.5%	1.25	1.30	4.0%	2,612	2,730	1,540	1,609	408	426	518	539	2,464	2,575
BX	1.60	1.63	1.9%	1.19	1.25	5.0%	0	0	0	0	0	0	0	0	0	0
BY	1.80	1.88	4.4%	1.19	1.19	0.0%	0	0	0	0	0	0	0	0	0	0
BZ	1.80	1.88	4.4%	1.19	1.24	4.2%	296	309	156	163	0	0	134	140	300	313
B6	1.44	1.47	2.1%	1.13	1.19	5.3%	0	0	0	0	0	0	0	0	0	0
B7	1.90	1.99	4.7%	1.19	1.19	0.0%	794	832	444	465	272	285	0	0	0	0
B8	1.90	1.99	4.7%	1.19	1.24	4.2%	1,874	1,963	1,398	1,464	312	327	358	373	1,720	1,801
B9	1.71	1.79	4.7%	1.13	1.13	0.0%	0	0	0	0	0	0	0	0	0	0
B0	1.71	1.79	4.7%	1.13	1.17	3.5%	1,304	1,365	866	907	246	258	314	325	650	680
CW	1.74	1.82	4.6%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
CV	1.74	1.82	4.6%	1.20	1.25	4.2%	302	316	186	195	0	0	0	0	0	0
CX	1.39	1.42	2.2%	1.14	1.20	5.3%	0	0	0	0	0	0	0	0	0	0
CY	1.57	1.64	4.5%	1.14	1.14	0.0%	0	0	0	0	0	0	0	0	0	0
CZ	1.57	1.64	4.5%	1.14	1.19	4.4%	0	0	0	0	0	0	0	0	0	0
C6	1.25	1.28	2.4%	1.08	1.14	5.6%	0	0	0	0	0	0	0	0	0	0
C7	1.65	1.73	4.8%	1.14	1.14	0.0%	294	308	208	218	70	73	0	0	0	0
C8	1.65	1.73	4.8%	1.14	1.19	4.4%	228	239	142	149	98	103	32	33	0	0
C9	1.49	1.56	4.7%	1.08	1.08	0.0%	0	0	0	0	0	0	0	0	0	0
C0	1.49	1.56	4.7%	1.08	1.13	4.6%	216	226	154	161	36	38	0	0	0	0
DV	1.66	1.73	4.2%	1.15	1.15	0.0%	600	625	366	381	128	133	272	272	908	946
DW	1.66	1.73	4.2%	1.15	1.20	4.3%	1,702	1,774	1,160	1,209	298	311	310	323	1,198	1,249
DX	1.33	1.35	1.5%	1.09	1.15	5.5%	0	0	0	0	0	0	0	0	0	0
DY	1.49	1.56	4.7%	1.09	1.09	0.0%	0	0	0	0	0	0	0	0	0	0
DZ	1.49	1.56	4.7%	1.09	1.14	4.6%	926	970	608	637	104	109	140	146	674	706
D6	1.20	1.21	0.8%	1.04	1.09	4.8%	0	0	0	0	0	0	0	0	0	0
D7	1.58	1.64	3.8%	1.09	1.09	0.0%	782	812	492	511	176	183	252	252	1,066	1,106
D8	1.58	1.64	3.8%	1.09	1.14	4.6%	1,002	1,040	628	652	170	176	154	161	830	862
D9	1.42	1.48	4.2%	1.04	1.04	0.0%	0	0	0	0	0	0	0	0	0	0
D0	1.42	1.48	4.2%	1.04	1.08	3.8%	0	0	0	0	0	0	0	0	0	0
EV	1.33	1.38	3.8%	1.10	1.10	0.0%	202	210	110	114	36	37	104	104	272	282
EW	1.33	1.38	3.8%	1.10	1.14	3.6%	1,094	1,135	730	757	136	141	298	309	1,082	1,123
EX	1.06	1.08	1.9%	1.05	1.10	4.8%	0	0	0	0	0	0	0	0	0	0
E7	1.26	1.31	4.0%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
E8	1.26	1.31	4.0%	1.05	1.09	3.8%	0	0	0	0	0	0	0	0	0	0
FV	1.21	1.25	3.3%	1.05	1.05	0.0%	284	293	128	132	48	50	92	92	188	194
FW	1.21	1.25	3.3%	1.05	1.09	3.8%	1,426	1,473	830	857	260	269	462	480	1,204	1,244
FX	0.97	0.98	1.0%	1.00	1.05	5.0%	0	0	0	0	0	0	0	0	0	0
F7	1.15	1.19	3.5%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
F8	1.15	1.19	3.5%	1.00	1.04	4.0%	0	0	0	0	0	0	0	0	0	0
GV	2.98	2.85	-4.4%	1.55	1.55	0.0%	1,940	1,855	1,212	1,159	416	398	168	168	1,108	1,060
GW	2.98	2.85	-4.4%	1.55	1.61	3.9%	2,356	2,253	1,376	1,316	292	279	198	206	774	740
GX	2.38	2.22	-6.7%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
GY	2.68	2.57	-4.1%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
GZ	2.68	2.57	-4.1%	1.47	1.53	4.1%	732	702	532	510	88	84	226	235	482	462
G6	2.15	2.00	-7.0%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
G7	2.68	2.57	-4.1%	1.47	1.47	0.0%	2,244	2,152	1,262	1,210	400	384	196	196	698	669
G8	2.68	2.57	-4.1%	1.47	1.53	4.1%	6,054	5,806	3,882	3,723	730	700	820	853	3,140	3,011
G9	2.41	2.31	-4.1%	1.40	1.40	0.0%	1,212	1,162	826	792	246	236	70	70	172	165
G0	2.41	2.31	-4.1%	1.40	1.45	3.6%	2,538	2,433	1,664	1,595	296	284	408	423	2,412	2,312
HV	2.48	2.48	0.0%	1.50	1.50	0.0%	2,244	2,244	1,422	1,422	528	528	260	260	1,548	1,548
HW	2.48	2.48	0.0%	1.50	1.56	4.0%	3,986	3,986	2,372	2,372	554	554	446	464	2,624	2,624
HX	1.98	1.93	-2.5%	1.43	1.50	4.9%	0	0	0	0	0	0	0	0	0	0
HY	2.23	2.23	0.0%	1.43	1.43	0.0%	604	604	278	278	0	0	94	94	212	212
HZ	2.23	2.23	0.0%	1.43	1.48	3.5%	1,338	1,338	810	810	122	122	142	147	770	770
H6	1.79	1.74	-2.8%	1.35	1.43	5.9%	0	0	0	0	0	0	0	0	0	0
H7	2.23	2.23	0.0%	1.43	1.43	0.0%	2,002	2,002	1,304	1,304	292	292	184	184	638	638
H8	2.23	2.23	0.0%	1.43	1.48	3.5%	4,116	4,116	2,706	2,706	460	460	498	515	1,524	1,524
H9	2.01	2.01	0.0%	1.35	1.35	0.0%	594	594	396	396	120	120	160	160	490	490
H0	2.01	2.01	0.0%	1.35	1.41	4.4%	2,962	2,962	1,848	1,848	324	324	194	203	582	582
IV	2.16	2.16	0.0%	1.45	1.45	0.0%	932	932	630	630	144	144	226	226	768	768
IW	2.16	2.16	0.0%	1.45	1.51	4.1%	5,334	5,334	3,476	3,476	932	932	434	456	1,594	1,594
IX	1.73	1.68	-2.9%	1.38	1.45	5.1%	0	0	0	0	0	0	0	0	0	0
IY	1.94	1.94	0.0%	1.38	1.38	0.0%	1,128	1,128	746	746	280	280	0	0	0	0
IZ	1.94	1.94	0.0%	1.38	1.43	3.6%	1,548	1,548	1,052	1,052	256	256	112	116	336	336
I6	1.56	1.52	-2.6%	1.31	1.38	5.3%	0	0	0	0	0	0	0	0	0	0
I7	1.94	1.94	0.0%	1.38	1.38	0.0%	1,148	1,148	652	652	228	228	140	140	528	528
I8	1.94	1.94	0.0%	1.38	1.43	3.6%	4,334	4,334	2,582	2,582	534	534	458	475	2,020	2,020
I9	1.75	1.75	0.0%	1.31	1.31	0.0%	894	894	572	572	168	168	308	308	750	750
I0	1.75	1.75	0.0%	1.31	1.36	3.8%	3,454	3,454	2,268	2,268	240	240	656	681	2,046	2,046
JV	2.06	2.06	0.0%	1.40	1.40	0.0%	4,530	4,530	2,668	2,668	744	744	430	430	1,312	1,312
JW	2.06	2.06	0.0%	1.40	1.46	4.3%	10,358	10,358	6,752	6,752	1,490	1,490	1,782	1,858	7,594	7,594
JX	1.65	1.61	-2.4%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
JY	1.85	1.85	0.0%	1.33	1.33	0.0%	3,834	3,834	2,298	2,298	594	594	492	492	1,966	1,966
JZ	1.85	1.85	0.0%	1.33	1.38	3.8%	6,868	6,868	4,230	4,230	1,056	1,056	1,080	1,121	3,894	3,894
J6	1.48	1.45	-2.0%	1.26	1.33	5.6%	0	0	0	0	0	0	0	0	0	0
J7	1.85	1.85	0.0%	1.33	1.33	0.0%	944	944	502	502	126	126	270	270	460	460
J8	1.85	1.85	0.0%	1.33	1.38	3.8%	4,68									

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Multi Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
M9	2.25	2.21	-1.8%	1.44	1.44	0.0%	0	0	0	0	0	0	0	0	0	0
M0	2.25	2.21	-1.8%	1.44	1.50	4.2%	508	499	336	330	62	61	176	183	440	432
NV	2.45	2.51	2.4%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
NW	2.45	2.51	2.4%	1.55	1.61	3.9%	4,096	4,196	2,720	2,787	334	342	402	418	2,882	2,953
NX	1.96	1.96	0.0%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
NY	2.21	2.26	2.3%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
NZ	2.21	2.26	2.3%	1.47	1.53	4.1%	356	364	250	256	54	55	102	106	500	511
N6	1.76	1.76	0.0%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
N7	2.08	2.13	2.4%	1.47	1.47	0.0%	392	401	236	242	108	111	44	44	232	238
N8	2.08	2.13	2.4%	1.47	1.53	4.1%	0	0	0	0	0	0	0	0	0	0
N9	1.87	1.92	2.7%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
N0	1.87	1.92	2.7%	1.40	1.45	3.6%	886	910	584	600	140	144	54	56	230	236
OV	2.13	2.18	2.3%	1.50	1.50	0.0%	628	643	374	383	0	0	0	0	0	0
OW	2.13	2.18	2.3%	1.50	1.56	4.0%	1,088	1,114	764	782	228	233	164	171	706	723
OX	1.70	1.70	0.0%	1.43	1.50	4.9%	0	0	0	0	0	0	0	0	0	0
OY	1.92	1.96	2.1%	1.43	1.43	0.0%	0	0	0	0	0	0	0	0	0	0
OZ	1.92	1.96	2.1%	1.43	1.48	3.5%	0	0	0	0	0	0	0	0	0	0
O6	1.53	1.53	0.0%	1.35	1.43	5.9%	0	0	0	0	0	0	0	0	0	0
O7	1.81	1.85	2.2%	1.43	1.43	0.0%	0	0	0	0	0	0	0	0	0	0
O8	1.81	1.85	2.2%	1.43	1.48	3.5%	394	403	278	284	54	55	62	64	294	300
O9	1.63	1.67	2.5%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
O0	1.63	1.67	2.5%	1.35	1.41	4.4%	584	598	368	377	110	113	178	186	662	678
PV	2.03	2.08	2.5%	1.45	1.45	0.0%	754	773	412	422	170	174	0	0	0	0
PW	2.03	2.08	2.5%	1.45	1.51	4.1%	1,982	2,031	1,324	1,357	398	408	400	417	1,478	1,514
PX	1.62	1.62	0.0%	1.38	1.45	5.1%	0	0	0	0	0	0	0	0	0	0
PY	1.83	1.87	2.2%	1.38	1.38	0.0%	356	364	216	221	64	65	0	0	0	0
PZ	1.83	1.87	2.2%	1.38	1.43	3.6%	1,276	1,304	798	815	100	102	340	352	1,252	1,279
P6	1.46	1.46	0.0%	1.31	1.38	5.3%	0	0	0	0	0	0	0	0	0	0
P7	1.73	1.77	2.3%	1.38	1.38	0.0%	0	0	0	0	0	0	0	0	0	0
P8	1.73	1.77	2.3%	1.38	1.43	3.6%	1,014	1,037	536	548	174	178	232	240	1,578	1,614
P9	1.55	1.59	2.6%	1.31	1.31	0.0%	0	0	0	0	0	0	0	0	0	0
P0	1.55	1.59	2.6%	1.31	1.36	3.8%	206	211	144	148	68	70	82	85	302	310
QV	1.62	1.66	2.5%	1.40	1.40	0.0%	754	773	502	514	138	141	250	250	716	734
QW	1.62	1.66	2.5%	1.40	1.46	4.3%	1,150	1,178	778	797	144	148	96	100	276	283
QX	1.30	1.29	-0.8%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
Q7	1.38	1.41	2.2%	1.33	1.33	0.0%	340	347	208	213	0	0	74	74	204	208
Q8	1.38	1.41	2.2%	1.33	1.38	3.8%	178	182	130	133	54	55	66	68	146	149
RV	1.47	1.51	2.7%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
RW	1.47	1.51	2.7%	1.35	1.40	3.7%	1,416	1,455	994	1,021	158	162	274	284	678	696
RX	1.18	1.18	0.0%	1.28	1.35	5.5%	0	0	0	0	0	0	0	0	0	0
R7	1.25	1.28	2.4%	1.28	1.28	0.0%	0	0	0	0	0	0	0	0	0	0
R8	1.25	1.28	2.4%	1.28	1.33	3.9%	248	254	156	160	40	41	100	104	380	389
SV	3.70	3.54	-4.3%	2.30	2.30	0.0%	3,830	3,664	2,230	2,134	232	222	0	0	0	0
SW	3.70	3.54	-4.3%	2.30	2.39	3.9%	3,266	3,125	2,280	2,181	420	402	0	0	0	0
SX	2.96	2.76	-6.8%	2.19	2.30	5.0%	0	0	0	0	0	0	0	0	0	0
SY	3.33	3.19	-4.2%	2.19	2.19	0.0%	0	0	0	0	0	0	0	0	0	0
SZ	3.33	3.19	-4.2%	2.19	2.27	3.7%	2,482	2,378	1,640	1,571	304	291	224	232	912	874
S6	2.66	2.49	-6.4%	2.08	2.19	5.3%	0	0	0	0	0	0	0	0	0	0
S7	2.96	2.83	-4.4%	2.19	2.19	0.0%	290	277	210	201	64	61	0	0	0	0
S8	2.96	2.83	-4.4%	2.19	2.27	3.7%	4,038	3,861	2,566	2,453	622	595	504	522	1,222	1,168
S9	2.66	2.55	-4.1%	2.08	2.08	0.0%	1,102	1,056	662	635	188	180	266	266	546	523
S0	2.66	2.55	-4.1%	2.08	2.16	3.8%	2,060	1,975	1,278	1,225	266	255	418	434	980	939
TV	3.08	3.08	0.0%	2.20	2.20	0.0%	1,456	1,456	922	922	386	386	378	378	470	470
TW	3.08	3.08	0.0%	2.20	2.29	4.1%	5,676	5,676	3,350	3,350	672	672	384	400	1,368	1,368
TX	2.46	2.40	-2.4%	2.09	2.20	5.3%	322	314	226	220	54	53	0	0	0	0
TY	2.77	2.77	0.0%	2.09	2.09	0.0%	1,620	1,620	696	696	262	262	0	0	0	0
TZ	2.77	2.77	0.0%	2.09	2.17	3.8%	1,456	1,456	938	938	204	204	104	108	384	384
T6	2.22	2.16	-2.7%	1.99	2.09	5.0%	0	0	0	0	0	0	0	0	0	0
T7	2.46	2.46	0.0%	2.09	2.09	0.0%	1,170	1,170	602	602	322	322	0	0	0	0
T8	2.46	2.46	0.0%	2.09	2.17	3.8%	2,926	2,926	1,832	1,832	328	328	0	0	0	0
T9	2.22	2.22	0.0%	1.99	1.99	0.0%	400	400	204	204	74	74	0	0	0	0
T0	2.22	2.22	0.0%	1.99	2.06	3.5%	2,592	2,592	1,692	1,692	408	408	208	215	632	632
UV	2.68	2.68	0.0%	2.10	2.10	0.0%	2,280	2,280	1,420	1,420	352	352	394	394	1,426	1,426
UW	2.68	2.68	0.0%	2.10	2.18	3.8%	6,786	6,786	4,652	4,652	1,028	1,028	264	274	666	666
UX	2.14	2.09	-2.3%	2.00	2.10	5.0%	0	0	0	0	0	0	0	0	0	0
UY	2.41	2.41	0.0%	2.00	2.00	0.0%	964	964	564	564	94	94	0	0	0	0
UZ	2.41	2.41	0.0%	2.00	2.07	3.5%	3,460	3,460	2,122	2,122	510	510	544	563	1,302	1,302
U6	1.93	1.88	-2.6%	1.90	2.00	5.3%	190	185	130	127	56	55	0	0	0	0
U7	2.14	2.14	0.0%	2.00	2.00	0.0%	706	706	508	508	156	156	0	0	0	0
U8	2.14	2.14	0.0%	2.00	2.07	3.5%	3,660	3,660	2,330	2,330	626	626	388	402	762	762
U9	1.93	1.93	0.0%	1.90	1.90	0.0%	2,646	2,646	1,348	1,348	302	302	440	440	1,538	1,538
U0	1.93	1.93	0.0%	1.90	1.97	3.7%	3,318	3,318	2,160	2,160	470	470	776	805	1,190	1,190
VV	2.55	2.55	0.0%	2.00	2.00	0.0%	7,438	7,438	4,520	4,520	1,186	1,186	236	236	878	878
VW	2.55	2.55	0.0%	2.00	2.08	4.0%	15,060	15,060	9,182	9,182	2,362	2,362	1,604	1,668	4,600	4,600
VX	2.04	1.99	-2.5%	1.90	2.00	5.3%	398	388	300	293	0	0	0	0	0	0
VY	2.30	2.30	0.0%	1.90	1.90	0.0%	2,146	2,146	1,236	1,236	368	368	84	84	188	188
VZ	2.30	2.30	0.0%	1.90	1.98	4.2%	11,392	11,392	7,548	7,548	1,738	1,738	1,570	1,636	3,956	3,956
V6	1.84	1.79	-2.7%	1.81	1.90	5.0%	0	0	0	0	0	0	0	0	0	0
V7	2.04	2.04	0.0%	1.90	1.90	0.0%	2,370	2,370	1,286	1,286	378	378	148	148	182	182
V8	2.04	2.04	0.0%	1.90	1.98	4.2%	4,256	4,256	2,722	2,722	448	448	1,230	1,282	2,766	2,766
V9	1.84	1.84	0.0%	1.81	1.81	0.0%	1,554	1,554	998	998	272	272	164	164	290	290
V0	1.84	1.84	0.0%	1.81	1.88	3.9%	2,824	2,824	1,654	1,654	146	146	710	737	1,332	1,332
WV	2.04	2.04	0.0%	1.90	1.90	0.0%	3,654	3,654	2,166	2,166	478	478	352	352	888	888
WW	2.04	2.04	0.0%	1.90	1.98	4.2%	20,496	20,496	12,610	12,610	2,816	2,816	3,060	3,189	8,186	8,186
WX	1.63	1.59	-2.5%	1.81	1.90	5.0%	0	0	0	0	0	0	0	0	0	0
W7	1.63	1.63	0.0%	1.81	1.81	0.0%	852	852	456	456	172	172	534	534	778	778
W8	1.63	1.63	0.0%	1.81	1.88	3.9%	3,002	3,002	1,936	1						

**American National Property and Casualty Company**  
**Class Factor Relativity Revision**  
**Multi Car**

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury		Property Damage		Medical Payments		Comprehensive		Collision	
							Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium	Present Premium	Adjusted Premium
1W	1.76	1.76	0.0%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
1X	1.41	1.37	-2.8%	1.47	1.55	5.4%	0	0	0	0	0	0	0	0	0	0
1Y	1.58	1.58	0.0%	1.47	1.47	0.0%	0	0	0	0	0	0	0	0	0	0
1Z	1.58	1.58	0.0%	1.47	1.53	4.1%	0	0	0	0	0	0	0	0	0	0
16	1.27	1.24	-2.4%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
2V	1.68	1.68	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
2W	1.68	1.68	0.0%	1.45	1.51	4.1%	1,070	1,070	648	648	70	70	72	75	288	288
2X	1.34	1.31	-2.2%	1.38	1.45	5.1%	0	0	0	0	0	0	0	0	0	0
2Y	1.51	1.51	0.0%	1.38	1.38	0.0%	0	0	0	0	0	0	0	0	0	0
2Z	1.51	1.51	0.0%	1.38	1.43	3.6%	0	0	0	0	0	0	0	0	0	0
26	1.21	1.18	-2.5%	1.31	1.38	5.3%	0	0	0	0	0	0	0	0	0	0
3V	1.34	1.34	0.0%	1.35	1.35	0.0%	252	252	140	140	44	44	144	144	198	198
3W	1.34	1.34	0.0%	1.35	1.40	3.7%	4,840	4,840	3,068	3,068	636	636	1,722	1,786	3,942	3,942
3X	1.07	1.05	-1.9%	1.28	1.35	5.5%	0	0	0	0	0	0	0	0	0	0
4V	1.22	1.22	0.0%	1.25	1.25	0.0%	1,016	1,016	562	562	148	148	150	150	284	284
4W	1.22	1.22	0.0%	1.25	1.30	4.0%	4,890	4,890	3,038	3,038	690	690	1,846	1,920	3,732	3,732
4X	0.98	0.95	-3.1%	1.19	1.25	5.0%	0	0	0	0	0	0	0	0	0	0
5V	0.90	0.90	0.0%	0.90	0.90	0.0%	76,300	76,300	47,294	47,294	10,472	10,472	25,224	25,224	53,800	53,800
5W	1.00	1.00	0.0%	1.00	1.00	0.0%	77,526	77,526	46,006	46,006	10,696	10,696	25,288	25,288	56,108	56,108
5X	0.95	0.96	1.1%	0.95	0.93	-2.1%	23,294	23,539	15,098	15,257	3,236	3,270	7,720	7,557	19,430	19,635
5Y	1.05	1.07	1.9%	1.05	1.03	-1.9%	363,054	369,969	231,974	236,393	53,644	54,666	118,436	116,180	297,176	302,836
5Z	1.10	1.11	0.9%	1.10	1.11	0.9%	50,968	51,431	31,046	31,328	5,398	5,447	16,142	16,289	40,218	40,584
56	1.08	1.13	4.6%	1.08	1.07	-0.9%	302	316	204	213	62	65	60	59	110	115
57	1.20	1.26	5.0%	1.20	1.19	-0.8%	11,096	11,651	6,750	7,088	1,470	1,544	3,598	3,568	8,912	9,358
58	0.68	0.76	11.8%	0.68	0.90	32.4%	2,298	2,568	1,350	1,509	342	382	304	402	492	550
59	0.75	0.84	12.0%	0.75	1.00	33.3%	1,192	1,335	758	849	164	184	294	392	490	549
6V	0.75	0.75	0.0%	0.72	0.72	0.0%	87,442	87,442	52,720	52,720	12,790	12,790	32,118	32,118	64,588	64,588
6W	0.83	0.83	0.0%	0.80	0.80	0.0%	109,516	109,516	62,268	62,268	15,764	15,764	41,306	41,306	89,700	89,700
6X	0.78	0.80	2.6%	0.76	0.74	-2.6%	25,624	26,281	16,110	16,523	3,684	3,778	7,876	7,669	20,706	21,237
6Y	0.87	0.89	2.3%	0.84	0.82	-2.4%	351,822	359,910	220,990	226,070	51,480	52,663	119,544	116,698	307,344	314,409
6Z	0.91	0.92	1.1%	0.88	0.89	1.1%	46,302	46,811	27,510	27,812	5,600	5,662	13,948	14,107	36,028	36,424
66	0.90	0.94	4.4%	0.86	0.86	0.0%	778	813	474	495	62	65	136	136	204	213
67	1.00	1.05	5.0%	0.96	0.95	-1.0%	17,536	18,413	10,716	11,252	2,656	2,789	6,224	6,159	13,768	14,456
68	0.56	0.63	12.5%	0.54	0.72	33.3%	2,288	2,574	1,230	1,384	442	497	436	581	858	965
69	0.62	0.70	12.9%	0.60	0.80	33.3%	1,496	1,689	808	912	296	334	348	464	408	461
7V	0.77	0.79	2.6%	0.72	0.72	0.0%	32,230	33,067	19,388	19,892	4,682	4,804	12,258	12,258	21,880	22,448
7W	0.85	0.88	3.5%	0.80	0.80	0.0%	31,458	32,568	17,614	18,236	4,220	4,369	12,962	12,962	23,846	24,688
7X	0.89	0.94	5.6%	0.84	0.86	2.4%	4,796	5,065	2,996	3,164	786	830	1,498	1,534	3,788	4,001
7Y	0.99	1.05	6.1%	0.93	0.96	3.2%	49,188	52,169	29,516	31,305	7,200	7,636	16,384	16,913	38,746	41,094
7Z	1.04	1.06	1.9%	0.98	1.04	6.1%	8,364	8,525	4,866	4,960	1,098	1,119	3,592	3,812	7,584	7,730
76	1.02	1.03	1.0%	0.96	1.01	5.2%	222	224	112	113	0	0	70	74	154	156
77	1.13	1.14	0.9%	1.07	1.12	4.7%	1,136	1,146	712	718	206	208	180	188	644	650
78	0.57	0.56	-1.8%	0.54	0.72	33.3%	1,060	1,041	556	546	224	220	146	195	274	269
79	0.64	0.62	-3.1%	0.60	0.80	33.3%	382	370	216	209	78	76	160	213	232	225
8V	0.90	0.90	0.0%	0.72	0.72	0.0%	13,330	13,330	7,824	7,824	1,760	1,760	4,394	4,394	11,322	11,322
8W	1.00	1.00	0.0%	0.80	0.80	0.0%	16,512	16,512	9,206	9,206	2,074	2,074	6,108	6,108	14,984	14,984
8X	1.05	1.07	1.9%	0.84	0.86	2.4%	608	620	398	406	120	122	170	174	690	703
8Y	1.17	1.19	1.7%	0.93	0.96	3.2%	16,700	16,985	10,474	10,653	2,472	2,514	4,552	4,699	14,960	15,216
8Z	1.22	1.21	-0.8%	0.98	1.04	6.1%	662	657	398	395	0	0	138	146	386	383
86	1.20	1.17	-2.5%	0.96	1.01	5.2%	0	0	0	0	0	0	0	0	0	0
87	1.33	1.30	-2.3%	1.07	1.12	4.7%	464	454	286	280	88	86	190	199	414	405
88	0.68	0.64	-5.9%	0.54	0.72	33.3%	308	290	176	166	28	26	24	32	0	0
89	0.75	0.71	-5.3%	0.60	0.80	33.3%	408	386	254	240	80	76	44	59	66	62
9V	1.04	1.04	0.0%	0.72	0.72	0.0%	20,802	20,802	11,996	11,996	3,382	3,382	4,926	4,926	13,670	13,670
9W	1.15	1.15	0.0%	0.80	0.80	0.0%	15,176	15,176	8,936	8,936	2,094	2,094	4,134	4,134	12,798	12,798
9X	1.21	1.23	1.7%	0.84	0.86	2.4%	1,630	1,657	1,086	1,104	168	171	250	256	998	1,014
9Y	1.34	1.37	2.2%	0.93	0.96	3.2%	10,092	10,318	6,416	6,560	1,326	1,356	2,520	2,601	9,458	9,670
9Z	1.41	1.39	-1.4%	0.98	1.04	6.1%	210	207	142	140	42	41	68	72	250	246
96	1.38	1.35	-2.2%	0.96	1.01	5.2%	0	0	0	0	0	0	0	0	0	0
97	1.53	1.50	-2.0%	1.07	1.12	4.7%	440	431	148	145	78	76	88	92	230	225
98	0.78	0.73	-6.4%	0.54	0.72	33.3%	702	657	388	363	86	80	170	227	440	412
99	0.86	0.82	-4.7%	0.60	0.80	33.3%	822	784	466	444	160	153	428	571	752	717
Multi Car Total							1,828,536	1,828,536	1,128,792	1,128,792	262,262	262,262	549,746	549,746	1,355,612	1,355,612
Class Total							2,146,648	2,146,648	1,325,474	1,325,474	307,780	307,780	642,540	642,540	1,638,780	1,638,780

American National Property and Casualty Company (Exc. PA and MT)  
 ANPAC Louisiana Insurance Company  
 American National County Mutual Insurance Company  
 Class Code Experience by Age and Usage

Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection and Collision Coverage

Age/Usage Category	Earned Premium	2006 Incurred Losses	Loss Ratio	Earned Premium	2007 Incurred Losses	Loss Ratio	Earned Premium	2008 Incurred Losses	Loss Ratio	Earned Premium	Combined Incurred Losses	Loss Ratio	Current Factor	Indicated Factor	Proposed Factor	Percent Change
<b>Youthful</b>																
Pleasure	16,972,124	9,156,670	54.0%	17,895,261	12,435,795	69.5%	15,537,729	10,407,172	67.0%	50,405,113	31,999,638	63.5%	Base	Base	Base	
Work/Business	39,419,073	22,601,510	57.3%	38,001,314	25,612,754	67.4%	35,853,256	23,297,213	65.0%	113,273,643	71,511,477	63.1%	1.00	0.99	1.00	0.0%
Farm	191,756	107,593	56.1%	302,495	117,158	38.7%	349,670	156,831	44.9%	843,921	381,582	45.2%	0.80	0.57	0.78	-2.5%
<b>Adult</b>																
Pleasure	62,793,792	35,696,053	56.8%	70,846,584	41,593,939	58.7%	68,801,081	38,456,957	55.9%	202,441,457	115,746,949	57.2%	Base	Base	Base	
Work Less Than 10	105,119,365	59,525,026	56.6%	108,709,717	68,339,751	62.9%	108,907,592	63,394,117	58.2%	322,736,675	191,258,894	59.3%	1.05	1.09	1.07	1.9%
Work 10 or More	13,646,959	7,634,143	55.9%	13,073,854	7,180,809	54.9%	12,211,466	7,602,999	62.3%	38,932,278	22,417,951	57.6%	1.10	1.11	1.11	0.9%
Business	3,059,323	2,159,111	70.6%	3,128,003	1,842,652	58.9%	3,044,221	1,884,726	61.9%	9,231,548	5,886,489	63.8%	1.20	1.34	1.26	5.0%
Farm	1,232,983	613,909	49.8%	1,735,441	1,098,281	63.3%	1,865,949	1,366,302	73.2%	4,834,374	3,078,491	63.7%	0.75	0.84	0.84	12.0%
<b>Retired Adult</b>																
Pleasure	17,398,406	9,869,228	56.7%	20,345,840	12,540,099	61.6%	22,152,435	13,975,138	63.1%	59,896,682	36,384,465	60.7%	Base	Base	Base	
Work Less Than 10	6,865,694	3,698,317	53.9%	7,703,453	5,708,729	74.1%	8,612,635	5,027,496	58.4%	23,181,782	14,434,542	62.3%	1.17	1.20	1.19	1.7%
Work 10 or More	646,842	239,485	37.0%	693,112	336,204	48.5%	766,076	526,062	68.7%	2,106,029	1,101,750	52.3%	1.22	1.05	1.21	-0.8%
Business	276,348	112,190	40.6%	311,832	79,347	25.4%	344,104	81,501	23.7%	932,284	273,038	29.3%	1.33	0.64	1.30	-2.3%
Farm	452,699	228,291	50.4%	621,007	283,341	45.6%	717,005	455,044	63.5%	1,790,711	966,676	54.0%	0.75	0.67	0.71	-5.3%

American National Property and Casualty Company (Exc. PA and MT)  
 ANPAC Louisiana Insurance Company  
 American National County Mutual Insurance Company  
 Class Code Experience by Age and Usage  
 Comprehensive Coverage

Age/Usage Category	Earned Premium	2006 Incurred Losses	Loss Ratio	Earned Premium	2007 Incurred Losses	Loss Ratio	Earned Premium	2008 Incurred Losses	Loss Ratio	Earned Premium	Combined Incurred Losses	Loss Ratio	Current Factor	Indicated Factor	Proposed Factor	Percent Change
<b>Youthful</b>																
Pleasure	1,240,971	527,833	42.5%	1,375,254	512,135	37.2%	1,313,394	851,252	64.8%	3,929,618	1,891,219	48.1%	Base	Base	Base	
Work/Business	3,017,062	1,566,160	51.9%	3,043,632	1,317,007	43.3%	3,150,917	2,243,672	71.2%	9,211,611	5,126,839	55.7%	1.00	1.16	1.04	4.0%
Farm	21,144	21,566	102.0%	34,757	36,855	106.0%	42,531	26,287	61.8%	98,432	84,708	86.1%	0.95	1.70	1.00	5.3%
<b>Adult</b>																
Pleasure	10,503,893	6,573,197	62.6%	11,952,030	7,107,395	59.5%	11,884,082	10,162,732	85.5%	34,340,005	23,843,323	69.4%	Base	Base	Base	
Work Less Than 10	15,043,751	9,766,278	64.9%	15,554,663	8,335,795	53.6%	15,736,831	13,407,007	85.2%	46,335,245	31,509,080	68.0%	1.05	1.03	1.03	-1.9%
Work 10 or More	2,160,933	1,438,786	66.6%	2,112,387	1,112,157	52.6%	1,971,436	2,084,705	105.7%	6,244,757	4,635,648	74.2%	1.10	1.18	1.11	0.9%
Business	441,527	255,301	57.8%	448,987	280,344	62.4%	454,108	329,966	72.7%	1,344,622	865,612	64.4%	1.20	1.11	1.19	-0.8%
Farm	217,318	193,831	89.2%	288,892	286,871	99.3%	322,190	339,612	105.4%	828,400	820,313	99.0%	0.75	1.07	1.00	33.3%
<b>Retired Adult</b>																
Pleasure	2,514,118	1,135,267	45.2%	2,895,070	1,022,377	35.3%	3,185,429	2,688,487	84.4%	8,594,617	4,846,131	56.4%	Base	Base	Base	
Work Less Than 10	868,944	468,412	53.9%	950,697	399,080	42.0%	1,059,510	882,756	83.3%	2,879,150	1,750,248	60.8%	1.17	1.26	1.20	2.6%
Work 10 or More	90,763	42,671	47.0%	98,667	48,741	49.4%	108,722	124,726	114.7%	298,152	216,139	72.5%	1.22	1.57	1.30	6.6%
Business	34,311	10,110	29.5%	38,394	25,535	66.5%	44,021	41,182	93.6%	116,726	76,827	65.8%	1.33	1.55	1.40	5.3%
Farm	81,806	65,275	79.8%	101,572	53,471	52.6%	118,115	125,549	106.3%	301,493	244,295	81.0%	0.75	1.08	1.00	33.3%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.46	0.44	-4.3%	19.3%	92.9%	1157.5%
	Other	MP	0.46	0.46	0.0%	0.9%		
Age 35 to 44	Pleasure	NM	0.51	0.47	-7.8%	5.3%	59.9%	0.0%
	Other	NP	0.51	0.49	-3.9%	0.1%		
Single Age 30 to 34	Pleasure	PM	0.62	0.57	-8.1%	0.4%	18.9%	0.0%
	Other	PP	0.62	0.59	-4.8%	0.1%		
Married Age 25 to 34	Pleasure	UM	0.62	0.57	-8.1%	1.1%	14.6%	0.0%
	Other	UP	0.62	0.59	-4.8%	0.1%		
Single Age 25 to 29	Pleasure	QM	0.91	0.81	-11.0%	0.1%	0.0%	0.0%
	Other	QP	0.91	0.84	-7.7%	0.1%		
Married Under Age 25	Pleasure	TM	0.95	0.85	-10.5%	0.2%	0.0%	0.0%
	Other	TP	0.95	0.89	-6.3%	0.2%		
Single Age 21 to 24	Pleasure	RM	1.55	1.38	-11.0%	0.4%	0.0%	0.0%
	Other	RP	1.55	1.44	-7.1%	0.0%		
Single Under Age 21	Pleasure	SM	1.92	1.71	-10.9%	0.2%	0.0%	0.0%
	Other	SP	1.92	1.78	-7.3%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.50	0.49	-2.0%	25.8%	179.9%	363.4%
	Other	MQ	0.50	0.51	2.0%	25.3%		
Age 35 to 44	Pleasure	NN	0.56	0.52	-7.1%	5.8%	36.9%	0.0%
	Other	NQ	0.56	0.55	-1.8%	7.2%		
Single Age 30 to 34	Pleasure	PN	0.67	0.63	-6.0%	0.4%	0.0%	0.0%
	Other	PQ	0.67	0.66	-1.5%	1.3%		
Married Age 25 to 34	Pleasure	UN	0.67	0.63	-6.0%	2.5%	0.0%	0.0%
	Other	UQ	0.67	0.66	-1.5%	1.0%		
Single Age 25 to 29	Pleasure	QN	1.00	0.89	-11.0%	0.1%	0.0%	0.0%
	Other	QQ	1.00	0.95	-5.0%	0.7%		
Married Under Age 25	Pleasure	TN	1.05	0.94	-10.5%	0.0%	0.0%	0.0%
	Other	TQ	1.05	0.99	-5.7%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.71	1.53	-10.5%	0.3%	0.0%	0.0%
	Other	RQ	1.71	1.62	-5.3%	0.5%		
Single Under Age 21	Pleasure	SN	2.11	1.89	-10.4%	0.2%	0.0%	0.0%
	Other	SQ	2.11	2.00	-5.2%	0.3%		

**Estimated Percentage Total**

**-2.4%**

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.71	0.71	0.0%	0.0%	0.0%	0.0%
101 - 200	0.80	0.80	0.0%	0.6%	0.0%	0.0%
201 - 300	0.85	0.85	0.0%	1.9%	0.0%	0.0%
301 - 450	0.90	0.90	0.0%	0.4%	1.6%	0.0%
451 - 600	1.00	1.00	0.0%	1.7%	0.0%	0.0%
601 - 750	1.10	1.10	0.0%	5.2%	44.1%	0.0%
751 - 900	1.15	1.15	0.0%	5.1%	8.0%	0.0%
901 - 1,000	1.20	1.20	0.0%	1.8%	0.0%	0.0%
1,001 - Over	1.50	1.53	2.0%	83.3%	97.7%	417.9%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

**1.7%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.76	-5.0%	6.8%	23.6%
Harley FX, VR	1.16	1.12	-3.4%	14.9%	47.0%
Harley FL	1.28	1.35	5.5%	39.4%	130.8%
Cruiser	0.63	0.60	-4.8%	20.9%	72.2%
Tour	1.03	1.03	0.0%	6.6%	85.9%
Sport Tour	1.03	1.04	1.0%	0.8%	339.5%
Standard	0.71	0.68	-4.2%	1.1%	12.8%
Sport	0.99	0.98	-1.0%	0.5%	0.0%
Super Sport	1.56	1.54	-1.3%	0.9%	0.0%
High Performance	1.16	1.14	-1.7%	1.0%	0.0%
Dual	0.56	0.54	-3.6%	1.0%	9.0%
Scooter	0.64	0.63	-1.6%	1.7%	0.0%
Trikes	0.82	0.98	19.5%	2.3%	1210.1%
Limited Production	1.11	1.09	-1.8%	1.3%	0.0%
Homemade/Kit	1.24	1.22	-1.6%	0.8%	0.0%

**Estimated Percentage Total**

**0.6%**

**American National Property and Casualty Company**  
**Arkansas**  
**Motorcycles**  
**Property Damage**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.27	0.28	3.7%	20.4%	36.8%	33.6%
	Other	MP	0.27	0.28	3.7%	0.9%		
Age 35 to 44	Pleasure	NM	0.30	0.29	-3.3%	6.1%	22.3%	0.0%
	Other	NP	0.30	0.29	-3.3%	0.1%		
Single Age 30 to 34	Pleasure	PM	0.34	0.33	-2.9%	0.5%	4.3%	0.0%
	Other	PP	0.34	0.33	-2.9%	0.1%		
Married Age 25 to 34	Pleasure	UM	0.34	0.35	2.9%	1.2%	16.1%	0.0%
	Other	UP	0.34	0.35	2.9%	0.1%		
Single Age 25 to 29	Pleasure	QM	0.56	0.55	-1.8%	0.2%	0.0%	0.0%
	Other	QP	0.56	0.55	-1.8%	0.1%		
Married Under Age 25	Pleasure	TM	0.56	0.56	0.0%	0.2%	0.0%	0.0%
	Other	TP	0.56	0.56	0.0%	0.3%		
Single Age 21 to 24	Pleasure	RM	0.99	0.96	-3.0%	0.6%	35.7%	679.4%
	Other	RP	0.99	0.96	-3.0%	0.0%		
Single Under Age 21	Pleasure	SM	1.27	1.24	-2.4%	0.4%	0.0%	0.0%
	Other	SP	1.27	1.24	-2.4%	0.2%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.29	0.30	3.4%	23.1%	41.6%	41.0%
	Other	MQ	0.29	0.30	3.4%	24.7%		
Age 35 to 44	Pleasure	NN	0.32	0.31	-3.1%	5.3%	15.2%	73.8%
	Other	NQ	0.32	0.31	-3.1%	7.7%		
Single Age 30 to 34	Pleasure	PN	0.37	0.35	-5.4%	0.3%	5.8%	51.5%
	Other	PQ	0.37	0.35	-5.4%	1.1%		
Married Age 25 to 34	Pleasure	UN	0.37	0.37	0.0%	2.0%	4.9%	0.0%
	Other	UQ	0.37	0.37	0.0%	1.3%		
Single Age 25 to 29	Pleasure	QN	0.60	0.59	-1.7%	0.1%	0.0%	0.0%
	Other	QQ	0.60	0.59	-1.7%	0.9%		
Married Under Age 25	Pleasure	TN	0.60	0.60	0.0%	0.0%	0.0%	0.0%
	Other	TQ	0.60	0.60	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.06	1.03	-2.8%	0.4%	0.0%	0.0%
	Other	RQ	1.06	1.03	-2.8%	0.6%		
Single Under Age 21	Pleasure	SN	1.36	1.33	-2.2%	0.2%	0.0%	0.0%
	Other	SQ	1.36	1.33	-2.2%	0.5%		

Estimated Percentage Total

1.7%

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.56	0.56	0.0%	0.0%	0.0%	0.0%
101 - 200	0.64	0.64	0.0%	0.8%	0.0%	0.0%
201 - 300	0.72	0.72	0.0%	2.8%	10.7%	0.0%
301 - 450	0.76	0.76	0.0%	0.5%	10.8%	0.0%
451 - 600	0.80	0.80	0.0%	2.2%	16.8%	0.0%
601 - 750	0.88	0.88	0.0%	7.2%	11.6%	50.8%
751 - 900	0.92	0.92	0.0%	6.9%	28.1%	144.8%
901 - 1,000	0.96	0.96	0.0%	2.3%	18.2%	0.0%
1,001 - Over	1.00	0.99	-1.0%	77.3%	32.5%	29.8%
Vintage	0.35	0.35	0.0%	0.0%		

Estimated Percentage Total

-0.8%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.92	0.86	-6.5%	7.8%	7.0%
Harley FX, VR	1.08	1.00	-7.4%	12.7%	14.1%
Harley FL	1.19	1.24	4.2%	33.7%	41.8%
Cruiser	0.76	0.75	-1.3%	26.9%	29.3%
Tour	1.12	1.15	2.7%	6.9%	48.0%
Sport Tour	0.95	0.93	-2.1%	0.8%	0.0%
Standard	0.74	0.72	-2.7%	1.5%	17.0%
Sport	1.02	1.00	-2.0%	0.7%	0.0%
Super Sport	1.54	1.54	0.0%	1.0%	35.9%
High Performance	0.93	0.91	-2.2%	0.7%	20.3%
Dual	0.62	0.61	-1.6%	1.3%	4.9%
Scooter	0.66	0.64	-3.0%	2.1%	12.0%
Trikes	0.71	0.91	28.2%	1.8%	214.2%
Limited Production	1.15	1.12	-2.6%	1.3%	0.0%
Homemade/Kit	1.32	1.29	-2.3%	0.8%	0.0%

Estimated Percentage Total

0.1%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Medical Payments**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.42	1.44	1.4%	42.7%	48.1%	0.0%
	Other	MP	1.42	1.39	-2.1%	0.0%		
Age 35 to 44	Pleasure	NM	1.52	1.55	2.0%	11.0%	52.4%	81.4%
	Other	NP	1.52	1.50	-1.3%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.67	1.71	2.4%	0.0%	10.7%	0.0%
	Other	PP	1.67	1.65	-1.2%	0.4%		
Married Age 25 to 34	Pleasure	UM	1.67	1.69	1.2%	2.3%	45.0%	0.0%
	Other	UP	1.67	1.63	-2.4%	0.0%		
Single Age 25 to 29	Pleasure	QM	2.52	2.58	2.4%	0.0%	71.9%	0.0%
	Other	QP	2.52	2.50	-0.8%	0.0%		
Married Under Age 25	Pleasure	TM	2.68	2.69	0.4%	0.6%	0.0%	0.0%
	Other	TP	2.68	2.60	-3.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.12	4.22	2.4%	1.5%	2.1%	0.0%
	Other	RP	4.12	4.08	-1.0%	0.0%		
Single Under Age 21	Pleasure	SM	5.20	5.32	2.3%	1.4%	9.4%	0.0%
	Other	SP	5.20	5.15	-1.0%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.56	1.55	-0.6%	18.3%	54.3%	39.1%
	Other	MQ	1.56	1.51	-3.2%	10.7%		
Age 35 to 44	Pleasure	NN	1.67	1.67	0.0%	3.2%	47.2%	0.0%
	Other	NQ	1.67	1.62	-3.0%	3.2%		
Single Age 30 to 34	Pleasure	PN	1.83	1.84	0.5%	0.0%	0.0%	0.0%
	Other	PQ	1.83	1.78	-2.7%	0.5%		
Married Age 25 to 34	Pleasure	UN	1.83	1.82	-0.5%	2.6%	41.5%	0.0%
	Other	UQ	1.83	1.76	-3.8%	0.0%		
Single Age 25 to 29	Pleasure	QN	2.78	2.78	0.0%	0.0%	0.0%	0.0%
	Other	QQ	2.78	2.70	-2.9%	0.6%		
Married Under Age 25	Pleasure	TN	2.93	2.90	-1.0%	0.0%	0.0%	0.0%
	Other	TQ	2.93	2.81	-4.1%	0.0%		
Single Age 21 to 24	Pleasure	RN	4.53	4.54	0.2%	0.9%	0.0%	0.0%
	Other	RQ	4.53	4.41	-2.6%	0.0%		
Single Under Age 21	Pleasure	SN	5.71	5.73	0.4%	0.0%	0.0%	0.0%
	Other	SQ	5.71	5.56	-2.6%	0.0%		

Estimated Percentage Total

0.3%

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	2.83	2.83	0.0%	0.0%	9.1%	0.0%
101 - 200	2.86	2.86	0.0%	2.4%	60.6%	0.0%
201 - 300	2.89	2.89	0.0%	3.4%	57.0%	0.0%
301 - 450	2.92	2.92	0.0%	0.5%	13.0%	0.0%
451 - 600	2.98	2.98	0.0%	3.0%	24.9%	0.0%
601 - 750	3.04	3.04	0.0%	8.3%	29.9%	0.0%
751 - 900	3.07	3.07	0.0%	5.7%	21.1%	0.0%
901 - 1,000	3.10	3.10	0.0%	3.8%	21.2%	0.0%
1,001 - Over	3.16	3.22	1.9%	73.0%	53.7%	26.0%
Vintage	0.35	0.35	0.0%	0.0%		

Estimated Percentage Total

1.4%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.98	0.95	-3.1%	8.8%	20.3%
Harley FX, VR	1.17	1.14	-2.6%	12.8%	39.4%
Harley FL	1.03	1.05	1.9%	23.4%	56.6%
Cruiser	0.84	0.82	-2.4%	35.5%	38.7%
Tour	1.03	1.07	3.9%	8.2%	77.8%
Sport Tour	1.03	1.07	3.9%	0.4%	106.6%
Standard	0.84	0.82	-2.4%	1.0%	11.6%
Sport	1.11	1.08	-2.7%	0.0%	14.5%
Super Sport	1.40	1.47	5.0%	0.9%	70.0%
High Performance	1.24	1.23	-0.8%	0.9%	0.0%
Dual	0.84	0.82	-2.4%	2.0%	6.4%
Scooter	0.70	0.72	2.9%	2.4%	69.8%
Trikes	0.79	0.81	2.5%	1.5%	103.0%
Limited Production	1.31	1.30	-0.8%	0.5%	0.0%
Homemade/Kit	1.31	1.30	-0.8%	1.7%	0.0%

Estimated Percentage Total

-0.6%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Uninsured Motorist Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.76	3.74	-0.5%	22.6%	81.2%	0.0%
	Other	MP	3.76	3.74	-0.5%	1.3%		
Age 35 to 44	Pleasure	NM	4.23	4.04	-4.5%	7.1%	112.4%	0.0%
	Other	NP	4.23	4.04	-4.5%	0.2%		
Single Age 30 to 34	Pleasure	PM	4.65	4.40	-5.4%	0.5%	2.1%	0.0%
	Other	PP	4.65	4.40	-5.4%	0.1%		
Married Age 25 to 34	Pleasure	UM	4.65	4.30	-7.5%	1.5%	162.9%	0.0%
	Other	UP	4.65	4.30	-7.5%	0.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.94	-6.6%	0.2%	0.0%	0.0%
	Other	QP	5.29	4.94	-6.6%	0.2%		
Married Under Age 25	Pleasure	TM	5.29	4.84	-8.5%	0.2%	0.0%	0.0%
	Other	TP	5.29	4.84	-8.5%	0.2%		
Single Age 21 to 24	Pleasure	RM	5.71	5.31	-7.0%	0.5%	0.0%	0.0%
	Other	RP	5.71	5.31	-7.0%	0.0%		
Single Under Age 21	Pleasure	SM	5.71	5.31	-7.0%	0.2%	0.0%	0.0%
	Other	SP	5.71	5.31	-7.0%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.23	2.2%	21.5%	138.6%	0.0%
	Other	MQ	4.14	4.23	2.2%	26.1%		
Age 35 to 44	Pleasure	NN	4.65	4.57	-1.7%	3.6%	85.8%	0.0%
	Other	NQ	4.65	4.57	-1.7%	8.1%		
Single Age 30 to 34	Pleasure	PN	5.11	4.98	-2.5%	0.3%	0.0%	0.0%
	Other	PQ	5.11	4.98	-2.5%	1.4%		
Married Age 25 to 34	Pleasure	UN	5.11	4.86	-4.9%	1.4%	4.1%	0.0%
	Other	UQ	5.11	4.86	-4.9%	1.4%		
Single Age 25 to 29	Pleasure	QN	5.81	5.59	-3.8%	0.1%	25.5%	183.7%
	Other	QQ	5.81	5.59	-3.8%	0.2%		
Married Under Age 25	Pleasure	TN	5.81	5.47	-5.9%	0.0%	0.0%	0.0%
	Other	TQ	5.81	5.47	-5.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	6.27	6.00	-4.3%	0.3%	0.0%	0.0%
	Other	RQ	6.27	6.00	-4.3%	0.3%		
Single Under Age 21	Pleasure	SN	6.27	6.00	-4.3%	0.1%	0.0%	0.0%
	Other	SQ	6.27	6.00	-4.3%	0.3%		

Estimated Percentage Total

-0.1%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	5.5%	4.2%
Harley FX, VR	1.12	1.03	-8.0%	13.1%	29.5%
Harley FL	1.24	1.31	5.6%	36.3%	127.2%
Cruiser	0.75	0.69	-8.0%	27.6%	55.7%
Tour	0.96	1.24	29.2%	6.7%	227.8%
Sport Tour	0.96	0.90	-6.2%	0.6%	161.4%
Standard	0.50	0.52	4.0%	0.9%	362.5%
Sport	1.00	0.94	-6.0%	0.6%	0.0%
Super Sport	1.33	1.31	-1.5%	0.9%	108.9%
High Performance	1.18	1.09	-7.6%	0.9%	9.0%
Dual	0.47	0.44	-6.4%	1.0%	0.0%
Scooter	0.52	0.48	-7.7%	1.8%	26.3%
Trikes	0.85	0.80	-5.9%	2.5%	0.0%
Limited Production	1.00	0.94	-6.0%	1.0%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.7%	0.0%

Estimated Percentage Total

-0.2%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Underinsured Motorist Bodily Injury**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.76	3.74	-0.5%	25.9%	66.9%	326.4%
	Other	MP	3.76	3.74	-0.5%	1.4%		
Age 35 to 44	Pleasure	NM	4.23	4.04	-4.5%	8.6%	83.8%	1255.8%
	Other	NP	4.23	4.04	-4.5%	0.1%		
Single Age 30 to 34	Pleasure	PM	4.65	4.40	-5.4%	0.4%	468.2%	0.0%
	Other	PP	4.65	4.40	-5.4%	0.2%		
Married Age 25 to 34	Pleasure	UM	4.65	4.30	-7.5%	1.7%	0.0%	0.0%
	Other	UP	4.65	4.30	-7.5%	0.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.94	-6.6%	0.2%	0.0%	0.0%
	Other	QP	5.29	4.94	-6.6%	0.3%		
Married Under Age 25	Pleasure	TM	5.29	4.84	-8.5%	0.7%	0.0%	0.0%
	Other	TP	5.29	4.84	-8.5%	0.3%		
Single Age 21 to 24	Pleasure	RM	5.71	5.31	-7.0%	0.8%	0.0%	0.0%
	Other	RP	5.71	5.31	-7.0%	0.0%		
Single Under Age 21	Pleasure	SM	5.71	5.31	-7.0%	0.2%	0.0%	0.0%
	Other	SP	5.71	5.31	-7.0%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.23	2.2%	23.7%	195.1%	385.2%
	Other	MQ	4.14	4.23	2.2%	21.5%		
Age 35 to 44	Pleasure	NN	4.65	4.57	-1.7%	3.8%	55.7%	293.9%
	Other	NQ	4.65	4.57	-1.7%	5.5%		
Single Age 30 to 34	Pleasure	PN	5.11	4.98	-2.5%	0.4%	0.0%	0.0%
	Other	PQ	5.11	4.98	-2.5%	0.9%		
Married Age 25 to 34	Pleasure	UN	5.11	4.86	-4.9%	1.8%	0.0%	0.0%
	Other	UQ	5.11	4.86	-4.9%	0.7%		
Single Age 25 to 29	Pleasure	QN	5.81	5.59	-3.8%	0.2%	0.0%	0.0%
	Other	QQ	5.81	5.59	-3.8%	0.3%		
Married Under Age 25	Pleasure	TN	5.81	5.47	-5.9%	0.0%	0.0%	0.0%
	Other	TQ	5.81	5.47	-5.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	6.27	6.00	-4.3%	0.2%	0.0%	0.0%
	Other	RQ	6.27	6.00	-4.3%	0.0%		
Single Under Age 21	Pleasure	SN	6.27	6.00	-4.3%	0.0%	0.0%	0.0%
	Other	SQ	6.27	6.00	-4.3%	0.0%		

Estimated Percentage Total

-0.3%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	6.0%	0.0%
Harley FX, VR	1.12	1.03	-8.0%	15.1%	77.5%
Harley FL	1.24	1.31	5.6%	35.0%	138.9%
Cruiser	0.75	0.69	-8.0%	27.2%	130.2%
Tour	0.96	1.24	29.2%	7.3%	97.0%
Sport Tour	0.96	0.90	-6.2%	0.7%	0.0%
Standard	0.50	0.52	4.0%	0.7%	0.0%
Sport	1.00	0.94	-6.0%	0.7%	0.0%
Super Sport	1.33	1.31	-1.5%	0.4%	0.0%
High Performance	1.18	1.09	-7.6%	0.4%	0.0%
Dual	0.47	0.44	-6.4%	0.7%	0.0%
Scooter	0.52	0.48	-7.7%	1.9%	0.0%
Trikes	0.85	0.80	-5.9%	2.7%	0.0%
Limited Production	1.00	0.94	-6.0%	0.7%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.6%	0.0%

Estimated Percentage Total

-0.2%

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Uninsured Motorist Property Damage**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.04	1.03	-1.0%	22.0%	17.3%	32.4%
	Other	MP	1.04	1.03	-1.0%	1.4%		
Age 35 to 44	Pleasure	NM	1.17	1.15	-1.7%	6.3%	73.3%	0.0%
	Other	NP	1.17	1.15	-1.7%	0.3%		
Single Age 30 to 34	Pleasure	PM	1.29	1.26	-2.3%	0.3%	0.0%	0.0%
	Other	PP	1.29	1.26	-2.3%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.29	1.26	-2.3%	1.3%	18.4%	0.0%
	Other	UP	1.29	1.26	-2.3%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.46	1.44	-1.4%	0.2%	0.0%	0.0%
	Other	QP	1.46	1.44	-1.4%	0.3%		
Married Under Age 25	Pleasure	TM	1.46	1.44	-1.4%	0.1%	0.0%	0.0%
	Other	TP	1.46	1.44	-1.4%	0.2%		
Single Age 21 to 24	Pleasure	RM	1.58	1.55	-1.9%	0.4%	0.0%	0.0%
	Other	RP	1.58	1.55	-1.9%	0.0%		
Single Under Age 21	Pleasure	SM	1.58	1.55	-1.9%	0.2%	0.0%	0.0%
	Other	SP	1.58	1.55	-1.9%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.09	1.08	-0.9%	20.7%	14.2%	0.0%
	Other	MQ	1.09	1.08	-0.9%	27.6%		
Age 35 to 44	Pleasure	NN	1.23	1.21	-1.6%	3.6%	33.4%	0.0%
	Other	NQ	1.23	1.21	-1.6%	9.0%		
Single Age 30 to 34	Pleasure	PN	1.36	1.33	-2.2%	0.3%	0.0%	0.0%
	Other	PQ	1.36	1.33	-2.2%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.36	1.33	-2.2%	1.4%	0.0%	0.0%
	Other	UQ	1.36	1.33	-2.2%	1.4%		
Single Age 25 to 29	Pleasure	QN	1.54	1.51	-1.9%	0.1%	75.9%	255.2%
	Other	QQ	1.54	1.51	-1.9%	0.2%		
Married Under Age 25	Pleasure	TN	1.54	1.51	-1.9%	0.0%	0.0%	0.0%
	Other	TQ	1.54	1.51	-1.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.66	1.63	-1.8%	0.3%	0.0%	0.0%
	Other	RQ	1.66	1.63	-1.8%	0.3%		
Single Under Age 21	Pleasure	SN	1.66	1.63	-1.8%	0.1%	0.0%	0.0%
	Other	SQ	1.66	1.63	-1.8%	0.2%		

Estimated Percentage Total

-1.2%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.85	1.2%	5.9%	0.0%
Harley FX, VR	1.06	1.04	-1.9%	12.0%	13.6%
Harley FL	1.24	1.22	-1.6%	37.5%	35.6%
Cruiser	0.71	0.73	2.8%	26.1%	14.2%
Tour	0.96	1.01	5.2%	7.0%	64.9%
Sport Tour	0.96	0.96	0.0%	0.7%	0.0%
Standard	0.50	0.54	8.0%	1.0%	0.0%
Sport	1.00	1.00	0.0%	0.7%	0.0%
Super Sport	1.32	1.36	3.0%	0.9%	92.0%
High Performance	1.18	1.22	3.4%	1.0%	484.7%
Dual	0.47	0.51	8.5%	1.1%	0.0%
Scooter	0.52	0.59	13.5%	1.8%	58.1%
Trikes	0.85	0.86	1.2%	2.6%	0.0%
Limited Production	1.00	1.00	0.0%	1.1%	0.0%
Homemade/Kit	1.00	1.00	0.0%	0.7%	0.0%

Estimated Percentage Total

0.8%

**American National Property and Casualty Company**  
**Arkansas**  
**Motorcycles**  
**Comprehensive**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.84	0.82	-2.4%	19.4%	30.1%	9.9%
	Other	MP	0.84	0.82	-2.4%	0.8%		
Age 35 to 44	Pleasure	NM	0.98	0.95	-3.1%	6.5%	34.1%	0.0%
	Other	NP	0.98	0.95	-3.1%	0.3%		
Single Age 30 to 34	Pleasure	PM	1.25	1.22	-2.4%	0.1%	9.2%	0.0%
	Other	PP	1.25	1.22	-2.4%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.25	1.19	-4.8%	0.9%	39.3%	0.0%
	Other	UP	1.25	1.19	-4.8%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.66	1.62	-2.4%	0.1%	37.4%	0.0%
	Other	QP	1.66	1.62	-2.4%	0.2%		
Married Under Age 25	Pleasure	TM	1.66	1.57	-5.4%	0.1%	69.4%	0.0%
	Other	TP	1.66	1.57	-5.4%	0.1%		
Single Age 21 to 24	Pleasure	RM	2.82	2.75	-2.5%	0.2%	43.7%	0.0%
	Other	RP	2.82	2.75	-2.5%	0.0%		
Single Under Age 21	Pleasure	SM	3.70	3.61	-2.4%	0.0%	0.0%	0.0%
	Other	SP	3.70	3.61	-2.4%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.93	0.89	-4.3%	27.5%	30.9%	93.9%
	Other	MQ	0.93	0.89	-4.3%	24.9%		
Age 35 to 44	Pleasure	NN	1.08	1.03	-4.6%	5.9%	33.5%	3.3%
	Other	NQ	1.08	1.03	-4.6%	6.7%		
Single Age 30 to 34	Pleasure	PN	1.37	1.32	-3.6%	0.4%	0.0%	0.0%
	Other	PQ	1.37	1.32	-3.6%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.37	1.29	-5.8%	2.5%	24.4%	0.0%
	Other	UQ	1.37	1.29	-5.8%	1.1%		
Single Age 25 to 29	Pleasure	QN	1.84	1.75	-4.9%	0.1%	0.0%	0.0%
	Other	QQ	1.84	1.75	-4.9%	0.3%		
Married Under Age 25	Pleasure	TN	1.84	1.71	-7.1%	0.0%	0.0%	0.0%
	Other	TQ	1.84	1.71	-7.1%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.11	2.98	-4.2%	0.1%	0.0%	0.0%
	Other	RQ	3.11	2.98	-4.2%	0.0%		
Single Under Age 21	Pleasure	SN	4.07	3.91	-3.9%	0.0%	0.0%	0.0%
	Other	SQ	4.07	3.91	-3.9%	0.1%		

**Estimated Percentage Total**

**-3.9%**

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	1.04	1.04	0.0%	0.0%	21.2%	0.0%
101 - 200	1.12	1.12	0.0%	0.2%	251.2%	0.0%
201 - 300	1.28	1.28	0.0%	0.7%	23.8%	0.0%
301 - 450	1.44	1.44	0.0%	0.3%	94.3%	0.0%
451 - 600	1.60	1.60	0.0%	0.8%	12.9%	0.0%
601 - 750	1.68	1.68	0.0%	3.2%	28.6%	0.0%
751 - 900	1.73	1.73	0.0%	3.3%	20.2%	33.0%
901 - 1,000	1.76	1.76	0.0%	1.0%	43.4%	0.0%
1,001 - Over	1.73	1.73	0.0%	90.4%	30.6%	45.6%
Vintage	0.72	0.72	0.0%	0.0%		

**Estimated Percentage Total**

**0.0%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.90	0.90	0.0%	5.4%	24.5%
Harley FX, VR	1.24	1.24	0.0%	18.2%	31.9%
Harley FL	1.04	1.02	-1.9%	47.1%	21.7%
Cruiser	0.53	0.53	0.0%	13.2%	23.2%
Tour	0.59	0.61	3.4%	4.8%	36.1%
Sport Tour	0.74	0.73	-1.4%	0.6%	7.8%
Standard	0.85	0.90	5.9%	0.3%	69.1%
Sport	1.10	1.16	5.5%	0.3%	47.2%
Super Sport	2.54	2.63	3.5%	0.3%	51.5%
High Performance	1.00	1.01	1.0%	0.7%	0.0%
Dual	1.14	1.17	2.6%	1.1%	49.4%
Scooter	1.73	1.70	-1.7%	1.6%	18.1%
Trikes	0.54	0.55	1.9%	3.2%	20.2%
Limited Production	1.23	1.24	0.8%	2.3%	95.4%
Homemade/Kit	5.91	5.94	0.5%	0.8%	4.1%

**Estimated Percentage Total**

**-0.6%**

**American National Property and Casualty Company  
Arkansas  
Motorcycles**

**Collision**

**Class Factors**

**Annual Mileage Less Than 7,500**

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.79	0.79	0.0%	20.0%	71.8%	174.6%
	Other	MP	0.79	0.81	2.5%	1.0%		
Age 35 to 44	Pleasure	NM	0.87	0.81	-6.9%	6.4%	56.4%	0.0%
	Other	NP	0.87	0.83	-4.6%	0.2%		
Single Age 30 to 34	Pleasure	PM	1.12	1.09	-2.7%	0.2%	48.2%	-314.9%
	Other	PP	1.12	1.12	0.0%	0.1%		
Married Age 25 to 34	Pleasure	UM	1.12	1.05	-6.3%	1.4%	45.1%	124.3%
	Other	UP	1.12	1.08	-3.6%	0.1%		
Single Age 25 to 29	Pleasure	QM	1.82	1.70	-6.6%	0.2%	43.1%	0.0%
	Other	QP	1.82	1.74	-4.4%	0.2%		
Married Under Age 25	Pleasure	TM	1.82	1.69	-7.1%	0.2%	50.8%	0.0%
	Other	TP	1.82	1.73	-4.9%	0.3%		
Single Age 21 to 24	Pleasure	RM	3.30	3.09	-6.4%	0.4%	40.8%	617.1%
	Other	RP	3.30	3.17	-3.9%	0.0%		
Single Under Age 21	Pleasure	SM	4.57	4.27	-6.6%	0.0%	21.5%	0.0%
	Other	SP	4.57	4.37	-4.4%	0.1%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.84	0.84	0.0%	24.9%	84.2%	159.9%
	Other	MQ	0.84	0.86	2.4%	24.9%		
Age 35 to 44	Pleasure	NN	0.92	0.86	-6.5%	5.3%	55.7%	70.1%
	Other	NQ	0.92	0.88	-4.3%	7.3%		
Single Age 30 to 34	Pleasure	PN	1.18	1.16	-1.7%	0.4%	147.6%	869.5%
	Other	PQ	1.18	1.19	0.8%	1.5%		
Married Age 25 to 34	Pleasure	UN	1.18	1.11	-5.9%	2.3%	56.2%	31.7%
	Other	UQ	1.18	1.14	-3.4%	1.3%		
Single Age 25 to 29	Pleasure	QN	1.92	1.81	-5.7%	0.2%	0.0%	0.0%
	Other	QQ	1.92	1.85	-3.6%	0.6%		
Married Under Age 25	Pleasure	TN	1.92	1.79	-6.8%	0.0%	17.7%	129.6%
	Other	TQ	1.92	1.83	-4.7%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.49	3.28	-6.0%	0.2%	40.2%	84.4%
	Other	RQ	3.49	3.36	-3.7%	0.0%		
Single Under Age 21	Pleasure	SN	4.83	4.53	-6.2%	0.0%	76.9%	350.7%
	Other	SQ	4.83	4.64	-3.9%	0.2%		

**Estimated Percentage Total**

**-0.9%**

**Engine Factors**

Engine Displacement	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
0 - 100	0.60	0.60	0.0%	0.0%	0.0%	0.0%
101 - 200	0.83	0.83	0.0%	0.1%	19.1%	573.3%
201 - 300	1.05	1.05	0.0%	1.0%	11.9%	0.0%
301 - 450	1.28	1.28	0.0%	0.2%	61.1%	0.0%
451 - 600	1.50	1.50	0.0%	1.0%	39.3%	227.7%
601 - 750	1.58	1.58	0.0%	5.1%	42.0%	75.4%
751 - 900	1.65	1.65	0.0%	4.7%	24.1%	123.1%
901 - 1,000	1.76	1.78	1.1%	1.7%	94.3%	411.7%
1,001 - Over	1.73	1.76	1.7%	86.1%	69.9%	138.0%
Vintage	0.41	0.41	0.0%	0.0%		

**Estimated Percentage Total**

**1.5%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.75	-6.3%	6.2%	27.5%
Harley FX, VR	0.96	0.91	-5.2%	13.6%	52.0%
Harley FL	0.98	1.02	4.1%	38.7%	75.6%
Cruiser	0.82	0.79	-3.7%	24.0%	47.5%
Tour	0.92	0.98	6.5%	6.5%	96.7%
Sport Tour	0.98	1.04	6.1%	1.0%	188.4%
Standard	0.68	0.67	-1.5%	0.3%	24.9%
Sport	1.47	1.49	1.4%	0.4%	70.0%
Super Sport	2.80	2.75	-1.8%	0.4%	50.5%
High Performance	1.19	1.17	-1.7%	1.0%	27.9%
Dual	0.82	0.79	-3.7%	1.0%	27.2%
Scooter	0.68	0.69	1.5%	1.0%	59.9%
Trikes	0.78	0.83	6.4%	3.9%	131.6%
Limited Production	1.17	1.18	0.9%	1.9%	56.3%
Homemade/Kit	1.17	1.18	0.9%	0.1%	0.0%

**Estimated Percentage Total**

**0.3%**

**American National Property and Casualty Company  
PAC+ Part A Discount Revisions  
Arkansas**

Age of Principal Op.	Years	Current Discount	Proposed Discount
Under 21	0-1/2	0%	0%
	1/2-2	13%	13%
	3-5	18%	15%
	6 or More	24%	23%
21 to 24	0-1/2	0%	0%
	1/2-2	13%	13%
	3-5	18%	15%
	6 or More	24%	23%
Over 24	0-1/2	0%	0%
	1/2-2	7%	7%
	3-5	10%	10%
	6 or More	18%	18%

**American National Property and Casualty Company**  
**PAC+ Part A Discount Revisions**  
**Arkansas**

Current Part A	Proposed Part A	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
0%	0%	166	47,226	47,226	27,265	27,265	5,685	5,685	24,518	24,518
7%	7%	1,002	158,571	158,571	87,537	87,537	25,677	25,677	147,046	147,046
10%	10%	788	128,616	128,616	71,073	71,073	21,508	21,508	112,728	112,728
13%	13%	41	14,714	14,714	9,490	9,490	2,359	2,359	8,487	8,487
18%	18%	9,354	1,604,585	1,604,585	980,454	980,454	237,395	237,395	1,330,674	1,330,674
18%	15%	105	36,817	41,923	22,879	26,019	5,902	6,730	18,815	21,199
24%	23%	657	234,449	245,499	146,553	153,457	34,384	36,018	102,445	107,306
	Total	12,113	2,224,978	2,241,134	1,345,251	1,355,295	332,910	335,372	1,744,713	1,751,958
	Percentage Change			0.7%		0.7%		0.7%		0.4%