

SERFF Tracking Number: ANPC-126370030 State: Arkansas  
Filing Company: American National General Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 03-ANG-09-0695  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR ANG PPA  
Project Name/Number: AR ANG Auto RR-FU/384192

## Filing at a Glance

Company: American National General Insurance Company

Product Name: AR ANG PPA

SERFF Tr Num: ANPC-126370030 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: 03-ANG-09-0695

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Betty Montesi

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 ANG Auto RR-FU

Project Number: 384192

Reference Organization:

Reference Title:

Filing Status Changed: 11/30/2009

State Status Changed: 11/05/2009

Created By: Beth Summers

Corresponding Filing Tracking Number: 03-AA-09-0696

Filing Description:

Arkansas ANG auto rate/rule filing including Chrome 2009 and Affinity.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Beth Summers

## 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]

Springfield, MO 65899-0251

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### Filing Company Information

American National General Insurance Company CoCode: 39942 State of Domicile: Missouri  
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: 43-1223793  
(417) 887-4990 ext. [Phone]

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### Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National General Insurance Company	\$100.00	11/03/2009	31763652

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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 General Insurance Company	11.000%	8.300%	\$35,365	439	\$318,670	%	%

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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. Data must be gathered to support the Affinity Discount before it may be implemented. The rates increases should be capped so that no insured receives over 20 percent.

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:

In response objection letter dated November 19, 2009, we offer the following information.

### Response 1

Comments: We are withdrawing Rule 284 and Auto rate page AUTO-R-9.11, 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 ANGIC base rates, ANGIC AmeriCycle class and model group factors, and removed the proposed territory change. As a result no insured has a premium increase over 20%.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

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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-15 through MR-18 (9-09B)	Replacement	
<b>Previous Version</b>			
General Rules	Index, MR-1 through MR-46 (9-09)	Replacement	
Territory Definitions	T-1 (9-09)	Withdrawn	
<b>Previous Version</b>			
Territory Definitions	T-1 (9-09)	Replacement	
Auto Rate Pages	Sections 1 (10-09B), withdraw pages 9.11 (10-09)	Replacement	
<b>Previous Version</b>			
Auto Rate Pages	Sections 1, 3, 5, 6, pages 9.6 and 9.1, and page 15.3 (10-09)	Replacement	
Cycle Rate Pages	Sections 1, 6, and 12 (10-09B)	Replacement	
<b>Previous Version</b>			
Cycle Rate Pages	Sections 1, 3, 5, 6, page 9.5, sections 11, and 12 (10-09)	Replacement	
Actuarial Exhibits		New	
<b>Previous Version</b>			
Actuarial Exhibits		New	

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.



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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 present data to justify the proposed affinity discounts. Additionally, please forward loss ratios per territory for proposed territorial increases above 10 percent. Please advise why you are planning to move Lonoke County from Territory 6 to 7. Please provide the Department with information regarding any policies that would see an increase greater than 20 percent as a result of this filing. The factors driving the increase as well as loss data for those factors is necessary. Please advise if you offer the college graduate discount mandated by Ark. Code Ann. 23-89-210.

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 present data to justify the proposed affinity discounts.

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.

2. Please forward loss ratios per territory for proposed territorial increases above 10%.

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Territory 11 and Territory 15 are increasing 15.7% and 11.2% respectively. Territory 11 has a three-year American National General Insurance Company (ANGIC) loss ratio of 51.0% and a three-year American National Property and Casualty Company (ANPAC) loss ratio of 121.6%. Territory 15 has a three-year ANGIC loss ratio of 219.8% and a three-year ANPAC loss ratio of 82.2%. Please note the rates for our ANGIC program are based on those of the ANPAC program in Arkansas with adjustments made for differences in the ANGIC market.

3. Please advise why you are planning to move Lonoke County from Territory 6 to 7.

Lonoke County is being moved from Territory 6 into Territory 7 because its loss experience better matches the rates in Territory 7. When reviewing loss experience by territory we look at ANPAC experience, as most of our current volume of business is in ANPAC.

4. Please provide the Department with information regarding any policies that would see and increase greater than 20 percent as a result of this filing. The factors driving the increase as well as loss data for those factors is necessary.

The largest premium increase by policy is 26.4%. This is a motorcycle policy with premium increasing \$85, due to both Lonoke County moving from Territory 6 to Territory 7 and to the increases to the Age 45 or Older AmeriCycle class factors. The Lonoke County territory change accounts for 2 out of the 6 insureds increasing over 20%. The remaining insureds increasing over 20% are all in our AmeriCycle program and classified as 45 or Older. Our three-year AmeriCycle loss ratio for motorcycles classified Age 45 or Older is 177.3%. 3 out of those remaining 4 are also in Territory 11. Territory 11 has a three-year ANGIC loss ratio of 51.0% and a three-year ANPAC loss ratio of 121.6%.

5. Please advise if you offer the college graduate discount mandated by Ark. Code Ann. 23-89-210.

The college graduate discount mandated by Ark. Code Ann. 23-89-210 is accommodated by our Good Student Discount as part of our class plan. Please see Rules 230 through 233 for reference.

**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, feel free to contact me.



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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:** 1.400%  
**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 General Insurance Company	11.000%	8.300%	\$35,365	439	\$318,670	%	%

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 11/30/2009	General Rules	Index-1, MR-15 through MR-18 (9-09B)	Replacement	AR ANG MR 9-09B.pdf
Filed 11/30/2009	Territory Definitions	T-1 (9-09)	Withdrawn	
Filed 11/30/2009	Auto Rate Pages	Sections 1 (10-09B), withdraw pages 9.11 (10-09)	Replacement	AR ANG Auto R-3 10-09.pdf AR ANG Auto R-5 10-09.pdf AR ANG Auto R-6 10-09.pdf AR ANG Auto R-15 10-09.pdf AR ANG Auto R-1 10-09B.pdf AR ANG Auto R-9.6 10-09.pdf
Filed 11/30/2009	Cycle Rate Pages	Sections 1, 6, and 12 (10-09B)	Replacement	AR ANG Cycle R-3 10-09.pdf AR ANG Cycle R-5 10-09.pdf AR ANG Cycle R-9.5 10-09.pdf AR ANG Cycle R-11 10-09.pdf AR ANG Cycle R-1 10-09B.pdf AR ANG Cycle R-6

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10-09B.pdf  
AR ANG Cycle R-12  
10-09B.pdf

Filed 11/30/2009 Actuarial Memorandum New

ANG Actuarial Memorandum AR.pdf

Filed 11/30/2009 Actuarial Exhibits New

ANG Actuarial Exhibits AR response 2.pdf

**AMERICAN NATIONAL GENERAL INSURANCE 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<sup>SM</sup> 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 through 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 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 premium 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 at least three 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 theft or fire 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.

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 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.

## **Renewal Business**

If the principal operator of a vehicle has been insured with American National General Insurance 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 General Insurance 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. The amount of the discount varies based on the rating class of all required life insurance/annuity policies, as outlined below. In order for the most preferred discount to be applied, all required life insurance policies must have been issued in the most preferred rating class. Refer to Auto rate section R-9 for the TLC Discount factors.

- 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 General Insurance 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, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury 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. **Auto-Home Discount**

For each automobile, motor home, and camping/travel trailer written in American National General Insurance Company on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums when the appropriate homeowner/Special Farm Package<sup>®</sup> policy conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the Auto-Home Discount factor.

- Camping/travel trailers, utility trailers, motor homes, motorcycles, and recreational vehicles do not qualify a homeowner policy for the Auto-Home Discount.
- A qualifying homeowner policy must be written in American National General Insurance Company. Tenant policies do not qualify automobiles, motor homes, or camping/travel trailers for the Auto-Home Discount. A qualifying Special Farm Package<sup>®</sup> policy must be written in American National Property And Casualty 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 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.

The Auto-Home 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.

**283. New Parent Discount**

If there is a child under the age of 5 years in the household, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums of the automobile to which the driver who primarily transports the child is assigned, provided that the driver is at least 21 years of age. The discount varies by the age of the youngest child in the household. Only one automobile on the account may receive the New Parent Discount. Refer to Auto rate section R-9 for the New Parent Discount factors.

The New Parent 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.

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

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

For policies written in American National General Insurance Company and enrolled in CA\$HBACK FROM ANPAC<sup>®</sup> prior to May 14, 2008, 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 written in American National General Insurance 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<sup>®</sup>.
- 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<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; 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 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 Motorist 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. New Parent Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 284 and Auto rate section R-9.
- Step 10. 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 11. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Collision coverages). Refer to Rule 279 and Auto rate section R-9.
- Step 12. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
- Step 13. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 283 and Auto rate section R-9.
- Step 14. 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 15. 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 16. 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 17. 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 18. 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 19. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.
  - Step 20. 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 21. 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 22. 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 General Insurance Company, American National Property And Casualty 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 General Insurance Company or American National Property And Casualty 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 or 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

<u>Conviction</u>	<u>DRRP Points</u>
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
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

<u>Conviction</u>	<u>DRRP Points</u>
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 Benefits, or Income Disability 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 automobile 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 (1) 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 utility 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.
- Repairs using only new Original Equipment Manufacturer (OEM) parts, where readily available.
- 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. 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®.
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® 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 all 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 unit/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 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 golf mobiles 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 qualifying under 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 an/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 (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	=	0.482 +
		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, Medical Payments, 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. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 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 coverages). Refer to Rule 281 and Auto rate section R-9.
  - Step 13. 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 14. 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 15. 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 16. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.
  - Step 17. 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 sixty 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 the TLC Discount, the Auto-Home Discount, or CASHBACK.

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>	<u>Liability Limit (Shown in Thousands)</u>
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 three 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 General Insurance 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 General Insurance 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 Classification 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:

Average Weekly Use	Use Classification
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 265-267 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 279 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 coverages). Refer to Rule 281 and Cycle rate section R-9.
- Step 9. Excess Motorcycle 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 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 to 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 rate 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 amount of coverage stated in the endorsement is the total amount of coverage 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:

- \* side cars or trailers, whether or not attached
- \* custom paint
- \* custom metal plating
- \* fairings

632. Refer to the 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-10 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 factor.

#### 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 – SG-2094 (\$25 per day/\$750 per occurrence), SG-595 (\$40 per day/\$800 per occurrence), SG-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 Repairs 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 non-income 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. The 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 x \$1 = \$37

Number of Days Rented: 13  
13 x \$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 **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 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, Auto-Home Discount, New Parent 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, the Auto-Home 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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	1.05	1.25

American National General Insurance Company  
Auto Primary Classification Factors

Single/Multi Single	Coverage ClassCode	COMP	OTHER
	5W	1.05	1.25
	5X	1.08	1.34
	5Y	1.08	1.34
	5Z	1.17	1.39
	56	1.25	1.58
	57	1.25	1.58
	58	1.05	1.05
	59	1.05	1.05
	6V	1.05	1.19
	6W	1.05	1.19
	6X	1.08	1.27
	6Y	1.08	1.27
	6Z	1.17	1.32
	66	1.25	1.50
	67	1.25	1.50
	68	1.05	1.00
	69	1.05	1.00
	7V	1.05	1.25
	7W	1.05	1.25
	7X	1.26	1.49
	7Y	1.26	1.49
	7Z	1.37	1.51
	76	1.47	1.63
	77	1.47	1.63
	78	1.05	0.89
	79	1.05	0.89
	8V	1.05	1.38
	8W	1.05	1.38
	8X	1.26	1.64
	8Y	1.26	1.64
	8Z	1.37	1.66
	86	1.47	1.79
	87	1.47	1.79
	88	1.05	0.98
	89	1.05	0.98
	9V	1.05	1.59
	9W	1.05	1.59
	9X	1.26	1.89
	9Y	1.26	1.89

American National General Insurance Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	9Z	1.37	1.92
	96	1.47	2.06
	97	1.47	2.06
	98	1.05	1.13
	99	1.05	1.13
	ON	0.90	0.90
	OP	0.55	0.55
	03	2.15	2.15
	04	1.25	1.25
Multi	AV	1.30	2.40
	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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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	1.00	1.00
	5W	1.00	1.00
	5X	1.03	1.07
	5Y	1.03	1.07
	5Z	1.11	1.11
	56	1.19	1.26
	57	1.19	1.26
	58	1.00	0.84
	59	1.00	0.84
	6V	1.00	0.95
	6W	1.00	0.95
	6X	1.03	1.02
	6Y	1.03	1.02
	6Z	1.11	1.05
	66	1.19	1.20
	67	1.19	1.20
	68	1.00	0.80
	69	1.00	0.80
	7V	1.00	1.00
	7W	1.00	1.00
	7X	1.20	1.19
	7Y	1.20	1.19
	7Z	1.30	1.21
	76	1.40	1.30
	77	1.40	1.30
	78	1.00	0.71
	79	1.00	0.71
	8V	1.00	1.10
	8W	1.00	1.10
	8X	1.20	1.31
	8Y	1.20	1.31

American National General Insurance Company  
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	8Z	1.30	1.33
	86	1.40	1.43
	87	1.40	1.43
	88	1.00	0.78
	89	1.00	0.78
	9V	1.00	1.27
	9W	1.00	1.27
	9X	1.20	1.51
	9Y	1.20	1.51
	9Z	1.30	1.54
	96	1.40	1.65
	97	1.40	1.65
	98	1.00	0.90
	99	1.00	0.90
	ON	0.70	0.70
	OP	0.45	0.45
	03	1.70	1.70
	04	1.00	1.00

American National General Insurance 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 General Insurance Company  
Auto Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	288	157	53	57	249	21	45	11	7	24	2	3
2	232	150	52	54	231	20	45	9	7	24	2	3
4	413	196	79	103	422	19	46	8	7	24	2	3
5	287	148	62	117	246	17	46	8	7	24	2	3
6	280	138	54	54	225	17	40	8	7	24	2	3
7	263	133	72	104	266	17	47	8	7	24	2	3
8	375	204	86	86	284	17	46	10	7	24	2	3
9	295	137	70	135	237	17	40	8	7	24	2	3
10	178	127	43	67	172	16	40	9	7	24	2	3
11	259	151	66	59	276	15	49	8	7	24	2	3
12	348	188	71	126	373	17	46	8	7	24	2	3
13	196	87	56	76	237	18	40	8	7	24	2	3
14	424	169	90	126	347	17	49	8	7	24	2	3
15	215	134	47	51	234	15	40	8	7	24	2	3
16	188	94	44	77	197	15	39	8	7	24	2	3
17	334	145	75	79	225	19	47	11	7	24	2	3
99	197	114	48	76	228	16	41	8	7	24	2	3

American National General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance Company  
Motorcycle Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	288	157	53	57	249	21	45	11	7	17	16	24
2	232	150	52	54	231	20	45	9	7	17	16	24
4	413	196	79	103	422	19	46	8	7	17	16	24
5	287	148	62	117	246	17	46	8	7	17	16	24
6	280	138	54	54	225	17	40	8	7	17	16	24
7	263	133	72	104	266	17	47	8	7	17	16	24
8	375	204	86	86	284	17	46	10	7	17	16	24
9	295	137	70	135	237	17	40	8	7	17	16	24
10	178	127	43	67	172	16	40	9	7	17	16	24
11	259	151	66	59	276	15	49	8	7	17	16	24
12	348	188	71	126	373	17	46	8	7	17	16	24
13	196	87	56	76	237	18	40	8	7	17	16	24
14	424	169	90	126	347	17	49	8	7	17	16	24
15	215	134	47	51	234	15	40	8	7	17	16	24
16	188	94	44	77	197	15	39	8	7	17	16	24
17	334	145	75	79	225	19	47	11	7	17	16	24
99	197	114	48	76	228	16	41	8	7	17	16	24

American National General Insurance 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 General Insurance 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 General Insurance 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 General Insurance Company (ANG) exhibits.

We are proposing an overall rate increase of 8.3%.

The largest premium increase by policy is 26.4%. This is a multi motorcycle annual policy with premium increasing \$85, due to Lonoke County moving from Territory 6 to Territory 7.

**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.

Due to the lack of data for this company, American National Property and Casualty Company (ANPAC) data is used in selecting our annual trend factors for this exhibit. Please refer to Exhibit V for the actual trend factors used.

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

This exhibit shows the data triangles used in the development of ANG 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 ANG 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 5.3% for Liability coverages excluding Property Damage, 3.8% for Property Damage, 2.8% for Comprehensive coverage and 1.8% 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**

This exhibit displays the current and proposed “1 DRRP Point” base rates by coverage and territory. The revenue effect is also included.

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

This exhibit displays current and proposed deductible relativities.

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

This exhibit presents the current and proposed model year relativities. All proposed changes in relativities are based upon similar changes in ANPAC.

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

Pages 1 and 2 of this exhibit show the current and proposed factors for our base classes. Proposed factors are based on those of Arkansas ANPAC. Class factors in ANG will not vary by annual mileage. Pages 3 through 8 display the current and proposed ANG 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, engine and model group 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 XV – 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	0.0%
07/15/06	-4.0%
04/15/07	-2.1%
05/14/08	-30.7%
06/15/09	1.4%

**American National General Insurance 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 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	141.4%	93,203	109.5%	10	1,082	0.0961	67.9%	74.9%	11.0%	10.9%
Property Damage	56.0%	56,272	-19.8%	39	1,082	0.1899	70.2%	67.5%	-3.3%	0.0%
Medical Payments	13.4%	10,331	-80.1%	4	1,082	0.0608	69.0%	65.6%	-2.8%	-0.2%
Uninsured Motorist - BI	338.4%	6,933	401.3%	3	1,082	0.0527	67.9%	82.1%	21.7%	1.0%
Underinsured Motorist - BI	235.8%	7,898	249.3%	1	1,082	0.0304	67.9%	73.0%	8.1%	7.6%
Uninsured Motorist - PD	94.7%	3,412	35.6%	5	1,082	0.0680	70.2%	71.9%	2.9%	10.7%
Comprehensive	192.4%	17,997	199.7%	22	1,082	0.1426	65.0%	83.2%	29.5%	25.1%
Collision	140.2%	56,447	113.1%	41	1,082	0.1947	66.5%	80.9%	22.9%	10.5%
Towing and Labor	32.3%	3,009	-49.7%	10	1,082	0.0961	65.0%	61.9%	-3.7%	2.4%
Wage Loss	0.0%	1,622	-100.0%	-	1,082	-	67.9%	67.9%	0.6%	0.0%
Rental Reimbursement	30.2%	1,746	-52.9%	1	1,082	0.0304	65.0%	63.9%	-0.4%	0.0%
Accidental Death and Dismemberment	0.0%	1,101	-100.0%	-	1,082	-	67.9%	67.9%	0.6%	0.0%
All Liability	115.4%	180,772	69.0%				68.7%	72.1%	5.7%	6.2%
All Physical Damage	146.7%	79,199	124.5%				66.1%	80.3%	23.4%	13.1%
All Coverages	124.5%	259,971	84.9%				67.9%	74.6%	11.0%	8.3%

**American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	9.1%		
Class Relativity	1.0%		
PAC+	1.0%		
Americycle	-0.4%		
Subtotal	<u>10.9%</u>	<u>\$16,724</u>	<u>\$152,777</u>
<b>Property Damage</b>			
Base Rate	-2.0%		
Class Relativity	1.0%		
PAC+	1.1%		
Americycle	-0.1%		
Subtotal	<u>0.0%</u>	<u>(\$38)</u>	<u>\$94,190</u>
<b>Medical Payments</b>			
Base Rate	-2.1%		
Class Relativity	1.1%		
PAC+	1.0%		
Americycle	-0.2%		
Subtotal	<u>-0.2%</u>	<u>(\$29)</u>	<u>\$14,843</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	2.4%		
Americycle	-1.4%		
Subtotal	<u>1.0%</u>	<u>\$131</u>	<u>\$12,822</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	9.8%		
Americycle	-2.0%		
Subtotal	<u>7.6%</u>	<u>\$1,104</u>	<u>\$14,466</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	10.6%		
Americycle	0.1%		
Subtotal	<u>10.7%</u>	<u>\$648</u>	<u>\$6,083</u>
<b>Comprehensive</b>			
Base Rate	30.7%		
Model Year Relativity	-3.2%		
Class Relativity	0.0%		
Americycle	-1.2%		
Subtotal	<u>25.1%</u>	<u>\$7,109</u>	<u>\$28,355</u>

**American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Collision</b>			
Base Rate	14.1%		
Deductible Relativity	1.5%		
Model Year Relativity	-6.0%		
Class Relativity	1.1%		
PAC+	0.9%		
Americycle	-0.6%		
Subtotal	<u>10.5%</u>	<u>\$9,263</u>	<u>\$88,385</u>
<b>Towing and Labor</b>			
Liability Relativity	2.4%		
Subtotal	<u>2.4%</u>	<u>\$107</u>	<u>\$4,555</u>
<b>Wage Loss</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$2,172</u>
<b>Rental Reimbursement</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$4,157</u>
<b>Accidental Death and Dismemberment</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$1,352</u>
<b>GAP Endorsement</b>			
Subtotal	<u>15.0%</u>	<u>\$147</u>	<u>\$983</u>
Liability	<u>6.2%</u>	<u>\$18,540</u>	<u>\$298,705</u>
Physical Damage	<u>13.1%</u>	<u>\$16,626</u>	<u>\$126,435</u>
<b>Total</b>	<b>8.3%</b>	<b>\$35,166</b>	<b>\$425,140</b>

**American National General Insurance Company**  
**Base Rate Calculation**  
**Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	37	285	315	288	2.8%
02	51	224	253	232	5.3%
04	1	318	451	413	0.0%
05	0	268	313	287	0.0%
06	25	246	306	280	15.7%
07	3	263	287	263	1.7%
08	0	352	410	375	0.0%
09	0	268	322	295	0.0%
10	57	179	195	178	1.1%
11	37	224	283	259	17.6%
12	0	330	380	348	0.0%
13	12	185	214	196	7.7%
14	1	402	463	424	7.3%
15	106	179	235	215	22.1%
16	22	185	205	188	3.3%
17	4	324	365	334	4.8%
99	0	194	215	197	0.0%
	358	210	255	229	10.9%

BI ANPAC to ANG Differential 0.916

**American National General Insurance Company**  
**Base Rate Calculation**  
**Property Damage**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	37	165	174	157	-3.0%
02	51	158	166	150	-3.2%
04	1	204	217	196	0.0%
05	0	155	164	148	0.0%
06	25	144	153	138	-2.3%
07	3	141	148	133	-3.8%
08	0	218	226	204	0.0%
09	0	144	152	137	0.0%
10	57	123	141	127	5.3%
11	37	155	167	151	-0.7%
12	0	201	208	188	0.0%
13	12	95	96	87	-6.6%
14	1	187	187	169	-7.8%
15	106	134	149	134	2.0%
16	22	95	104	94	0.9%
17	4	151	161	145	-2.1%
99	0	118	126	114	0.0%
	358	139	153	136	0.0%

PD ANPAC to ANG Differential      0.902

**American National General Insurance Company**  
**Base Rate Calculation**  
**Medical Payments**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	13	54	56	53	0.0%
02	29	50	55	52	6.0%
04	1	79	84	79	0.0%
05	0	63	66	62	0.0%
06	4	53	57	54	3.8%
07	1	73	76	72	0.5%
08	0	85	91	86	0.0%
09	0	67	74	70	0.0%
10	26	43	46	43	1.9%
11	8	66	70	66	1.9%
12	0	72	75	71	0.0%
13	2	57	59	56	0.1%
14	0	93	95	90	0.0%
15	77	50	50	47	-4.2%
16	17	45	47	44	-0.4%
17	4	72	80	75	6.2%
99	0	48	51	48	0.0%
	184	50	55	49	-0.2%

MP ANPAC to ANG Differential 0.944

**American National General Insurance Company**  
**Base Rate Calculation**  
**Uninsured Motorist Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	23	19	22	21	9.0%
02	47	19	21	20	3.8%
04	1	19	20	19	0.0%
05	0	17	18	17	0.0%
06	15	16	17	17	4.8%
07	3	18	18	17	-6.8%
08	0	17	18	17	0.0%
09	0	16	17	17	0.0%
10	44	16	16	16	-1.4%
11	33	15	15	15	-1.4%
12	0	17	18	17	0.0%
13	11	17	19	18	4.4%
14	0	17	18	17	-1.4%
15	95	15	15	15	-1.4%
16	19	15	15	15	-1.4%
17	4	19	20	19	-1.4%
99	0	15	16	16	0.0%
	294	16	18	17	1.0%

UMBI ANPAC to ANG Differential 0.969

**American National General Insurance Company**  
**Base Rate Calculation**  
**Underinsured Motorist Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	12	41	48	45	7.6%
02	17	42	48	45	5.0%
04	1	42	49	46	0.0%
05	0	42	49	46	0.0%
06	3	37	42	40	5.9%
07	1	43	50	47	7.1%
08	0	42	49	46	0.0%
09	0	37	42	40	0.0%
10	16	37	42	40	5.9%
11	27	41	52	49	17.1%
12	0	42	49	46	0.0%
13	7	37	42	40	5.9%
14	0	46	52	49	4.4%
15	78	37	43	40	5.9%
16	11	37	41	39	3.3%
17	4	43	50	47	7.1%
99	0	38	44	41	0.0%
	178	39	46	42	7.6%

UIMBI ANPAC to ANG Differential 0.942

**American National General Insurance Company**  
**Base Rate Calculation**  
**Uninsured Motorist Property Damage**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	21	10	12	11	10.1%
02	47	9	10	9	0.1%
04	1	8	9	8	0.0%
05	0	8	9	8	0.0%
06	13	7	8	8	14.4%
07	3	8	9	8	0.1%
08	0	9	11	10	0.0%
09	0	7	8	8	0.0%
10	44	8	10	9	12.6%
11	30	7	8	8	14.4%
12	0	8	9	8	0.0%
13	11	7	8	8	14.4%
14	0	8	9	8	0.1%
15	92	7	8	8	14.4%
16	17	7	8	8	14.4%
17	4	10	12	11	10.1%
99	0	7	8	8	0.0%
	284	8	9	9	10.7%

UMPD ANPAC to ANG Differential    0.939

**American National General Insurance Company**  
**Base Rate Calculation**  
**Comprehensive**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	22	44	70	57	24.0%
02	35	39	66	54	32.5%
04	1	75	126	103	0.0%
05	0	71	143	117	0.0%
06	21	44	66	54	17.4%
07	0	79	128	104	0.0%
08	0	59	106	86	0.0%
09	0	90	165	135	0.0%
10	36	51	82	67	25.7%
11	31	47	72	59	20.1%
12	0	101	155	126	0.0%
13	8	65	93	76	11.9%
14	1	90	155	126	34.0%
15	70	38	63	51	28.4%
16	12	55	95	77	34.0%
17	4	68	97	79	11.2%
99	0	51	93	76	0.0%
	245	45	73	59	25.1%

COMP ANPAC to ANG Differential    0.815

**American National General Insurance Company**  
**Base Rate Calculation**  
**Collision**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	22	231	297	249	4.3%
02	35	200	276	231	11.8%
04	1	375	504	422	0.0%
05	0	221	294	246	0.0%
06	21	195	269	225	11.7%
07	0	267	318	266	0.0%
08	0	257	339	284	0.0%
09	0	206	283	237	0.0%
10	36	143	206	172	16.4%
11	29	226	330	276	18.2%
12	0	334	445	373	0.0%
13	8	231	283	237	-0.7%
14	1	349	415	347	-3.8%
15	68	206	279	234	9.9%
16	12	190	235	197	0.4%
17	4	211	269	225	3.2%
99	0	195	272	228	0.0%
	241	201	274	229	10.5%

COLL ANPAC to ANG Differential 0.837

**American National General Insurance 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%	7.3%	92.9%	1157.5%
	Other	MP	0.46	0.45	-2.2%	0.6%		
Age 35 to 44	Pleasure	NM	0.51	0.46	-9.8%	4.5%	59.9%	0.0%
	Other	NP	0.51	0.48	-5.9%	0.5%		
Single Age 30 to 34	Pleasure	PM	0.62	0.55	-11.3%	0.0%	18.9%	0.0%
	Other	PP	0.62	0.58	-6.5%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.62	0.55	-11.3%	1.6%	14.6%	0.0%
	Other	UP	0.62	0.58	-6.5%	0.6%		
Single Age 25 to 29	Pleasure	QM	0.91	0.79	-13.2%	0.0%	0.0%	0.0%
	Other	QP	0.91	0.83	-8.8%	0.0%		
Married Under Age 25	Pleasure	TM	0.95	0.83	-12.6%	0.0%	0.0%	0.0%
	Other	TP	0.95	0.87	-8.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.55	1.36	-12.3%	5.2%	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%	0.0%	0.0%	0.0%
	Other	SP	1.92	1.75	-8.9%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.50	0.48	-4.0%	29.2%	179.9%	363.4%
	Other	MQ	0.50	0.50	0.0%	7.9%		
Age 35 to 44	Pleasure	NN	0.56	0.51	-8.9%	11.2%	36.9%	0.0%
	Other	NQ	0.56	0.54	-3.6%	7.0%		
Single Age 30 to 34	Pleasure	PN	0.67	0.61	-9.0%	1.7%	0.0%	0.0%
	Other	PQ	0.67	0.65	-3.0%	0.7%		
Married Age 25 to 34	Pleasure	UN	0.67	0.61	-9.0%	3.3%	0.0%	0.0%
	Other	UQ	0.67	0.65	-3.0%	0.4%		
Single Age 25 to 29	Pleasure	QN	1.00	0.88	-12.0%	6.1%	0.0%	0.0%
	Other	QQ	1.00	0.93	-7.0%	0.0%		
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%	8.0%	0.0%	0.0%
	Other	RQ	1.71	1.59	-7.0%	0.0%		
Single Under Age 21	Pleasure	SN	2.11	1.86	-11.8%	2.2%	0.0%	0.0%
	Other	SQ	2.11	1.97	-6.6%	2.0%		

**Estimated Percentage Total**

-6.8%

**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%	0.2%	0.0%	0.0%
201 - 300	0.85	0.85	0.0%	0.9%	0.0%	0.0%
301 - 450	0.90	0.90	0.0%	0.2%	1.6%	0.0%
451 - 600	1.00	1.00	0.0%	2.1%	0.0%	0.0%
601 - 750	1.10	1.10	0.0%	3.9%	44.1%	0.0%
751 - 900	1.15	1.15	0.0%	9.3%	8.0%	0.0%
901 - 1,000	1.20	1.20	0.0%	2.3%	0.0%	0.0%
1,001 - Over	1.50	1.53	2.0%	81.0%	97.7%	417.9%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

1.6%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.76	-5.0%	14.0%	23.6%
Harley FX, VR	1.16	1.12	-3.4%	19.9%	47.0%
Harley FL	1.28	1.35	5.5%	34.5%	130.8%
Cruiser	0.63	0.60	-4.8%	22.6%	72.2%
Tour	1.03	1.03	0.0%	1.5%	85.9%
Sport Tour	1.03	1.04	1.0%	0.0%	339.5%
Standard	0.71	0.68	-4.2%	0.0%	12.8%
Sport	0.99	0.98	-1.0%	0.0%	0.0%
Super Sport	1.56	1.54	-1.3%	2.3%	0.0%
High Performance	1.16	1.14	-1.7%	0.0%	0.0%
Dual	0.56	0.54	-3.6%	0.3%	9.0%
Scooter	0.64	0.63	-1.6%	0.8%	0.0%
Trikes	0.82	0.98	19.5%	0.7%	1210.1%
Limited Production	1.11	1.09	-1.8%	2.4%	0.0%
Homemade/Kit	1.24	1.22	-1.6%	1.1%	0.0%

**Estimated Percentage Total**

-0.6%

**American National General Insurance 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%	6.9%	36.8%	33.6%
	Other	MP	0.27	0.27	0.0%	0.7%		
Age 35 to 44	Pleasure	NM	0.30	0.28	-6.7%	4.8%	22.3%	0.0%
	Other	NP	0.30	0.28	-6.7%	0.6%		
Single Age 30 to 34	Pleasure	PM	0.34	0.32	-5.9%	0.0%	4.3%	0.0%
	Other	PP	0.34	0.32	-5.9%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.34	0.33	-2.9%	2.5%	16.1%	0.0%
	Other	UP	0.34	0.33	-2.9%	0.6%		
Single Age 25 to 29	Pleasure	QM	0.56	0.53	-5.4%	0.0%	0.0%	0.0%
	Other	QP	0.56	0.53	-5.4%	0.0%		
Married Under Age 25	Pleasure	TM	0.56	0.54	-3.6%	0.0%	0.0%	0.0%
	Other	TP	0.56	0.54	-3.6%	0.0%		
Single Age 21 to 24	Pleasure	RM	0.99	0.93	-6.1%	7.6%	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%	0.0%	0.0%	0.0%
	Other	SP	1.27	1.20	-5.5%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.29	0.29	0.0%	26.2%	41.6%	41.0%
	Other	MQ	0.29	0.29	0.0%	7.1%		
Age 35 to 44	Pleasure	NN	0.32	0.30	-6.3%	10.0%	15.2%	73.8%
	Other	NQ	0.32	0.30	-6.3%	6.0%		
Single Age 30 to 34	Pleasure	PN	0.37	0.34	-8.1%	1.8%	5.8%	51.5%
	Other	PQ	0.37	0.34	-8.1%	0.8%		
Married Age 25 to 34	Pleasure	UN	0.37	0.36	-2.7%	3.4%	4.9%	0.0%
	Other	UQ	0.37	0.36	-2.7%	0.6%		
Single Age 25 to 29	Pleasure	QN	0.60	0.57	-5.0%	4.8%	0.0%	0.0%
	Other	QQ	0.60	0.57	-5.0%	0.0%		
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%	10.1%	0.0%	0.0%
	Other	RQ	1.06	0.99	-6.6%	0.0%		
Single Under Age 21	Pleasure	SN	1.36	1.28	-5.9%	3.3%	0.0%	0.0%
	Other	SQ	1.36	1.28	-5.9%	2.5%		

**Estimated Percentage Total**

**-3.5%**

**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%	0.2%	0.0%	0.0%
201 - 300	0.72	0.72	0.0%	1.5%	10.7%	0.0%
301 - 450	0.76	0.76	0.0%	0.3%	10.8%	0.0%
451 - 600	0.80	0.80	0.0%	2.7%	16.8%	0.0%
601 - 750	0.88	0.88	0.0%	5.3%	11.6%	50.8%
751 - 900	0.92	0.92	0.0%	13.6%	28.1%	144.8%
901 - 1,000	0.96	0.96	0.0%	2.6%	18.2%	0.0%
1,001 - Over	1.00	0.99	-1.0%	74.0%	32.5%	29.8%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

**-0.7%**

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.92	0.86	-6.5%	18.1%	7.0%
Harley FX, VR	1.08	1.00	-7.4%	16.1%	14.1%
Harley FL	1.19	1.24	4.2%	28.7%	41.8%
Cruiser	0.76	0.75	-1.3%	28.6%	29.3%
Tour	1.12	1.15	2.7%	1.2%	48.0%
Sport Tour	0.95	0.93	-2.1%	0.0%	0.0%
Standard	0.74	0.72	-2.7%	0.0%	17.0%
Sport	1.02	1.00	-2.0%	0.0%	0.0%
Super Sport	1.54	1.54	0.0%	2.6%	35.9%
High Performance	0.93	0.91	-2.2%	0.0%	20.3%
Dual	0.62	0.61	-1.6%	0.3%	4.9%
Scooter	0.66	0.64	-3.0%	0.8%	12.0%
Trikes	0.71	0.91	28.2%	0.4%	214.2%
Limited Production	1.15	1.12	-2.6%	2.1%	0.0%
Homemade/Kit	1.32	1.29	-2.3%	1.0%	0.0%

**Estimated Percentage Total**

**-1.5%**

**American National General Insurance 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%	10.7%	48.1%	0.0%
	Other	MP	1.42	1.37	-3.5%	10.1%		
Age 35 to 44	Pleasure	NM	1.52	1.52	0.0%	28.8%	52.4%	81.4%
	Other	NP	1.52	1.47	-3.3%	6.7%		
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%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.67	1.66	-0.6%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	54.3%	39.1%
	Other	MQ	1.56	1.48	-5.1%	23.6%		
Age 35 to 44	Pleasure	NN	1.67	1.64	-1.8%	0.0%	47.2%	0.0%
	Other	NQ	1.67	1.59	-4.8%	0.0%		
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%	11.4%		
Married Age 25 to 34	Pleasure	UN	1.83	1.79	-2.2%	0.0%	41.5%	0.0%
	Other	UQ	1.83	1.73	-5.5%	8.8%		
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%	0.0%		
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%	0.0%	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

-2.8%

**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%	4.9%	60.6%	0.0%
201 - 300	2.89	2.89	0.0%	0.0%	57.0%	0.0%
301 - 450	2.92	2.92	0.0%	0.0%	13.0%	0.0%
451 - 600	2.98	2.98	0.0%	0.0%	24.9%	0.0%
601 - 750	3.04	3.04	0.0%	23.2%	29.9%	0.0%
751 - 900	3.07	3.07	0.0%	0.0%	21.1%	0.0%
901 - 1,000	3.10	3.10	0.0%	0.0%	21.2%	0.0%
1,001 - Over	3.16	3.22	1.9%	71.9%	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%	0.0%	20.3%
Harley FX, VR	1.17	1.14	-2.6%	14.7%	39.4%
Harley FL	1.03	1.05	1.9%	6.7%	56.6%
Cruiser	0.84	0.82	-2.4%	73.7%	38.7%
Tour	1.03	1.07	3.9%	0.0%	77.8%
Sport Tour	1.03	1.07	3.9%	0.0%	106.6%
Standard	0.84	0.82	-2.4%	0.0%	11.6%
Sport	1.11	1.08	-2.7%	0.0%	14.5%
Super Sport	1.40	1.47	5.0%	0.0%	70.0%
High Performance	1.24	1.23	-0.8%	0.0%	0.0%
Dual	0.84	0.82	-2.4%	0.0%	6.4%
Scooter	0.70	0.72	2.9%	4.9%	69.8%
Trikes	0.79	0.81	2.5%	0.0%	103.0%
Limited Production	1.31	1.30	-0.8%	0.0%	0.0%
Homemade/Kit	1.31	1.30	-0.8%	0.0%	0.0%

Estimated Percentage Total

-1.9%

**American National General Insurance 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%	11.5%	81.2%	0.0%
	Other	MP	3.76	3.70	-1.6%	1.1%		
Age 35 to 44	Pleasure	NM	4.23	4.00	-5.4%	4.6%	112.4%	0.0%
	Other	NP	4.23	4.00	-5.4%	1.9%		
Single Age 30 to 34	Pleasure	PM	4.65	4.36	-6.2%	0.0%	2.1%	0.0%
	Other	PP	4.65	4.36	-6.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.65	4.25	-8.6%	1.4%	162.9%	0.0%
	Other	UP	4.65	4.25	-8.6%	1.1%		
Single Age 25 to 29	Pleasure	QM	5.29	4.89	-7.6%	0.0%	0.0%	0.0%
	Other	QP	5.29	4.89	-7.6%	0.0%		
Married Under Age 25	Pleasure	TM	5.29	4.79	-9.5%	0.0%	0.0%	0.0%
	Other	TP	5.29	4.79	-9.5%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.71	5.25	-8.1%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	5.71	5.25	-8.1%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.18	1.0%	31.3%	138.6%	0.0%
	Other	MQ	4.14	4.18	1.0%	6.7%		
Age 35 to 44	Pleasure	NN	4.65	4.52	-2.8%	15.7%	85.8%	0.0%
	Other	NQ	4.65	4.52	-2.8%	4.5%		
Single Age 30 to 34	Pleasure	PN	5.11	4.92	-3.7%	2.4%	0.0%	0.0%
	Other	PQ	5.11	4.92	-3.7%	1.1%		
Married Age 25 to 34	Pleasure	UN	5.11	4.81	-5.9%	5.1%	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%	0.7%	25.5%	183.7%
	Other	QQ	5.81	5.53	-4.8%	0.0%		
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%	6.4%	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%	1.7%	0.0%	0.0%
	Other	SQ	6.27	5.94	-5.3%	1.6%		

Estimated Percentage Total

-2.0%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	9.5%	4.2%
Harley FX, VR	1.12	1.03	-8.0%	21.9%	29.5%
Harley FL	1.24	1.31	5.6%	31.6%	127.2%
Cruiser	0.75	0.69	-8.0%	28.7%	55.7%
Tour	0.96	1.04	8.3%	0.0%	227.8%
Sport Tour	0.96	0.90	-6.2%	0.0%	161.4%
Standard	0.50	0.52	4.0%	0.0%	362.5%
Sport	1.00	0.94	-6.0%	0.0%	0.0%
Super Sport	1.33	1.31	-1.5%	4.1%	108.9%
High Performance	1.18	1.09	-7.6%	0.0%	9.0%
Dual	0.47	0.44	-6.4%	0.4%	0.0%
Scooter	0.52	0.48	-7.7%	1.0%	26.3%
Trikes	0.85	0.80	-5.9%	1.4%	0.0%
Limited Production	1.00	0.94	-6.0%	1.4%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.0%	0.0%

Estimated Percentage Total

-3.3%

**American National General Insurance 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%	6.5%	66.9%	326.4%
	Other	MP	3.76	3.70	-1.6%	1.2%		
Age 35 to 44	Pleasure	NM	4.23	4.00	-5.4%	6.1%	83.8%	1255.8%
	Other	NP	4.23	4.00	-5.4%	3.3%		
Single Age 30 to 34	Pleasure	PM	4.65	4.36	-6.2%	0.0%	468.2%	0.0%
	Other	PP	4.65	4.36	-6.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.65	4.25	-8.6%	1.1%	0.0%	0.0%
	Other	UP	4.65	4.25	-8.6%	1.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.89	-7.6%	0.0%	0.0%	0.0%
	Other	QP	5.29	4.89	-7.6%	0.0%		
Married Under Age 25	Pleasure	TM	5.29	4.79	-9.5%	0.0%	0.0%	0.0%
	Other	TP	5.29	4.79	-9.5%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.71	5.25	-8.1%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	5.71	5.25	-8.1%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.18	1.0%	29.3%	195.1%	385.2%
	Other	MQ	4.14	4.18	1.0%	1.0%		
Age 35 to 44	Pleasure	NN	4.65	4.52	-2.8%	21.1%	55.7%	293.9%
	Other	NQ	4.65	4.52	-2.8%	1.6%		
Single Age 30 to 34	Pleasure	PN	5.11	4.92	-3.7%	3.6%	0.0%	0.0%
	Other	PQ	5.11	4.92	-3.7%	1.2%		
Married Age 25 to 34	Pleasure	UN	5.11	4.81	-5.9%	5.4%	0.0%	0.0%
	Other	UQ	5.11	4.81	-5.9%	2.4%		
Single Age 25 to 29	Pleasure	QN	5.81	5.53	-4.8%	0.7%	0.0%	0.0%
	Other	QQ	5.81	5.53	-4.8%	0.0%		
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%	8.5%	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%	3.4%	0.0%	0.0%
	Other	SQ	6.27	5.94	-5.3%	2.4%		

Estimated Percentage Total

-2.6%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	9.8%	0.0%
Harley FX, VR	1.12	1.03	-8.0%	24.0%	77.5%
Harley FL	1.24	1.31	5.6%	27.5%	138.9%
Cruiser	0.75	0.69	-8.0%	29.0%	130.2%
Tour	0.96	1.04	8.3%	0.0%	97.0%
Sport Tour	0.96	0.90	-6.2%	0.0%	0.0%
Standard	0.50	0.52	4.0%	0.0%	0.0%
Sport	1.00	0.94	-6.0%	0.0%	0.0%
Super Sport	1.33	1.31	-1.5%	6.1%	0.0%
High Performance	1.18	1.09	-7.6%	0.0%	0.0%
Dual	0.47	0.44	-6.4%	0.0%	0.0%
Scooter	0.52	0.48	-7.7%	0.5%	0.0%
Trikes	0.85	0.80	-5.9%	1.4%	0.0%
Limited Production	1.00	0.94	-6.0%	1.7%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.0%	0.0%

Estimated Percentage Total

-3.7%

**American National General Insurance 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%	11.8%	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%	5.8%	73.3%	0.0%
	Other	NP	1.17	1.17	0.0%	1.4%		
Single Age 30 to 34	Pleasure	PM	1.29	1.29	0.0%	0.0%	0.0%	0.0%
	Other	PP	1.29	1.29	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.29	1.29	0.0%	1.2%	18.4%	0.0%
	Other	UP	1.29	1.29	0.0%	0.8%		
Single Age 25 to 29	Pleasure	QM	1.46	1.46	0.0%	0.0%	0.0%	0.0%
	Other	QP	1.46	1.46	0.0%	0.0%		
Married Under Age 25	Pleasure	TM	1.46	1.46	0.0%	0.0%	0.0%	0.0%
	Other	TP	1.46	1.46	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.58	1.58	0.0%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	1.58	1.58	0.0%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.09	1.10	0.9%	28.4%	14.2%	0.0%
	Other	MQ	1.09	1.10	0.9%	8.5%		
Age 35 to 44	Pleasure	NN	1.23	1.23	0.0%	15.7%	33.4%	0.0%
	Other	NQ	1.23	1.23	0.0%	5.8%		
Single Age 30 to 34	Pleasure	PN	1.36	1.35	-0.7%	2.1%	0.0%	0.0%
	Other	PQ	1.36	1.35	-0.7%	1.2%		
Married Age 25 to 34	Pleasure	UN	1.36	1.35	-0.7%	6.2%	0.0%	0.0%
	Other	UQ	1.36	1.35	-0.7%	1.0%		
Single Age 25 to 29	Pleasure	QN	1.54	1.54	0.0%	0.6%	75.9%	255.2%
	Other	QQ	1.54	1.54	0.0%	0.0%		
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%	5.2%	0.0%	0.0%
	Other	RQ	1.66	1.66	0.0%	0.0%		
Single Under Age 21	Pleasure	SN	1.66	1.66	0.0%	1.4%	0.0%	0.0%
	Other	SQ	1.66	1.66	0.0%	1.2%		

Estimated Percentage Total

0.4%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.85	1.2%	9.1%	0.0%
Harley FX, VR	1.06	1.04	-1.9%	22.9%	13.6%
Harley FL	1.24	1.22	-1.6%	29.5%	35.6%
Cruiser	0.71	0.73	2.8%	28.4%	14.2%
Tour	0.96	1.01	5.2%	0.0%	64.9%
Sport Tour	0.96	0.96	0.0%	0.0%	0.0%
Standard	0.50	0.54	8.0%	0.0%	0.0%
Sport	1.00	1.00	0.0%	0.0%	0.0%
Super Sport	1.32	1.36	3.0%	4.4%	92.0%
High Performance	1.18	1.22	3.4%	0.0%	484.7%
Dual	0.47	0.51	8.5%	0.6%	0.0%
Scooter	0.52	0.59	13.5%	1.3%	58.1%
Trikes	0.85	0.86	1.2%	1.7%	0.0%
Limited Production	1.00	1.00	0.0%	2.1%	0.0%
Homemade/Kit	1.00	1.00	0.0%	0.0%	0.0%

Estimated Percentage Total

0.4%

**American National General Insurance 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%	9.7%	30.1%	9.9%
	Other	MP	0.84	0.81	-3.6%	0.6%		
Age 35 to 44	Pleasure	NM	0.98	0.94	-4.1%	4.3%	34.1%	0.0%
	Other	NP	0.98	0.94	-4.1%	1.4%		
Single Age 30 to 34	Pleasure	PM	1.25	1.21	-3.2%	0.0%	9.2%	0.0%
	Other	PP	1.25	1.21	-3.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.25	1.17	-6.4%	0.8%	39.3%	0.0%
	Other	UP	1.25	1.17	-6.4%	0.4%		
Single Age 25 to 29	Pleasure	QM	1.66	1.60	-3.6%	0.0%	37.4%	0.0%
	Other	QP	1.66	1.60	-3.6%	0.0%		
Married Under Age 25	Pleasure	TM	1.66	1.56	-6.0%	0.0%	69.4%	0.0%
	Other	TP	1.66	1.56	-6.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	2.82	2.72	-3.5%	0.7%	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%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.93	0.88	-5.4%	30.7%	30.9%	93.9%
	Other	MQ	0.93	0.88	-5.4%	8.0%		
Age 35 to 44	Pleasure	NN	1.08	1.02	-5.6%	16.1%	33.5%	3.3%
	Other	NQ	1.08	1.02	-5.6%	6.0%		
Single Age 30 to 34	Pleasure	PN	1.37	1.31	-4.4%	1.0%	0.0%	0.0%
	Other	PQ	1.37	1.31	-4.4%	0.4%		
Married Age 25 to 34	Pleasure	UN	1.37	1.27	-7.3%	5.7%	24.4%	0.0%
	Other	UQ	1.37	1.27	-7.3%	0.6%		
Single Age 25 to 29	Pleasure	QN	1.84	1.74	-5.4%	4.8%	0.0%	0.0%
	Other	QQ	1.84	1.74	-5.4%	0.0%		
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%	4.5%	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%	1.8%	0.0%	0.0%
	Other	SQ	4.07	3.88	-4.7%	2.5%		

Estimated Percentage Total

-5.2%

**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%	0.3%	251.2%	0.0%
201 - 300	1.28	1.28	0.0%	0.5%	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%	1.0%	12.9%	0.0%
601 - 750	1.68	1.68	0.0%	3.7%	28.6%	0.0%
751 - 900	1.73	1.73	0.0%	5.2%	20.2%	33.0%
901 - 1,000	1.76	1.76	0.0%	5.3%	43.4%	0.0%
1,001 - Over	1.73	1.73	0.0%	83.6%	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%	9.2%	24.5%
Harley FX, VR	1.24	1.24	0.0%	25.8%	31.9%
Harley FL	1.04	1.02	-1.9%	36.7%	21.7%
Cruiser	0.53	0.53	0.0%	14.4%	23.2%
Tour	0.59	0.61	3.4%	1.0%	36.1%
Sport Tour	0.74	0.73	-1.4%	0.0%	7.8%
Standard	0.85	0.90	5.9%	0.0%	69.1%
Sport	1.10	1.16	5.5%	0.0%	47.2%
Super Sport	2.54	2.63	3.5%	5.3%	51.5%
High Performance	1.00	1.01	1.0%	0.0%	0.0%
Dual	1.14	1.17	2.6%	0.6%	49.4%
Scooter	1.73	1.70	-1.7%	1.9%	18.1%
Trikes	0.54	0.55	1.9%	2.4%	20.2%
Limited Production	1.23	1.24	0.8%	2.6%	95.4%
Homemade/Kit	5.91	5.94	0.5%	0.0%	4.1%

Estimated Percentage Total

-0.4%

**American National General Insurance 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%	7.2%	71.8%	174.6%
	Other	MP	0.79	0.80	1.3%	0.8%		
Age 35 to 44	Pleasure	NM	0.87	0.80	-8.0%	4.5%	56.4%	0.0%
	Other	NP	0.87	0.82	-5.7%	0.9%		
Single Age 30 to 34	Pleasure	PM	1.12	1.08	-3.6%	0.0%	48.2%	-314.9%
	Other	PP	1.12	1.11	-0.9%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.12	1.04	-7.1%	2.3%	45.1%	124.3%
	Other	UP	1.12	1.06	-5.4%	1.0%		
Single Age 25 to 29	Pleasure	QM	1.82	1.68	-7.7%	0.0%	43.1%	0.0%
	Other	QP	1.82	1.72	-5.5%	0.0%		
Married Under Age 25	Pleasure	TM	1.82	1.66	-8.8%	0.0%	50.8%	0.0%
	Other	TP	1.82	1.71	-6.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	3.30	3.05	-7.6%	0.0%	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%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.84	0.83	-1.2%	25.7%	84.2%	159.9%
	Other	MQ	0.84	0.85	1.2%	6.5%		
Age 35 to 44	Pleasure	NN	0.92	0.85	-7.6%	13.7%	55.7%	70.1%
	Other	NQ	0.92	0.87	-5.4%	5.3%		
Single Age 30 to 34	Pleasure	PN	1.18	1.15	-2.5%	1.9%	147.6%	869.5%
	Other	PQ	1.18	1.17	-0.8%	1.0%		
Married Age 25 to 34	Pleasure	UN	1.18	1.10	-6.8%	4.6%	56.2%	31.7%
	Other	UQ	1.18	1.13	-4.2%	0.9%		
Single Age 25 to 29	Pleasure	QN	1.92	1.79	-6.8%	5.6%	0.0%	0.0%
	Other	QQ	1.92	1.83	-4.7%	0.0%		
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%	11.9%	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%	2.3%	76.9%	350.7%
	Other	SQ	4.83	4.59	-5.0%	3.9%		

**Estimated Percentage Total**

-4.3%

**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%	1.2%	11.9%	0.0%
301 - 450	1.28	1.28	0.0%	0.1%	61.1%	0.0%
451 - 600	1.50	1.50	0.0%	3.3%	39.3%	227.7%
601 - 750	1.58	1.58	0.0%	4.0%	42.0%	75.4%
751 - 900	1.65	1.65	0.0%	6.5%	24.1%	123.1%
901 - 1,000	1.76	1.78	1.1%	5.2%	94.3%	411.7%
1,001 - Over	1.73	1.76	1.7%	79.5%	69.9%	138.0%
Vintage	0.41	0.41	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	0.80	0.75	-6.3%	12.6%	27.5%
Harley FX, VR	0.96	0.91	-5.2%	18.4%	52.0%
Harley FL	0.98	1.02	4.1%	30.5%	75.6%
Cruiser	0.82	0.79	-3.7%	26.6%	47.5%
Tour	0.92	0.98	6.5%	1.1%	96.7%
Sport Tour	0.98	1.04	6.1%	0.0%	188.4%
Standard	0.68	0.67	-1.5%	0.0%	24.9%
Sport	1.47	1.49	1.4%	0.0%	70.0%
Super Sport	2.80	2.75	-1.8%	5.2%	50.5%
High Performance	1.19	1.17	-1.7%	0.0%	27.9%
Dual	0.82	0.79	-3.7%	0.4%	27.2%
Scooter	0.68	0.69	1.5%	0.8%	59.9%
Trikes	0.78	0.83	6.4%	1.7%	131.6%
Limited Production	1.17	1.18	0.9%	2.7%	56.3%
Homemade/Kit	1.17	1.18	0.9%	0.0%	0.0%

**Estimated Percentage Total**

-1.4%

SERFF Tracking Number: ANPC-126370030 State: Arkansas  
 Filing Company: American National General Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 03-ANG-09-0695  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR ANG PPA  
 Project Name/Number: AR ANG 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 ANG.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 ANG rv.pdf

FORM APCS ANG.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 ANG rv.pdf

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

**Comments:**

N/A

		<b>Item Status:</b>	<b>Status Date:</b>

SERFF Tracking Number: ANPC-126370030 State: Arkansas  
Filing Company: American National General Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 03-ANG-09-0695  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR ANG PPA  
Project Name/Number: AR ANG Auto RR-FU/384192  
**Satisfied - Item:** Cover Letter Filed 11/30/2009  
**Comments:**  
**Attachment:**  
ar11249r.ang.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 General Insurance Company  
 NAIC # (including group #) 408-39942

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*		%
<u>Please Specify Qualification for Discount:</u>		
e. Anti-Theft Discount		%
f. Other (specify)		%
TLC Discount	10-15	%
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	%
Auto-Home Discount	5	%
New Parent Discount	3-5	%
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 Proposed	
Ranges	Discount	
4-589	0	4.1%
590-609	4	4.4%
610-644	8	11.0%
645-679	12	13.1%
680-704, no risk score, no match	16	12.1%
705-729	22	13.6%
730-764	28	9.3%
765-799	32	10.2%
800-997	36	22.2%

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: 39942  
 Company Name: American National General Insurance 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 5 %  
 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			\$361	\$441	\$212	\$192	\$417	\$510	\$247	\$223	\$448	\$549	\$264	\$237	\$536	\$657	\$312	\$281	\$596	\$733	\$347	\$312
	Minimum Liability with Comprehensive and Collision			\$581	\$726	\$337	\$305	\$718	\$907	\$418	\$377	\$685	\$855	\$398	\$356	\$935	\$1,181	\$539	\$483	\$976	\$1,233	\$563	\$506
	100/300/50 Liability with Comprehensive and Collision			\$622	\$771	\$369	\$335	\$767	\$962	\$455	\$413	\$739	\$916	\$438	\$394	\$996	\$1,253	\$580	\$522	\$1,042	\$1,308	\$609	\$550
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$361	\$441	\$212	\$192	\$417	\$510	\$247	\$223	\$448	\$549	\$264	\$237	\$536	\$657	\$312	\$281	\$596	\$733	\$347	\$312
	Minimum Liability with Comprehensive and Collision			\$546	\$678	\$317	\$286	\$661	\$829	\$385	\$347	\$647	\$804	\$375	\$337	\$864	\$1,082	\$498	\$448	\$907	\$1,138	\$523	\$470
	100/300/50 Liability with Comprehensive and Collision			\$587	\$723	\$349	\$316	\$710	\$884	\$422	\$383	\$701	\$865	\$415	\$375	\$925	\$1,154	\$539	\$487	\$973	\$1,213	\$569	\$514
2003 Honda Odyssey "EX"	Minimum Liability			\$292	\$356	\$174	\$157	\$343	\$419	\$204	\$184	\$368	\$449	\$222	\$200	\$441	\$540	\$257	\$231	\$487	\$597	\$287	\$260
	Minimum Liability with Comprehensive and Collision			\$477	\$593	\$279	\$251	\$587	\$738	\$342	\$308	\$567	\$704	\$333	\$300	\$769	\$965	\$443	\$398	\$798	\$1,002	\$463	\$418
	100/300/50 Liability with Comprehensive and Collision			\$514	\$634	\$308	\$279	\$629	\$785	\$374	\$339	\$611	\$753	\$366	\$332	\$814	\$1,017	\$479	\$432	\$854	\$1,065	\$502	\$454
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$331	\$404	\$196	\$178	\$383	\$466	\$227	\$205	\$413	\$505	\$244	\$219	\$493	\$604	\$289	\$259	\$545	\$669	\$318	\$285
	Minimum Liability with Comprehensive and Collision			\$659	\$826	\$380	\$343	\$819	\$1,038	\$475	\$429	\$765	\$958	\$441	\$396	\$1,077	\$1,366	\$620	\$557	\$1,099	\$1,394	\$631	\$566
	100/300/50 Liability with Comprehensive and Collision			\$697	\$869	\$410	\$371	\$864	\$1,091	\$512	\$464	\$814	\$1,013	\$478	\$431	\$1,128	\$1,423	\$656	\$593	\$1,161	\$1,467	\$677	\$610
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$292	\$356	\$174	\$157	\$343	\$419	\$204	\$184	\$368	\$449	\$222	\$200	\$441	\$540	\$257	\$231	\$487	\$597	\$287	\$260
	Minimum Liability with Comprehensive and Collision			\$964	\$1,229	\$553	\$498	\$1,265	\$1,642	\$726	\$655	\$1,085	\$1,382	\$628	\$564	\$1,663	\$2,151	\$950	\$855	\$1,653	\$2,138	\$949	\$857
	100/300/50 Liability with Comprehensive and Collision			\$1,001	\$1,270	\$582	\$526	\$1,307	\$1,689	\$758	\$686	\$1,129	\$1,431	\$661	\$596	\$1,708	\$2,203	\$986	\$889	\$1,709	\$2,201	\$988	\$893
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$345	\$419	\$207	\$188	\$403	\$490	\$242	\$219	\$431	\$525	\$257	\$233	\$510	\$625	\$303	\$272	\$572	\$700	\$335	\$301
	Minimum Liability with Comprehensive and Collision			\$593	\$740	\$347	\$313	\$742	\$938	\$436	\$394	\$699	\$874	\$408	\$369	\$961	\$1,218	\$558	\$502	\$1,002	\$1,266	\$578	\$520
	100/300/50 Liability with Comprehensive and Collision			\$636	\$788	\$382	\$346	\$792	\$996	\$478	\$434	\$754	\$935	\$451	\$410	\$1,017	\$1,280	\$599	\$543	\$1,069	\$1,344	\$629	\$569

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #	03-ANG-09-0695
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2. 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
3. A.	American National General Insurance Company	B.	408-39942

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4. A.	Personal Auto	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)	(H) Co. Current Loss Cost Multiplier
	Auto BI	11.0%	10.9%					
	Auto PD	-3.3%	0.0%					
	Auto Med	-2.8%	-0.2%					
	Auto UMBI	21.7%	1.0%					
	Auto UIMBI	8.1%	7.6%					
	Auto UMPD	2.9%	10.7%					
	Auto Comp	29.5%	25.1%					
	Auto Coll	22.9%	10.5%					
	<b>TOTAL OVERALL EFFECT</b>	11.0%	8.3%					

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	439	1.40%	6/15/2009				
2008	310	-30.70%	5/14/2008	292	182	62.4%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%
2004	341	10.50%	10/1/2004	661	216	32.7%	65.8%

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	5.2%    3.1%
E. Other: Incurred ULAE	5.5%    8.1%
F. TOTAL	31.7%    34.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 11
10. -11% 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 General Insurance Company #408-39942  
 Private Passenger Automobile Program  
 Independent Filing of Rules and Rates, November 3, 2009, November 16, 2009  
 Supplemental to Company Filing #03-ANG-09-0695

American National General Insurance 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-15 through MR-18	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-15 through MR-18	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-9.11	Auto Discount Factors	10-09



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

November 24, 2009

Page 2

Filing #03-ANG-09-0695

In response objection letter dated November 19, 2009, we offer the following information. We are withdrawing Rule 284 and Auto rate page AUTO-R-9.11, 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 ANGIC base rates, ANGIC AmeriCycle class and model group factors, and removed the proposed territory change. As a result no insured has a premium increase over 20%.

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-126370030 State: Arkansas  
 Filing Company: American National General Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 03-ANG-09-0695  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR ANG PPA  
 Project Name/Number: AR ANG 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 ANG 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 ANG Auto R-1 10-09.pdf (Superseded) AR ANG Auto R-3 10-09.pdf AR ANG Auto R-5 10-09.pdf AR ANG Auto R-6 10-09.pdf AR ANG Auto R-9.6 and 9.11 10-09.pdf (Superseded) AR ANG Auto R-15 10-09.pdf
11/03/2009	Rate and Rule	Cycle Rate Pages	11/24/2009	AR ANG Cycle R-1 10-09.pdf (Superseded) AR ANG Cycle R-3 10-09.pdf AR ANG Cycle R-5 10-09.pdf AR ANG Cycle R-6 10-09.pdf (Superseded) AR ANG Cycle R-9.5 10-09.pdf AR ANG Cycle R-11 10-09.pdf AR ANG Cycle R-12 10-09.pdf (Superseded)



**AMERICAN NATIONAL GENERAL INSURANCE 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<sup>SM</sup> 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 General Insurance 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 General Insurance 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 General Insurance 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 General Insurance Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance 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 General Insurance 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 General Insurance 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 General Insurance 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 through 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	Comprehensive
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 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 premium 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 at least three 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 theft or fire 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.

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 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.

## Renewal Business

If the principal operator of a vehicle has been insured with American National General Insurance 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 General Insurance 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. The amount of the discount varies based on the rating class of all required life insurance/annuity policies, as outlined below. In order for the most preferred discount to be applied, all required life insurance policies must have been issued in the most preferred rating class. Refer to Auto rate section R-9 for the TLC Discount factors.

- 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 General Insurance 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, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury 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. **Auto-Home Discount**

For each automobile, motor home, and camping/travel trailer written in American National General Insurance Company on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums when the appropriate homeowner/Special Farm Package<sup>®</sup> policy conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the Auto-Home Discount factor.

- Camping/travel trailers, utility trailers, motor homes, motorcycles, and recreational vehicles do not qualify a homeowner policy for the Auto-Home Discount.
- A qualifying homeowner policy must be written in American National General Insurance Company. Tenant policies do not qualify automobiles, motor homes, or camping/travel trailers for the Auto-Home Discount. A qualifying Special Farm Package<sup>®</sup> policy must be written in American National Property And Casualty 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 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.

The Auto-Home 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.

283. **New Parent Discount**

If there is a child under the age of 5 years in the household, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums of the automobile to which the driver who primarily transports the child is assigned, provided that the driver is at least 21 years of age. The discount varies by the age of the youngest child in the household. Only one automobile on the account may receive the New Parent Discount. Refer to Auto rate section R-9 for the New Parent Discount factors.

The New Parent 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.

284. **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<sup>®</sup> vehicles.

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

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

For policies written in American National General Insurance Company and enrolled in CA\$HBACK FROM ANPAC<sup>®</sup> prior to May 14, 2008, 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 written in American National General Insurance 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<sup>®</sup>.
- 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<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; 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 CASHBACK 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 CASHBACK 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 CASHBACK enrollment anniversary date will change.

#### PREMIUM DETERMINATION

290. 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 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. New Parent Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 284 and Auto rate section R-9.
  - Step 10. 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 11. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Collision coverages). Refer to Rule 279 and Auto rate section R-9.

- Step 12. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
  - Step 13. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 283 and Auto rate section R-9.
  - Step 14. 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 15. AFFINITY from ANPAC<sup>®</sup> Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury coverages). Refer to Rule 284 Auto rate section R-9.
  - Step 16. 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 17. 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 18. 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 19. 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 20. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.
  - Step 21. 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 22. 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 23. 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 General Insurance Company, American National Property And Casualty 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 General Insurance Company or American National Property And Casualty 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 or 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

<u>Conviction</u>	<u>DRRP Points</u>
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
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

<u>Conviction</u>	<u>DRRP Points</u>
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 Benefits, or Income Disability 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 automobile 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 (1) 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 utility 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.
- Repairs using only new Original Equipment Manufacturer (OEM) parts, where readily available.
- 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. 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®.
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® 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 all 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 unit/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 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 golf mobiles 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 qualifying under 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 an/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 (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	=	0.482 +
		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, Medical Payments, 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. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 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 coverages). Refer to Rule 281 and Auto rate section R-9.
  - Step 13. 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 14. 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 15. 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 16. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.
  - Step 17. 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 sixty 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 the TLC Discount, the Auto-Home Discount, or CASHBACK.

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>	<u>Liability Limit (Shown in Thousands)</u>
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 three 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 General Insurance 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 General Insurance 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 Classification 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:

Average Weekly Use	Use Classification
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 265-267 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 279 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 coverages). Refer to Rule 281 and Cycle rate section R-9.
- Step 9. Excess Motorcycle 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 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 to 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 rate 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 amount of coverage stated in the endorsement is the total amount of coverage 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:

- \* side cars or trailers, whether or not attached
- \* custom paint
- \* custom metal plating
- \* fairings

632. Refer to the 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-10 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 factor.

#### 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 – SG-2094 (\$25 per day/\$750 per occurrence), SG-595 (\$40 per day/\$800 per occurrence), SG-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 Repairs 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 non-income 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. The 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 x \$1 = \$37

Number of Days Rented: 13  
13 x \$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 **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 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, Auto-Home Discount, New Parent 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, the Auto-Home 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: 39942  
 Company Name: American National General Insurance 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 5%  
 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			\$358	\$437	\$212	\$192	\$417	\$510	\$247	\$223	\$448	\$549	\$264	\$237	\$536	\$657	\$312	\$281	\$594	\$729	\$346	\$311
	Minimum Liability with Comprehensive and Collision			\$575	\$716	\$334	\$303	\$709	\$895	\$412	\$372	\$682	\$851	\$395	\$353	\$927	\$1,168	\$532	\$480	\$966	\$1,217	\$556	\$500
	100/300/50 Liability with Comprehensive and Collision			\$619	\$765	\$364	\$332	\$758	\$949	\$448	\$407	\$733	\$908	\$434	\$390	\$987	\$1,239	\$572	\$518	\$1,029	\$1,288	\$603	\$545
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$358	\$437	\$212	\$192	\$417	\$510	\$247	\$223	\$448	\$549	\$264	\$237	\$536	\$657	\$312	\$281	\$594	\$729	\$346	\$311
	Minimum Liability with Comprehensive and Collision			\$537	\$667	\$315	\$284	\$654	\$820	\$382	\$345	\$645	\$800	\$374	\$336	\$859	\$1,076	\$494	\$444	\$900	\$1,128	\$519	\$466
	100/300/50 Liability with Comprehensive and Collision			\$581	\$716	\$345	\$313	\$703	\$874	\$418	\$380	\$696	\$857	\$413	\$373	\$919	\$1,147	\$534	\$482	\$963	\$1,199	\$566	\$511
2003 Honda Odyssey "EX"	Minimum Liability			\$292	\$356	\$174	\$157	\$341	\$416	\$204	\$184	\$368	\$449	\$222	\$200	\$441	\$540	\$257	\$231	\$487	\$597	\$283	\$256
	Minimum Liability with Comprehensive and Collision			\$471	\$586	\$277	\$249	\$578	\$726	\$339	\$306	\$565	\$700	\$332	\$299	\$764	\$959	\$439	\$394	\$793	\$996	\$456	\$411
	100/300/50 Liability with Comprehensive and Collision			\$508	\$627	\$306	\$277	\$620	\$774	\$369	\$335	\$609	\$749	\$365	\$331	\$808	\$1,010	\$474	\$427	\$848	\$1,058	\$495	\$446
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$328	\$401	\$195	\$176	\$385	\$470	\$227	\$205	\$413	\$505	\$244	\$219	\$493	\$604	\$289	\$259	\$543	\$665	\$318	\$285
	Minimum Liability with Comprehensive and Collision			\$650	\$815	\$376	\$338	\$811	\$1,028	\$469	\$423	\$757	\$948	\$438	\$393	\$1,067	\$1,352	\$613	\$550	\$1,087	\$1,376	\$626	\$561
	100/300/50 Liability with Comprehensive and Collision			\$688	\$857	\$407	\$368	\$853	\$1,076	\$505	\$457	\$802	\$999	\$474	\$427	\$1,117	\$1,408	\$648	\$585	\$1,149	\$1,449	\$671	\$604
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$292	\$356	\$174	\$157	\$341	\$416	\$204	\$184	\$368	\$449	\$222	\$200	\$441	\$540	\$257	\$231	\$487	\$597	\$283	\$256
	Minimum Liability with Comprehensive and Collision			\$948	\$1,208	\$545	\$489	\$1,237	\$1,602	\$714	\$644	\$1,069	\$1,360	\$617	\$555	\$1,635	\$2,112	\$934	\$841	\$1,627	\$2,102	\$930	\$840
	100/300/50 Liability with Comprehensive and Collision			\$985	\$1,249	\$574	\$517	\$1,279	\$1,650	\$744	\$673	\$1,113	\$1,409	\$650	\$587	\$1,679	\$2,163	\$969	\$874	\$1,682	\$2,164	\$969	\$875
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$342	\$416	\$206	\$186	\$402	\$491	\$241	\$218	\$431	\$525	\$257	\$233	\$510	\$625	\$303	\$272	\$570	\$697	\$334	\$299
	Minimum Liability with Comprehensive and Collision			\$584	\$728	\$344	\$309	\$733	\$928	\$428	\$388	\$691	\$862	\$403	\$364	\$949	\$1,202	\$552	\$497	\$990	\$1,251	\$571	\$513
	100/300/50 Liability with Comprehensive and Collision			\$627	\$775	\$380	\$344	\$780	\$981	\$469	\$427	\$741	\$918	\$444	\$403	\$1,003	\$1,262	\$591	\$536	\$1,056	\$1,328	\$620	\$560

*SERFF Tracking Number:* ANPC-126370030 *State:* Arkansas  
*Filing Company:* American National General Insurance Company *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 03-ANG-09-0695  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR ANG PPA  
*Project Name/Number:* AR ANG Auto RR-FU/384192

Attachment "FORM APCS ANG.xls" is not a PDF document and cannot be reproduced here.

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #	03-ANG-09-0695
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2. 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
3. A.	American National General Insurance Company	B.	408-39942

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4. A.	Personal Auto	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	11.0%	11.0%				
	Auto PD	-3.3%	-0.1%				
	Auto Med	-2.8%	-0.1%				
	Auto UMBI	21.7%	1.0%				
	Auto UIMBI	8.1%	8.1%				
	Auto UMPD	2.9%	10.5%				
	Auto Comp	29.5%	25.2%				
	Auto Coll	22.9%	10.5%				
	<b>TOTAL OVERALL EFFECT</b>	11.0%	8.3%				

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	439	1.40%	6/15/2009				
2008	310	-30.70%	5/14/2008	292	182	62.4%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%
2004	341	10.50%	10/1/2004	661	216	32.7%	65.8%

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	5.2% 3.1%
E. Other: Incurred ULAE	5.5% 8.1%
F. TOTAL	31.7% 34.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 26.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Changing from Territory 6 to Territory 7
10. -11.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 7

PC RLC

American National General Insurance Company  
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	288	156	53	54	246	21	44	11	7	24	2	3
2	232	150	52	51	229	20	44	9	7	24	2	3
4	427	196	78	97	418	19	44	8	7	24	2	3
5	286	148	62	111	244	17	44	8	7	24	2	3
6	280	138	54	51	223	16	39	8	7	24	2	3
7	262	134	71	99	263	17	45	8	7	24	2	3
8	375	203	86	82	280	17	44	10	7	24	2	3
9	295	137	70	128	235	16	39	8	7	24	2	3
10	178	127	43	69	171	16	39	9	7	24	2	3
11	262	151	66	67	286	15	52	8	7	24	2	3
12	348	188	71	120	369	17	44	8	7	24	2	3
13	196	87	56	72	235	18	39	8	7	24	2	3
14	423	169	89	120	343	17	48	8	7	24	2	3
15	214	134	47	49	231	15	40	8	7	24	2	3
16	187	94	44	74	195	15	38	8	7	24	2	3
17	334	144	75	75	223	19	46	11	7	24	2	3
99	197	114	48	72	225	16	41	8	7	24	2	3

American National General Insurance 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 General Insurance 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 General Insurance Company #408-39942  
 Private Passenger Automobile Program  
 Independent Filing of Rules and Rates  
 Company Filing #03-ANG-09-0695

American National General Insurance 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-46	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-9.6 and AUTO-R-9.11	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-6, MR-10 through MR-13, MR-18 through MR-42, and MR-44	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-7 through MR-9	General Rules	6-09
MR-14 through MR-17, 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-9.6	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 284, 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 284 for further details.

B. Rule 295, Premium Determination, is revised by adding Step 15 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-ANG-09-0695

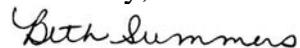
M. Rule 611, Motorcycle Rider Group Discount, is revised by adding VMC (Victory Motorcycle Club) to the eligibility list.

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

Fax: (417) 877-5014

E-mail: bsummers@anpac.com

Enclosures

American National General Insurance Company  
Motorcycle Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	288	156	53	54	246	21	44	11	7	17	16	24
2	232	150	52	51	229	20	44	9	7	17	16	24
4	427	196	78	97	418	19	44	8	7	17	16	24
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7	262	134	71	99	263	17	45	8	7	17	16	24
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10	178	127	43	69	171	16	39	9	7	17	16	24
11	262	151	66	67	286	15	52	8	7	17	16	24
12	348	188	71	120	369	17	44	8	7	17	16	24
13	196	87	56	72	235	18	39	8	7	17	16	24
14	423	169	89	120	343	17	48	8	7	17	16	24
15	214	134	47	49	231	15	40	8	7	17	16	24
16	187	94	44	74	195	15	38	8	7	17	16	24
17	334	144	75	75	223	19	46	11	7	17	16	24
99	197	114	48	72	225	16	41	8	7	17	16	24

American National General Insurance 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 General Insurance 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 General Insurance 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 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	141.4%	93,203	109.5%	10	1,082	0.0961	67.9%	74.9%	11.0%	11.0%
Property Damage	56.0%	56,272	-19.8%	39	1,082	0.1899	70.2%	67.5%	-3.3%	-0.1%
Medical Payments	13.4%	10,331	-80.1%	4	1,082	0.0608	69.0%	65.6%	-2.8%	-0.1%
Uninsured Motorist - BI	338.4%	6,933	401.3%	3	1,082	0.0527	67.9%	82.1%	21.7%	1.0%
Underinsured Motorist - BI	235.8%	7,898	249.3%	1	1,082	0.0304	67.9%	73.0%	8.1%	8.1%
Uninsured Motorist - PD	94.7%	3,412	35.6%	5	1,082	0.0680	70.2%	71.9%	2.9%	10.5%
Comprehensive	192.4%	17,997	199.7%	22	1,082	0.1426	65.0%	83.2%	29.5%	25.2%
Collision	140.2%	56,447	113.1%	41	1,082	0.1947	66.5%	80.9%	22.9%	10.5%
Towing and Labor	32.3%	3,009	-49.7%	10	1,082	0.0961	65.0%	61.9%	-3.7%	2.4%
Wage Loss	0.0%	1,622	-100.0%	-	1,082	-	67.9%	67.9%	0.6%	0.0%
Rental Reimbursement	30.2%	1,746	-52.9%	1	1,082	0.0304	65.0%	63.9%	-0.4%	0.0%
Accidental Death and Dismemberment	0.0%	1,101	-100.0%	-	1,082	-	67.9%	67.9%	0.6%	0.0%
All Liability	115.4%	180,772	69.0%				68.7%	72.1%	5.7%	6.2%
All Physical Damage	146.7%	79,199	124.5%				66.1%	80.3%	23.4%	13.2%
All Coverages	124.5%	259,971	84.9%				67.9%	74.6%	11.0%	8.3%

**American National General Insurance 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	EP @ CRL MY and Symbol Drift	Incurrred 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	122,846	0.8107	1.0000	99,591	308,437	1.0278	316,998	1.0025	317,777	1.0434	331,557	67.5%	332.9%	
12/31/2007	103,181	0.8541	1.0000	88,126	1,600	1.0398	1,664	1.0920	1,817	1.0330	1,877	67.5%	2.1%	
12/31/2008	99,905	0.9329	1.0000	93,203	39,500	1.2317	48,653	1.2813	62,337	1.0228	63,758	67.5%	68.4%	
<b>Total</b>	<b>325,932</b>			<b>280,920</b>	<b>349,537</b>		<b>367,315</b>		<b>381,931</b>		<b>397,192</b>	<b>67.5%</b>	<b>141.4%</b>	<b>109.5%</b>

**Property Damage**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred 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	85,555	0.6928	1.0000	59,273	43,533	1.0000	43,533	1.0430	45,404	1.0433	47,371	69.8%	79.9%	
12/31/2007	72,108	0.7244	1.0000	52,233	19,561	1.0075	19,708	1.0807	21,297	1.0330	22,000	69.8%	42.1%	
12/31/2008	63,200	0.8904	1.0000	56,272	21,943	1.0172	22,320	1.0764	24,025	1.0228	24,572	69.8%	43.7%	
<b>Total</b>	<b>220,862</b>			<b>167,778</b>	<b>85,038</b>		<b>85,561</b>		<b>90,726</b>		<b>93,943</b>	<b>69.8%</b>	<b>56.0%</b>	<b>-19.8%</b>

**Medical Payments**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred 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	13,728	0.8238	1.0000	11,308	510	0.9772	499	1.0131	505	1.1860	599	67.5%	5.3%	
12/31/2007	11,691	0.7849	1.0000	9,176	-	0.9133	-	1.0000	-	1.1395	-	67.5%	0.0%	
12/31/2008	11,490	0.8992	1.0000	10,331	4,001	0.8067	3,228	1.0000	3,228	1.0947	3,534	67.5%	34.2%	
<b>Total</b>	<b>36,910</b>			<b>30,815</b>	<b>4,512</b>		<b>3,727</b>		<b>3,733</b>		<b>4,133</b>	<b>67.5%</b>	<b>13.4%</b>	<b>-80.1%</b>

**Uninsured Motorist - BI**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred 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	19,797	0.3637	1.0000	7,201	50,000	1.0067	50,335	1.0000	50,335	1.0434	52,518	67.5%	729.3%	
12/31/2007	14,454	0.4033	1.0000	5,829	1,000	1.0923	1,092	1.0000	1,092	1.0330	1,128	67.5%	19.4%	
12/31/2008	10,764	0.6441	1.0000	6,933	7,901	1.7203	13,592	1.0000	13,592	1.0228	13,902	67.5%	200.5%	
<b>Total</b>	<b>45,015</b>			<b>19,963</b>	<b>58,901</b>		<b>65,019</b>		<b>65,019</b>		<b>67,548</b>	<b>67.5%</b>	<b>338.4%</b>	<b>401.3%</b>

**Underinsured Motorist - BI**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred 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	12,315	0.7168	1.0000	8,827	50,000	1.0244	51,219	1.0000	51,219	1.0434	53,440	67.5%	605.4%	
12/31/2007	8,599	0.6909	1.0000	5,940	-	1.3573	-	1.0000	-	1.0330	-	67.5%	0.0%	
12/31/2008	9,354	0.8442	1.0000	7,898	-	1.7984	-	1.0000	-	1.0228	-	67.5%	0.0%	
<b>Total</b>	<b>30,268</b>			<b>22,665</b>	<b>50,000</b>		<b>51,219</b>		<b>51,219</b>		<b>53,440</b>	<b>67.5%</b>	<b>235.8%</b>	<b>249.3%</b>

**Uninsured Motorist - PD**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred 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	8,922	0.4217	1.0000	3,761	1,498	0.9964	1,493	1.0000	1,493	1.0433	1,558	69.8%	41.4%	
12/31/2007	6,546	0.4521	1.0000	2,960	6,790	0.9964	6,766	1.0133	6,856	1.0330	7,082	69.8%	239.3%	
12/31/2008	4,975	0.6858	1.0000	3,412	800	0.9827	786	1.1845	931	1.0228	952	69.8%	27.9%	
<b>Total</b>	<b>20,443</b>			<b>10,133</b>	<b>9,088</b>		<b>9,045</b>		<b>9,280</b>		<b>9,592</b>	<b>69.8%</b>	<b>94.7%</b>	<b>35.6%</b>

**American National General Insurance 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	EP @ CRL MY and Symbol Drift	Incurrred Losses adjusted for CAT Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	43,461	0.4311	1.0032	18,795	38,385	1.0460	40,152	1.0401	41,761	1.0995	45,917	64.2%	244.3%	
12/31/2007	32,574	0.4537	1.0025	14,817	20,958	1.0368	21,730	1.0225	22,219	1.0753	23,893	64.2%	161.2%	
12/31/2008	25,447	0.7060	1.0017	17,997	27,279	1.0159	27,712	1.0118	28,039	1.0517	29,488	64.2%	163.9%	
<b>Total</b>	<b>101,481</b>			<b>51,608</b>	<b>86,622</b>		<b>89,594</b>		<b>92,019</b>		<b>99,298</b>	<b>64.2%</b>	<b>192.4%</b>	<b>199.7%</b>

**Collision**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	80,543	0.5785	1.2405	57,802	72,792	0.9976	72,617	1.0401	75,530	1.0881	82,186	65.8%	142.2%	
12/31/2007	67,497	0.6010	1.1794	47,839	59,916	0.9962	59,688	1.0348	61,763	1.0668	65,887	65.8%	137.7%	
12/31/2008	62,099	0.8108	1.1211	56,447	75,977	0.9738	73,986	1.0232	75,699	1.0459	79,170	65.8%	140.3%	
<b>Total</b>	<b>210,139</b>			<b>162,088</b>	<b>208,684</b>		<b>206,291</b>		<b>212,992</b>		<b>227,243</b>	<b>65.8%</b>	<b>140.2%</b>	<b>113.1%</b>

**Towing and Labor**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	3,565	1.0000	1.0000	3,563	223	1.0000	223	1.0000	223	1.0995	847	64.2%	23.8%	
12/31/2007	2,780	1.0000	1.0000	2,781	239	1.0000	239	1.0000	239	1.0753	811	64.2%	29.2%	
12/31/2008	3,009	1.0000	1.0000	3,009	198	1.0000	198	1.0000	198	1.0517	1,360	64.2%	45.2%	
<b>Total</b>	<b>9,354</b>			<b>9,353</b>	<b>659</b>		<b>659</b>		<b>660</b>		<b>3,018</b>	<b>64.2%</b>	<b>32.3%</b>	<b>-49.7%</b>

**Wage Loss**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	2,334	1.0000	1.0000	2,332	-	1.0000	-	1.0000	-	1.0434	-	67.5%	0.0%	
12/31/2007	1,840	1.0000	1.0000	1,840	-	1.0000	-	1.0000	-	1.0330	-	67.5%	0.0%	
12/31/2008	1,621	1.0000	1.0000	1,622	-	1.0000	-	1.0000	-	1.0228	-	67.5%	0.0%	
<b>Total</b>	<b>5,794</b>			<b>5,794</b>	<b>-</b>		<b>-</b>		<b>-</b>		<b>-</b>	<b>67.5%</b>	<b>0.0%</b>	<b>-100.0%</b>

**Rental Reimbursement**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	168	1.0000	1.0000	168	-	1.0000	-	1.0000	-	1.0995	-	64.2%	0.0%	
12/31/2007	173	1.0000	1.0000	172	-	1.0000	-	1.0000	-	1.0753	-	64.2%	0.0%	
12/31/2008	1,746	1.0000	1.0000	1,746	600	1.0000	600	1.0000	600	1.0517	631	64.2%	36.1%	
<b>Total</b>	<b>2,086</b>			<b>2,086</b>	<b>600</b>		<b>600</b>		<b>600</b>		<b>631</b>	<b>64.2%</b>	<b>30.2%</b>	<b>-52.9%</b>

**Accidental Death and Dismemberment**

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurrred Losses	LDL Factor	Ultimate Losses	ALE Factor	Accident Yr Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2006	1,818	1.0000	1.0000	1,818	-	1.0000	-	1.0000	-	1.0434	-	67.5%	0.0%	
12/31/2007	1,474	1.0000	1.0000	1,473	-	1.0000	-	1.0000	-	1.0330	-	67.5%	0.0%	
12/31/2008	1,102	1.0000	1.0000	1,101	-	1.0000	-	1.0000	-	1.0228	-	67.5%	0.0%	
<b>Total</b>	<b>4,394</b>			<b>4,392</b>	<b>-</b>		<b>-</b>		<b>-</b>		<b>-</b>	<b>67.5%</b>	<b>0.0%</b>	<b>-100.0%</b>

**American National General Insurance 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	5,588,905	6,240,662	6,830,833	7,120,201	7,144,232	7,146,945	7,160,343	7,160,343	7,160,343	7,160,343
1998	4,637,908	5,885,590	6,428,381	6,539,375	6,682,715	6,602,455	6,553,081	6,546,564	6,529,564	6,529,564
1999	5,063,642	6,262,468	6,622,791	6,923,639	6,867,646	6,814,617	6,814,367	6,814,367	6,814,367	6,814,367
2000	4,027,953	4,878,116	5,349,872	5,401,664	5,446,014	5,426,014	5,425,533	5,425,533	5,425,533	
2001	7,059,855	8,167,725	8,467,736	8,656,751	8,574,242	8,592,562	8,629,062	8,644,062		
2002	7,758,948	9,686,154	10,234,985	10,389,087	10,381,376	10,659,239	10,667,364			
2003	7,951,701	9,274,192	9,402,985	9,514,860	9,511,454	9,425,274				
2004	5,927,659	7,098,277	7,398,142	7,527,421	7,576,392					
2005	3,704,226	4,419,294	4,446,722	4,473,239						
2006	4,664,920	5,485,596	5,357,856							
2007	2,530,465	3,007,055								
2008	2,438,094									

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	1.1166	1.0946	1.0424	1.0034	1.0004	1.0019	1.0000	1.0000	1.0000
1998	1.2690	1.0922	1.0173	1.0219	0.9880	0.9925	0.9990	0.9974	1.0000
1999	1.2368	1.0575	1.0454	0.9919	0.9923	1.0000	1.0000	1.0000	1.0000
2000	1.2111	1.0967	1.0097	1.0082	0.9963	0.9999	1.0000	1.0000	
2001	1.1569	1.0367	1.0223	0.9905	1.0021	1.0042	1.0017		
2002	1.2484	1.0567	1.0151	0.9993	1.0268	1.0008			
2003	1.1663	1.0139	1.0119	0.9996	0.9909				
2004	1.1975	1.0422	1.0175	1.0065					
2005	1.1930	1.0062	1.0060						
2006	1.1759	0.9767							
2007	1.1883								
3 Pt. Avg.	1.1857	1.0084	1.0118	1.0018	1.0066	1.0016	1.0006	0.9991	1.0000
3-Pt. Wtd Avg.	1.1846	1.0117	1.0126	1.0014	1.0074	1.0018	1.0007	0.9991	1.0000
Selected	1.1846	1.0117	1.0126	1.0050	1.0074	1.0018	1.0007	1.0000	1.0000

15 to 123 Months =	1.2317
27 to 123 Months =	1.0398
39 to 123 Months =	1.0278
51 to 123 Months =	1.0150
63 to 123 Months =	1.0099
75 to 123 Months =	1.0025
87 to 123 Months =	1.0007
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National General Insurance 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	4,434,405	4,690,473	4,713,232	4,709,068	4,707,873	4,719,279	4,719,204	4,719,204	4,719,204	4,719,204
1998	4,419,090	4,557,997	4,584,986	4,581,710	4,597,148	4,584,677	4,585,188	4,585,188	4,585,188	4,585,188
1999	4,897,592	5,082,747	5,108,320	5,116,957	5,117,086	5,120,332	5,120,332	5,120,332	5,120,332	5,120,332
2000	4,939,135	5,103,357	5,103,447	5,098,603	5,098,603	5,099,481	5,099,481	5,099,481	5,099,481	5,099,481
2001	5,782,471	6,111,551	6,141,577	6,155,020	6,154,289	6,134,204	6,134,204	6,134,204	6,134,204	6,134,204
2002	7,020,893	7,123,613	7,199,410	7,210,754	7,235,549	7,235,549	7,235,549	7,235,549	7,235,549	7,235,549
2003	6,094,306	6,185,593	6,200,664	6,204,963	6,201,870	6,204,870	6,204,870	6,204,870	6,204,870	6,204,870
2004	4,745,373	4,733,580	4,779,526	4,774,333	4,773,997	4,773,997	4,773,997	4,773,997	4,773,997	4,773,997
2005	3,450,005	3,513,531	3,522,987	3,524,495	3,524,495	3,524,495	3,524,495	3,524,495	3,524,495	3,524,495
2006	3,093,064	3,158,416	3,188,359	3,188,359	3,188,359	3,188,359	3,188,359	3,188,359	3,188,359	3,188,359
2007	2,524,321	2,482,285	2,482,285	2,482,285	2,482,285	2,482,285	2,482,285	2,482,285	2,482,285	2,482,285
2008	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954	2,092,954

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	1.0577	1.0049	0.9991	0.9997	1.0024	1.0000	1.0000	1.0000	1.0000
1998	1.0314	1.0059	0.9993	1.0034	0.9973	1.0001	1.0000	1.0000	1.0000
1999	1.0378	1.0050	1.0017	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000
2000	1.0332	1.0000	0.9991	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000
2001	1.0569	1.0049	1.0022	0.9999	0.9967	1.0000	1.0000	1.0000	1.0000
2002	1.0146	1.0106	1.0016	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000
2003	1.0150	1.0024	1.0007	0.9995	1.0005	1.0000	1.0000	1.0000	1.0000
2004	0.9975	1.0097	0.9989	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000
2005	1.0184	1.0027	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	1.0211	1.0095	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3 Pt. Avg.	1.0076	1.0073	1.0000	1.0009	0.9991	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0096	1.0075	1.0000	1.0012	0.9991	1.0000	1.0000	1.0000	1.0000
Selected	1.0096	1.0075	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0172
27 to 123 Months =	1.0075
39 to 123 Months =	1.0000
51 to 123 Months =	1.0000
63 to 123 Months =	1.0000
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 General Insurance 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	728,950	612,497	590,639	587,038	571,038	570,538	564,592	564,592	564,607	564,607
1998	645,284	639,654	659,880	661,593	658,130	657,369	656,872	656,872	656,872	656,872
1999	586,410	560,648	560,514	551,958	553,913	551,747	551,747	551,747	551,747	551,747
2000	507,405	467,353	461,855	460,092	463,315	462,982	462,982	462,982	462,982	
2001	679,677	628,583	603,023	602,436	603,375	602,419	602,419	602,419		
2002	845,262	784,217	740,870	732,635	729,520	727,465	727,670			
2003	803,879	773,652	765,646	759,344	755,777	750,777				
2004	610,240	551,179	520,493	512,289	511,124					
2005	477,104	429,854	378,305	367,347						
2006	348,175	318,629	315,892							
2007	306,072	250,811								
2008	302,417									

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	0.8402	0.9643	0.9939	0.9727	0.9991	0.9896	1.0000	1.0000	1.0000
1998	0.9913	1.0316	1.0026	0.9948	0.9988	0.9992	1.0000	1.0000	1.0000
1999	0.9561	0.9998	0.9847	1.0035	0.9961	1.0000	1.0000	1.0000	1.0000
2000	0.9211	0.9882	0.9962	1.0070	0.9993	1.0000	1.0000	1.0000	
2001	0.9248	0.9593	0.9990	1.0016	0.9984	1.0000	1.0000		
2002	0.9278	0.9447	0.9889	0.9957	0.9972	1.0003			
2003	0.9624	0.9897	0.9918	0.9953	0.9934				
2004	0.9032	0.9443	0.9842	0.9977					
2005	0.9010	0.8801	0.9710						
2006	0.9151	0.9914							
2007	0.8195								
3 Pt. Avg.	0.8785	0.9386	0.9823	0.9962	0.9963	1.0001	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	0.8833	0.9346	0.9847	0.9961	0.9962	1.0001	1.0000	1.0000	1.0000
Selected	0.8833	0.9346	0.9847	0.9961	0.9962	1.0001	1.0000	1.0000	1.0000

15 to 123 Months =	0.8067
27 to 123 Months =	0.9133
39 to 123 Months =	0.9772
51 to 123 Months =	0.9924
63 to 123 Months =	0.9963
75 to 123 Months =	1.0001
87 to 123 Months =	1.0000
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National General Insurance 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	522,146	743,746	823,088	858,830	894,391	956,946	957,026	957,026	957,026	957,026
1998	597,997	724,685	748,508	745,355	746,686	728,814	728,519	728,520	728,630	728,630
1999	526,004	745,754	769,921	778,471	776,221	751,499	751,479	751,419	751,419	751,419
2000	394,744	594,792	649,747	710,190	667,150	667,150	667,150	667,150	667,150	667,150
2001	744,924	1,024,876	1,157,852	1,152,641	1,068,488	1,067,488	1,067,488	1,067,488		
2002	982,287	993,991	939,947	948,385	964,135	939,890	938,442			
2003	844,448	1,062,875	1,091,152	1,105,154	1,297,177	1,129,163				
2004	962,769	1,014,662	1,084,272	1,066,185	1,032,335					
2005	852,000	1,017,122	1,090,012	1,135,630						
2006	396,227	660,648	725,084							
2007	206,319	390,319								
2008	386,504									

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	1.4244	1.1067	1.0434	1.0414	1.0699	1.0001	1.0000	1.0000	1.0000
1998	1.2119	1.0329	0.9958	1.0018	0.9761	0.9996	1.0000	1.0002	1.0000
1999	1.4178	1.0324	1.0111	0.9971	0.9682	1.0000	0.9999	1.0000	1.0000
2000	1.5068	1.0924	1.0930	0.9394	1.0000	1.0000	1.0000	1.0000	
2001	1.3758	1.1297	0.9955	0.9270	0.9991	1.0000	1.0000		
2002	1.0119	0.9456	1.0090	1.0166	0.9749	0.9985			
2003	1.2587	1.0266	1.0128	1.1738	0.8705				
2004	1.0539	1.0686	0.9833	0.9683					
2005	1.1938	1.0717	1.0419						
2006	1.6673	1.0975							
2007	1.8918								
3 Pt. Avg.	1.5843	1.0793	1.0127	1.0529	0.9482	0.9995	1.0000	1.0001	1.0000
3-Pt. Wtd Avg.	1.4218	1.0769	1.0127	1.0557	0.9420	0.9995	1.0000	1.0001	1.0000
Selected	1.5750	1.0850	1.0127	1.0557	0.9420	0.9995	1.0000	1.0001	1.0000

15 to 123 Months =	1.7203
27 to 123 Months =	1.0923
39 to 123 Months =	1.0067
51 to 123 Months =	0.9941
63 to 123 Months =	0.9416
75 to 123 Months =	0.9996
87 to 123 Months =	1.0001
99 to 123 Months =	1.0001
111 to 123 Months =	1.0000

**American National General Insurance 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	171,501	321,224	449,363	466,215	428,866	467,194	542,563	542,563	542,563	542,563
1998	69,200	224,818	294,118	326,618	326,618	381,618	381,618	326,618	326,618	326,618
1999	65,101	151,600	167,404	254,025	265,525	280,525	280,525	269,025	269,025	269,025
2000	266,000	310,761	597,261	689,761	676,709	656,709	656,709	656,709	656,709	656,709
2001	277,500	529,500	708,059	866,304	894,304	915,304	915,304	910,304		
2002	845,850	1,252,850	1,345,350	1,441,350	1,461,350	1,466,350	1,457,350			
2003	574,259	708,318	1,030,319	1,066,998	1,001,998	998,498				
2004	276,501	509,943	594,863	488,863	504,863					
2005	397,474	537,998	562,437	689,437						
2006	418,500	558,910	1,008,910							
2007	270,555	230,675								
2008	400,960									

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	1.8730	1.3989	1.0375	0.9199	1.0894	1.1613	1.0000	1.0000	1.0000
1998	3.2488	1.3082	1.1105	1.0000	1.1684	1.0000	0.8559	1.0000	1.0000
1999	2.3287	1.1042	1.5174	1.0453	1.0565	1.0000	0.9590	1.0000	1.0000
2000	1.1683	1.9219	1.1549	0.9811	0.9704	1.0000	1.0000	1.0000	
2001	1.9081	1.3372	1.2235	1.0323	1.0235	1.0000	0.9945		
2002	1.4812	1.0738	1.0714	1.0139	1.0034	0.9939			
2003	1.2334	1.4546	1.0356	0.9391	0.9965				
2004	1.8443	1.1665	0.8218	1.0327					
2005	1.3535	1.0454	1.2258						
2006	1.3355	1.8051							
2007	0.8526								
3 Pt. Avg.	1.1805	1.3390	1.0277	0.9952	1.0078	0.9980	0.9845	1.0000	1.0000
3-Pt. Wtd Avg.	1.2219	1.3481	1.0264	0.9903	1.0067	0.9970	0.9911	1.0000	1.0000
Selected	1.3250	1.3250	1.0264	1.0050	1.0050	0.9970	0.9911	1.0000	1.0000

15 to 123 Months =	1.7984
27 to 123 Months =	1.3573
39 to 123 Months =	1.0244
51 to 123 Months =	0.9980
63 to 123 Months =	0.9931
75 to 123 Months =	0.9881
87 to 123 Months =	0.9911
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National General Insurance Company  
Companywide  
Uninsured and Underinsured 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	216,637	233,640	237,968	235,513	235,513	232,513	232,513	232,513	232,513	232,513
1998	253,364	249,782	249,709	249,709	249,734	249,734	249,734	249,734	249,734	249,734
1999	213,172	205,333	202,383	201,808	201,268	200,748	198,528	198,508	198,508	198,508
2000	196,562	206,764	206,849	206,468	205,964	206,021	206,098	206,098	206,098	206,098
2001	279,531	283,226	282,704	283,088	282,822	282,905	280,152	280,183		
2002	247,117	242,797	243,462	246,883	245,956	245,518	245,538			
2003	219,723	212,580	212,090	213,591	213,659	213,429				
2004	152,239	143,245	142,962	142,752	142,252					
2005	169,368	164,572	164,056	164,366						
2006	87,806	88,559	88,599							
2007	77,326	76,771								
2008	23,226									

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	1.0785	1.0185	0.9897	1.0000	0.9873	1.0000	1.0000	1.0000	1.0000
1998	0.9859	0.9997	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.9632	0.9856	0.9972	0.9973	0.9974	0.9889	0.9999	1.0000	1.0000
2000	1.0519	1.0004	0.9982	0.9976	1.0003	1.0004	1.0000	1.0000	
2001	1.0132	0.9982	1.0014	0.9991	1.0003	0.9903	1.0001		
2002	0.9825	1.0027	1.0141	0.9962	0.9982	1.0001			
2003	0.9675	0.9977	1.0071	1.0003	0.9989				
2004	0.9409	0.9980	0.9985	0.9965					
2005	0.9717	0.9969	1.0019						
2006	1.0086	1.0005							
2007	0.9928								
3 Pt. Avg.	0.9910	0.9985	1.0025	0.9977	0.9991	0.9969	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	0.9863	0.9981	1.0031	0.9977	0.9992	0.9964	1.0000	1.0000	1.0000
Selected	0.9863	1.0000	1.0031	0.9977	0.9992	0.9964	1.0000	1.0000	1.0000

15 to 123 Months =	0.9827
27 to 123 Months =	0.9964
39 to 123 Months =	0.9964
51 to 123 Months =	0.9933
63 to 123 Months =	0.9956
75 to 123 Months =	0.9964
87 to 123 Months =	1.0000
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National General Insurance 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	1,980,262	2,003,910	2,002,868	2,002,868	2,002,868	2,002,901	2,002,655	2,002,655	2,002,655	2,002,655
1998	2,583,932	2,560,093	2,562,516	2,562,393	2,562,562	2,562,541	2,562,541	2,562,541	2,562,541	2,562,541
1999	2,063,051	2,083,396	2,084,807	2,077,001	2,076,979	2,076,979	2,076,979	2,076,577	2,075,445	2,075,445
2000	2,710,491	2,724,290	2,761,646	2,761,461	2,761,116	2,761,116	2,761,116	2,761,116	2,761,116	2,761,116
2001	3,312,873	3,282,772	3,288,818	3,288,635	3,268,701	3,265,589	3,264,138	3,263,836		
2002	3,693,464	3,647,896	3,647,113	3,647,163	3,646,490	3,646,622	3,646,378			
2003	2,995,549	2,989,902	3,020,870	3,039,698	3,036,878	3,036,128				
2004	2,197,804	2,176,309	2,176,852	2,500,978	2,500,336					
2005	2,147,717	2,068,261	2,021,350	2,021,350						
2006	1,414,104	1,412,132	1,408,670							
2007	991,248	980,665								
2008	1,072,023									

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	1.0119	0.9995	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000
1998	0.9908	1.0009	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.0099	1.0007	0.9963	1.0000	1.0000	1.0000	0.9998	0.9995	1.0000
2000	1.0051	1.0137	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	
2001	0.9909	1.0018	0.9999	0.9939	0.9990	0.9996	0.9999		
2002	0.9877	0.9998	1.0000	0.9998	1.0000	0.9999			
2003	0.9981	1.0104	1.0062	0.9991	0.9998				
2004	0.9902	1.0002	1.1489	0.9997					
2005	0.9630	0.9773	1.0000						
2006	0.9986	0.9975							
2007	0.9893								
3 Pt. Avg.	0.9836	0.9917	1.0517	0.9995	0.9996	0.9998	0.9999	0.9998	1.0000
3-Pt. Wtd Avg.	0.9798	0.9912	1.0475	0.9995	0.9996	0.9998	0.9999	0.9998	1.0000
Selected	0.9798	0.9912	1.0475	0.9995	0.9996	0.9998	0.9999	0.9998	1.0000

15 to 123 Months =	1.0159
27 to 123 Months =	1.0368
39 to 123 Months =	1.0460
51 to 123 Months =	0.9986
63 to 123 Months =	0.9991
75 to 123 Months =	0.9995
87 to 123 Months =	0.9997
99 to 123 Months =	0.9998
111 to 123 Months =	1.0000

**American National General Insurance 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	5,990,551	5,628,627	5,581,136	5,578,877	5,576,673	5,578,040	5,578,109	5,577,985	5,577,690	5,577,690
1998	5,947,369	5,778,017	5,738,351	5,730,039	5,730,105	5,728,001	5,726,590	5,724,944	5,721,816	5,721,816
1999	6,379,703	6,174,215	6,128,341	6,124,691	6,116,288	6,115,990	6,115,998	6,115,808	6,115,583	6,115,583
2000	7,211,194	7,045,505	7,025,165	7,022,004	7,020,965	7,016,539	7,015,364	7,015,714	7,015,272	
2001	8,892,893	8,595,008	8,602,079	8,635,424	8,631,922	8,631,299	8,629,366	8,629,086		
2002	9,723,557	9,361,650	9,336,425	9,335,401	9,332,945	9,327,380	9,325,484			
2003	7,538,158	7,397,265	7,350,422	7,328,204	7,326,554	7,325,705				
2004	5,767,500	5,630,257	5,627,126	5,624,366	5,624,423					
2005	4,629,323	4,497,387	4,486,560	4,485,493						
2006	3,861,721	3,764,830	3,759,215							
2007	3,299,297	3,221,885								
2008	3,061,884									

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	0.9396	0.9916	0.9996	0.9996	1.0002	1.0000	1.0000	0.9999	1.0000
1998	0.9715	0.9931	0.9986	1.0000	0.9996	0.9998	0.9997	0.9995	1.0000
1999	0.9678	0.9926	0.9994	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.9770	0.9971	0.9996	0.9999	0.9994	0.9998	1.0000	0.9999	
2001	0.9665	1.0008	1.0039	0.9996	0.9999	0.9998	1.0000		
2002	0.9628	0.9973	0.9999	0.9997	0.9994	0.9998			
2003	0.9813	0.9937	0.9970	0.9998	0.9999				
2004	0.9762	0.9994	0.9995	1.0000					
2005	0.9715	0.9976	0.9998						
2006	0.9749	0.9985							
2007	0.9765								
3 Pt. Avg.	0.9743	0.9985	0.9988	0.9998	0.9997	0.9998	1.0000	0.9998	1.0000
3-Pt. Wtd Avg.	0.9740	0.9986	0.9985	0.9998	0.9997	0.9998	1.0000	0.9998	1.0000
Selected	0.9775	0.9986	0.9985	0.9998	0.9997	0.9998	1.0000	0.9998	1.0000

15 to 123 Months =	0.9738
27 to 123 Months =	0.9962
39 to 123 Months =	0.9976
51 to 123 Months =	0.9991
63 to 123 Months =	0.9993
75 to 123 Months =	0.9996
87 to 123 Months =	0.9998
99 to 123 Months =	0.9998
111 to 123 Months =	1.0000

**American National General Insurance 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	114,323	398,074	656,696	927,291	1,041,934	1,090,016	1,091,642	1,094,782	1,094,782	1,094,782
1998	127,370	329,464	554,293	705,026	779,954	823,735	859,259	865,587	881,703	881,703
1999	67,393	218,465	305,204	402,483	488,358	507,319	511,061	512,813	513,444	513,444
2000	75,439	191,331	305,184	422,147	463,321	468,397	470,840	470,840	470,840	
2001	99,508	325,893	554,395	717,214	818,239	837,402	853,897	857,633		
2002	123,276	371,568	603,935	733,951	803,062	867,339	883,835			
2003	105,622	399,190	657,570	888,377	984,173	1,031,110				
2004	79,162	331,780	572,782	765,090	959,654					
2005	38,928	174,156	259,792	314,613						
2006	77,971	214,070	366,254							
2007	24,697	112,866								
2008	23,243									

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	3.4820	1.6497	1.4121	1.1236	1.0461	1.0015	1.0029	1.0000	1.0000
1998	2.5867	1.6824	1.2719	1.1063	1.0561	1.0431	1.0074	1.0186	1.0000
1999	3.2417	1.3970	1.3187	1.2134	1.0388	1.0074	1.0034	1.0012	1.0000
2000	2.5362	1.5951	1.3833	1.0975	1.0110	1.0052	1.0000	1.0000	
2001	3.2750	1.7012	1.2937	1.1409	1.0234	1.0197	1.0044		
2002	3.0141	1.6254	1.2153	1.0942	1.0800	1.0190			
2003	3.7794	1.6473	1.3510	1.1078	1.0477				
2004	4.1912	1.7264	1.3357	1.2543					
2005	4.4738	1.4917	1.2110						
2006	2.7455	1.7109							
2007	4.5700								
3 Pt. Avg.	3.9298	1.6430	1.2992	1.1521	1.0504	1.0146	1.0026	1.0066	1.0000
3-Pt. Wtd Avg.	3.5389	1.6650	1.3207	1.1506	1.0500	1.0163	1.0030	1.0091	1.0000
Selected	3.5389	1.6650	1.3207	1.1506	1.0500	1.0163	1.0030	1.0091	1.0000

15 to 123 Months =	9.6707
27 to 123 Months =	2.7327
39 to 123 Months =	1.6412
51 to 123 Months =	1.2427
63 to 123 Months =	1.0800
75 to 123 Months =	1.0286
87 to 123 Months =	1.0121
99 to 123 Months =	1.0091
111 to 123 Months =	1.0000

**American National General Insurance 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	173,984	223,102	228,587	230,840	231,637	233,758	233,758	233,758	233,758	233,758
1998	205,018	222,243	225,418	225,716	225,716	225,716	225,716	225,716	225,716	225,716
1999	185,917	208,293	218,131	230,262	238,093	237,029	237,029	237,029	237,029	237,029
2000	174,137	190,762	195,808	196,499	196,499	197,076	197,076	197,076	197,076	197,076
2001	206,178	224,688	230,880	239,543	242,819	253,953	253,953	253,953		
2002	198,358	250,684	232,040	239,319	239,321	239,321	239,321			
2003	185,216	202,343	206,763	207,655	207,655	207,655				
2004	141,253	146,838	149,348	149,348	149,438	149,438				
2005	121,797	127,287	129,560	129,560						
2006	95,864	106,661	108,235							
2007	76,337	80,632								
2008	68,340									

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	1.2823	1.0246	1.0099	1.0035	1.0092	1.0000	1.0000	1.0000	1.0000
1998	1.0840	1.0143	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.1204	1.0472	1.0556	1.0340	0.9955	1.0000	1.0000	1.0000	1.0000
2000	1.0955	1.0265	1.0035	1.0000	1.0029	1.0000	1.0000	1.0000	
2001	1.0898	1.0276	1.0375	1.0137	1.0459	1.0000	1.0000		
2002	1.2638	0.9256	1.0314	1.0000	1.0000	1.0000			
2003	1.0925	1.0218	1.0043	1.0000	1.0000				
2004	1.0395	1.0171	1.0006	1.0000					
2005	1.0451	1.0179	1.0000						
2006	1.1126	1.0148							
2007	1.0563								
3 Pt. Avg.	1.0713	1.0166	1.0016	1.0000	1.0153	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0700	1.0167	1.0020	1.0000	1.0161	1.0000	1.0000	1.0000	1.0000
Selected	1.0700	1.0167	1.0020	1.0000	1.0161	1.0000	1.0000	1.0000	1.0000

15 to 123 Months = 1.1077  
 27 to 123 Months = 1.0352  
 39 to 123 Months = 1.0182  
 51 to 123 Months = 1.0161  
 63 to 123 Months = 1.0161  
 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 General Insurance 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	14,766	27,516	33,642	39,627	39,629	39,629	39,629	39,629	39,629	39,629
1998	19,857	30,787	31,751	41,864	41,864	41,864	41,864	41,864	41,864	41,864
1999	20,286	28,086	43,034	46,469	48,603	48,893	49,103	52,531	52,531	52,531
2000	18,072	23,244	26,569	31,285	32,219	32,219	32,224	32,224	32,224	32,224
2001	15,225	32,305	60,930	62,224	62,224	62,299	62,299	62,299		
2002	16,115	20,880	23,436	29,869	29,875	29,875	29,875			
2003	23,171	29,168	30,766	30,876	30,876	30,876				
2004	16,902	24,027	27,061	30,551	31,618					
2005	6,768	13,344	20,565	21,216						
2006	7,609	9,125	11,018							
2007	8,557	11,928								
2008	3,094									

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	1.8635	1.2226	1.1779	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.5504	1.0313	1.3185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.3845	1.5322	1.0798	1.0459	1.0060	1.0043	1.0698	1.0000	1.0000
2000	1.2862	1.1430	1.1775	1.0299	1.0000	1.0002	1.0000	1.0000	
2001	2.1218	1.8861	1.0212	1.0000	1.0012	1.0000	1.0000		
2002	1.2957	1.1224	1.2745	1.0002	1.0000	1.0000			
2003	1.2588	1.0548	1.0036	1.0000	1.0000				
2004	1.4215	1.1263	1.1290	1.0349					
2005	1.9716	1.5411	1.0317						
2006	1.1992	1.2075							
2007	1.3939								
3 Pt. Avg.	1.5216	1.2916	1.0548	1.0117	1.0004	1.0001	1.0233	1.0000	1.0000
3-Pt. Wtd Avg.	1.4998	1.2613	1.0542	1.0118	1.0006	1.0000	1.0239	1.0000	1.0000
Selected	1.4998	1.2613	1.0542	1.0118	1.0006	1.0000	1.0239	1.0000	1.0000

15 to 123 Months =	2.0672
27 to 123 Months =	1.3783
39 to 123 Months =	1.0928
51 to 123 Months =	1.0366
63 to 123 Months =	1.0245
75 to 123 Months =	1.0239
87 to 123 Months =	1.0239
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

**American National General Insurance 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	6,067	114,055	216,820	256,036	277,108	293,100	318,154	319,062	318,851	318,851
1998	8,144	36,726	66,655	89,667	92,742	94,662	96,913	103,217	103,217	103,217
1999	3,179	34,761	82,147	100,312	121,010	131,106	131,106	136,061	136,061	136,061
2000	10,641	33,420	62,812	90,922	99,951	101,785	109,143	109,415	109,415	
2001	7,307	28,353	98,561	148,689	165,628	173,514	184,957	190,916		
2002	8,623	39,465	74,871	186,450	206,569	217,987	224,339			
2003	17,507	34,332	84,434	117,691	157,958	178,677				
2004	9,144	50,504	75,248	98,628	122,604					
2005	5,079	17,899	69,110	79,546						
2006	21,864	66,805	113,021							
2007	21,225	66,254								
2008	4,608									

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	18.7992	1.9010	1.1809	1.0823	1.0577	1.0855	1.0029	0.9993	1.0000
1998	4.5096	1.8149	1.3452	1.0343	1.0207	1.0238	1.0650	1.0000	1.0000
1999	10.9346	2.3632	1.2211	1.2063	1.0834	1.0000	1.0378	1.0000	1.0000
2000	3.1407	1.8795	1.4475	1.0993	1.0183	1.0723	1.0025	1.0000	
2001	3.8803	3.4762	1.5086	1.1139	1.0476	1.0659	1.0322		
2002	4.5767	1.8971	2.4903	1.1079	1.0553	1.0291			
2003	1.9610	2.4593	1.3939	1.3421	1.1312				
2004	5.5232	1.4899	1.3107	1.2431					
2005	3.5241	3.8611	1.1510						
2006	3.0555	1.6918							
2007	3.1215								
3 Pt. Avg.	3.2337	2.3476	1.2852	1.2310	1.0780	1.0558	1.0242	1.0000	1.0000
3-Pt. Wtd Avg.	3.1340	1.9036	1.2932	1.2095	1.0755	1.0510	1.0263	1.0000	1.0000
Selected	3.1340	1.9036	1.2932	1.2095	1.0755	1.0510	1.0263	1.0000	1.0000

15 to 123 Months = 10.8242  
27 to 123 Months = 3.4538  
39 to 123 Months = 1.8144  
51 to 123 Months = 1.4031  
63 to 123 Months = 1.1601  
75 to 123 Months = 1.0786  
87 to 123 Months = 1.0263  
99 to 123 Months = 1.0000  
111 to 123 Months = 1.0000

**American National General Insurance 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	7,745	11,924	12,040	14,435	14,435	14,435	14,435	14,435	14,435	14,435
1998	7,064	7,284	7,309	7,309	7,309	7,309	7,309	7,309	7,309	7,309
1999	6,559	6,603	6,603	6,603	6,603	6,603	6,603	6,603	6,603	6,603
2000	5,382	5,387	5,387	5,387	5,387	5,387	5,387	5,387	5,387	5,387
2001	7,528	7,496	7,549	7,549	7,549	7,549	7,849	7,849	7,849	7,849
2002	9,885	11,157	11,157	11,157	11,157	11,157	11,157	11,157	11,157	11,157
2003	4,196	4,196	4,371	4,371	4,371	4,371	4,371			
2004	3,974	3,974	3,974	3,974	3,974					
2005	5,547	5,547	5,547	5,547						
2006	2,270	2,774	2,774							
2007	1,700	1,700								
2008	3,322									

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	1.5396	1.0097	1.1989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.0311	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.0067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9957	1.0071	1.0000	1.0000	1.0397	1.0000	1.0000		
2002	1.1287	1.0000	1.0000	1.0000	1.0000	1.0000			
2003	1.0000	1.0417	1.0000	1.0000	1.0000				
2004	1.0000	1.0000	1.0000	1.0000					
2005	1.0000	1.0000	1.0000						
2006	1.2220	1.0000							
2007	1.0000								
3 Pt. Avg.	1.0740	1.0000	1.0000	1.0000	1.0132	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0530	1.0000	1.0000	1.0000	1.0130	1.0000	1.0000	1.0000	1.0000
Selected	1.0530	1.0000	1.0000	1.0000	1.0130	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0666
27 to 123 Months =	1.0130
39 to 123 Months =	1.0130
51 to 123 Months =	1.0130
63 to 123 Months =	1.0130
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 General Insurance 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	75,367	104,958	108,380	109,283	109,283	109,283	109,283	109,283	109,283	109,283
1998	116,520	122,062	127,488	127,686	127,686	127,686	127,686	127,686	127,686	127,686
1999	91,097	101,141	103,154	103,070	103,070	103,070	103,070	103,070	103,070	103,070
2000	88,442	106,117	131,758	132,464	132,464	132,464	132,464	132,464	132,464	132,464
2001	117,892	132,921	135,864	137,292	137,495	137,495	137,495	137,495		
2002	134,405	155,493	162,686	163,378	163,378	163,378	163,378			
2003	140,995	171,885	188,606	203,099	205,569	206,458				
2004	74,879	111,631	162,569	200,898	200,898					
2005	117,396	140,456	150,676	163,254						
2006	48,776	49,174	49,174							
2007	55,744	55,985								
2008	61,436									

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	1.3926	1.0326	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.0476	1.0445	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	1.1103	1.0199	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	1.1998	1.2416	1.0054	1.0000	1.0000	1.0000	1.0000	1.0000	
2001	1.1275	1.0221	1.0105	1.0015	1.0000	1.0000	1.0000		
2002	1.1569	1.0463	1.0043	1.0000	1.0000	1.0000			
2003	1.2191	1.0973	1.0768	1.0122	1.0043				
2004	1.4908	1.4563	1.2358	1.0000					
2005	1.1964	1.0728	1.0835						
2006	1.0082	1.0000							
2007	1.0043								
3 Pt. Avg.	1.0696	1.1764	1.1320	1.0041	1.0014	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.1068	1.2030	1.1303	1.0044	1.0018	1.0000	1.0000	1.0000	1.0000
Selected	1.1068	1.2030	1.1303	1.0044	1.0018	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.5142
27 to 123 Months =	1.3681
39 to 123 Months =	1.1372
51 to 123 Months =	1.0061
63 to 123 Months =	1.0018
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 General Insurance 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	192,606	240,671	253,354	256,937	262,550	262,713	246,293	246,293	246,293	246,293
1998	246,219	260,729	270,053	272,032	272,152	264,291	264,291	264,291	264,291	264,291
1999	210,631	221,803	225,626	231,650	216,705	216,746	216,746	216,746	216,746	216,746
2000	219,391	228,998	231,704	223,341	223,341	223,341	223,341	223,341	223,341	223,341
2001	244,692	277,426	277,128	278,210	278,211	278,251	278,251	278,251		
2002	277,740	283,228	289,904	292,585	294,974	294,976	294,976			
2003	231,002	237,956	238,928	239,300	243,967	244,053				
2004	188,290	194,846	196,117	196,243	196,393					
2005	156,657	165,034	166,097	166,143						
2006	129,836	139,142	139,645							
2007	106,467	111,847								
2008	99,065									

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	1.2496	1.0527	1.0141	1.0218	1.0006	0.9375	1.0000	1.0000	1.0000
1998	1.0589	1.0358	1.0073	1.0004	0.9711	1.0000	1.0000	1.0000	1.0000
1999	1.0530	1.0172	1.0267	0.9355	1.0002	1.0000	1.0000	1.0000	1.0000
2000	1.0438	1.0118	0.9639	1.0000	1.0000	1.0000	1.0000	1.0000	
2001	1.1338	0.9989	1.0039	1.0000	1.0001	1.0000	1.0000		
2002	1.0198	1.0236	1.0092	1.0082	1.0000	1.0000			
2003	1.0301	1.0041	1.0016	1.0195	1.0004				
2004	1.0348	1.0065	1.0006	1.0008					
2005	1.0535	1.0064	1.0003						
2006	1.0717	1.0036							
2007	1.0505								
3 Pt. Avg.	1.0586	1.0055	1.0008	1.0095	1.0002	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0587	1.0057	1.0009	1.0099	1.0002	1.0000	1.0000	1.0000	1.0000
Selected	1.0587	1.0057	1.0009	1.0099	1.0002	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0764
27 to 123 Months =	1.0167
39 to 123 Months =	1.0110
51 to 123 Months =	1.0101
63 to 123 Months =	1.0002
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 General Insurance 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	\$475	1.6412	\$780	\$316,998	1.0025
12/31/2007	\$56	2.7327	\$153	\$1,664	1.0920
12/31/2008	\$1,415	9.6707	\$13,684	\$48,653	1.2813

**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	\$1,837	1.0182	\$1,870	\$43,533	1.0430
12/31/2007	\$1,536	1.0352	\$1,590	\$19,708	1.0807
12/31/2008	\$1,539	1.1077	\$1,705	\$22,320	1.0764

**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	1.0928	\$7	\$499	1.0131
12/31/2007	\$0	1.3783	\$0	\$0	1.0000
12/31/2008	\$0	2.0672	\$0	\$3,228	1.0000

**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	\$0	1.8144	\$0	\$101,554	1.0000
12/31/2007	\$0	3.4538	\$0	\$1,092	1.0000
12/31/2008	\$0	10.8242	\$0	\$13,592	1.0000

**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	\$0	1.0130	\$0	\$1,493	1.0000
12/31/2007	\$89	1.0130	\$90	\$6,766	1.0133
12/31/2008	\$136	1.0666	\$145	\$786	1.1845

**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	\$918	1.1372	\$1,044	\$26,045	1.0401
12/31/2007	\$232	1.3681	\$317	\$14,095	1.0225
12/31/2008	\$140	1.5142	\$212	\$17,976	1.0118

**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	\$2,881	1.0110	\$2,913	\$72,617	1.0401
12/31/2007	\$2,041	1.0167	\$2,075	\$59,688	1.0348
12/31/2008	\$1,592	1.0764	\$1,714	\$73,986	1.0232

**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	1.0433
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**

<b>4 Years Trend</b>										
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>3 Years Trend</b>										
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>2 Years Trend</b>										
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>1 Years Trend</b>										
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>			

**Selected** 2.25%

**Collision**

<b>4 Years Trend</b>										
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>3 Years Trend</b>										
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 Years Trend</b>										
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 Years Trend</b>										
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>			

**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 :	68.3%	3,224,382
3. Expected Mean Loss Reserves		4,098,432
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		103,838
5. Adjusted Mean Loss Reserves		3,994,594

D. Net Subject To Investment 4,779,757

E. Risk Free Rate of Return 2.0%

F. Investment Earning on Net Subject to Investment 96,551

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
	5.3%	3.8%	3.9%	2.4%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)	6.0%	3.7%
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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 :	65.3%	1,618,535
3. Expected Mean Loss Reserves		59,296
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		698
5. Adjusted Mean Loss Reserves		58,598

D. Net Subject to Investment 382,942

E. Risk Free Rate of Return 0.9%

F. Investment Earning on Net Subject to Investment 3,485

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
	2.8%	1.8%	2.7%	1.7%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)	4.2%	2.6%
--	------	------

**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				
<hr/>							
	2006	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)					6.0%	3.7%	5.2%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					67.5%	69.8%	68.3%

**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)					4.2%	2.6%	3.1%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					64.2%	65.8%	65.3%

**American National General Insurance 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	1.0%		
PAC+	1.0%		
Americycle	-0.2%		
Subtotal	<u>11.0%</u>	<u>\$16,792</u>	<u>\$152,777</u>
<b>Property Damage</b>			
Base Rate	-2.1%		
Class Relativity	1.0%		
PAC+	1.1%		
Americycle	-0.1%		
Subtotal	<u>-0.1%</u>	<u>(\$55)</u>	<u>\$94,190</u>
<b>Medical Payments</b>			
Base Rate	-2.1%		
Class Relativity	1.1%		
PAC+	1.0%		
Americycle	-0.1%		
Subtotal	<u>-0.1%</u>	<u>(\$13)</u>	<u>\$14,843</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	2.1%		
Americycle	-1.1%		
Subtotal	<u>1.0%</u>	<u>\$127</u>	<u>\$12,822</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	9.9%		
Americycle	-1.7%		
Subtotal	<u>8.1%</u>	<u>\$1,167</u>	<u>\$14,466</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	10.6%		
Americycle	-0.1%		
Subtotal	<u>10.5%</u>	<u>\$639</u>	<u>\$6,083</u>
<b>Comprehensive</b>			
Base Rate	30.6%		
Model Year Relativity	-3.2%		
Class Relativity	0.0%		
Americycle	-1.0%		
Subtotal	<u>25.2%</u>	<u>\$7,143</u>	<u>\$28,355</u>

**American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Collision</b>			
Base Rate	14.0%		
Deductible Relativity	1.5%		
Model Year Relativity	-6.0%		
Class Relativity	1.1%		
PAC+	0.9%		
Americycle	-0.4%		
Subtotal	<u>10.5%</u>	<u>\$9,303</u>	<u>\$88,385</u>
<b>Towing and Labor</b>			
Liability Relativity	2.4%		
Subtotal	<u>2.4%</u>	<u>\$107</u>	<u>\$4,555</u>
<b>Wage Loss</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$2,172</u>
<b>Rental Reimbursement</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$4,157</u>
<b>Accidental Death and Dismemberment</b>			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$1,352</u>
<b>GAP Endorsement</b>			
Subtotal	<u>15.4%</u>	<u>\$152</u>	<u>\$983</u>
Liability	<u>6.2%</u>	<u>\$18,658</u>	<u>\$298,705</u>
Physical Damage	<u>13.2%</u>	<u>\$16,705</u>	<u>\$126,435</u>
<b>Total</b>	<b>8.3%</b>	<b>\$35,363</b>	<b>\$425,140</b>

**American National General Insurance Company**  
**Base Rate Calculation**  
**Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	37	285	315	288	2.9%
02	51	224	253	232	5.4%
04	1	318	466	427	0.0%
05	0	268	312	286	0.0%
06	25	246	306	280	15.9%
07	3	263	286	262	1.4%
08	0	352	410	375	0.0%
09	0	268	322	295	0.0%
10	57	179	195	178	1.2%
11	37	224	286	262	19.1%
12	0	330	380	348	0.0%
13	12	185	214	196	7.9%
14	1	402	462	423	7.1%
15	106	179	234	214	21.7%
16	22	185	204	187	2.9%
17	4	324	365	334	5.0%
07 FROM 06	3	246	286	262	8.4%
99	0	194	215	197	0.0%
	358	210	255	229	11.0%

BI ANPAC to ANG Differential 0.916

**American National General Insurance Company**  
**Base Rate Calculation**  
**Property Damage**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	37	165	173	156	-3.5%
02	51	158	166	150	-3.1%
04	1	204	217	196	0.0%
05	0	155	164	148	0.0%
06	25	144	153	138	-2.2%
07	3	141	148	134	-3.0%
08	0	218	225	203	0.0%
09	0	144	152	137	0.0%
10	57	123	141	127	5.4%
11	37	155	167	151	-0.6%
12	0	201	208	188	0.0%
13	12	95	96	87	-6.5%
14	1	187	187	169	-7.8%
15	106	134	149	134	2.1%
16	22	95	104	94	1.0%
17	4	151	160	144	-2.7%
07 FROM 06	3	144	148	134	-5.0%
99	0	118	126	114	0.0%
	358	139	153	136	-0.1%

PD ANPAC to ANG Differential 0.903

**American National General Insurance Company**  
**Base Rate Calculation**  
**Medical Payments**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	13	54	56	53	0.1%
02	29	50	55	52	6.1%
04	1	79	83	78	0.0%
05	0	63	66	62	0.0%
06	4	53	57	54	4.0%
07	1	73	75	71	-0.8%
08	0	85	91	86	0.0%
09	0	67	74	70	0.0%
10	26	43	46	43	2.0%
11	8	66	70	66	2.0%
12	0	72	75	71	0.0%
13	2	57	59	56	0.2%
14	0	93	95	89	0.0%
15	77	50	50	47	-4.1%
16	17	45	47	44	-0.2%
17	4	72	80	75	6.3%
07 FROM 06	0	53	75	71	0.0%
99	0	48	51	48	0.0%
	184	50	55	49	-0.1%

MP ANPAC to ANG Differential 0.943

**American National General Insurance Company**  
**Base Rate Calculation**  
**Uninsured Motorist Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	23	19	22	21	9.3%
02	47	19	21	20	4.1%
04	1	19	20	19	0.0%
05	0	17	18	17	0.0%
06	15	16	17	16	-1.1%
07	3	18	18	17	-6.6%
08	0	17	18	17	0.0%
09	0	16	17	16	0.0%
10	44	16	16	16	-1.1%
11	33	15	15	15	-1.1%
12	0	17	18	17	0.0%
13	11	17	19	18	4.7%
14	0	17	18	17	-1.1%
15	95	15	15	15	-1.1%
16	19	15	15	15	-1.1%
17	4	19	20	19	-1.1%
07 FROM 06	0	16	18	17	0.0%
99	0	15	16	16	0.0%
	294	16	18	17	1.0%

UMBI ANPAC to ANG Differential 0.960

**American National General Insurance Company**  
**Base Rate Calculation**  
**Underinsured Motorist Bodily Injury**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	12	41	47	44	5.5%
02	17	42	48	44	3.0%
04	1	42	48	44	0.0%
05	0	42	48	44	0.0%
06	3	37	42	39	3.6%
07	1	43	49	45	2.9%
08	0	42	48	44	0.0%
09	0	37	42	39	0.0%
10	16	37	42	39	3.6%
11	27	41	56	52	24.7%
12	0	42	48	44	0.0%
13	7	37	42	39	3.6%
14	0	46	52	48	2.6%
15	78	37	43	40	6.3%
16	11	37	41	38	1.0%
17	4	43	50	46	5.2%
07 FROM 06	0	37	49	45	0.0%
99	0	38	44	41	0.0%
	178	39	46	42	8.1%

UIMBI ANPAC to ANG Differential 0.924

**American National General Insurance Company**  
**Base Rate Calculation**  
**Uninsured Motorist Property Damage**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	21	10	12	11	9.9%
02	47	9	10	9	-0.1%
04	1	8	9	8	0.0%
05	0	8	9	8	0.0%
06	13	7	8	8	14.2%
07	3	8	9	8	-0.1%
08	0	9	11	10	0.0%
09	0	7	8	8	0.0%
10	44	8	10	9	12.4%
11	30	7	8	8	14.2%
12	0	8	9	8	0.0%
13	11	7	8	8	14.2%
14	0	8	9	8	-0.1%
15	92	7	8	8	14.2%
16	17	7	8	8	14.2%
17	4	10	12	11	9.9%
07 FROM 06	0	7	9	8	0.0%
99	0	7	8	8	0.0%
	284	8	9	9	10.5%

UMPD ANPAC to ANG Differential 0.933

**American National General Insurance Company**  
**Base Rate Calculation**  
**Comprehensive**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	22	44	69	54	17.7%
02	35	39	66	51	25.4%
04	1	75	125	97	0.0%
05	0	71	143	111	0.0%
06	21	44	66	51	11.1%
07	0	79	127	99	0.0%
08	0	59	106	82	0.0%
09	0	90	165	128	0.0%
10	36	51	89	69	29.7%
11	31	47	86	67	36.7%
12	0	101	154	120	0.0%
13	8	65	93	72	6.2%
14	1	90	154	120	27.9%
15	70	38	63	49	23.7%
16	12	55	95	74	29.0%
17	4	68	97	75	5.8%
07 FROM 06	3	44	127	99	115.8%
99	0	51	93	72	0.0%
	245	45	75	59	25.2%

COMP ANPAC to ANG Differential 0.777

**American National General Insurance Company**  
**Base Rate Calculation**  
**Collision**

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	22	231	297	246	3.2%
02	35	200	276	229	11.0%
04	1	375	504	418	0.0%
05	0	221	294	244	0.0%
06	21	195	269	223	10.9%
07	0	267	318	263	0.0%
08	0	257	338	280	0.0%
09	0	206	283	235	0.0%
10	36	143	206	171	15.9%
11	29	226	345	286	22.7%
12	0	334	445	369	0.0%
13	8	231	283	235	-1.4%
14	1	349	414	343	-4.7%
15	68	206	279	231	8.7%
16	12	190	235	195	-0.5%
17	4	211	269	223	2.5%
07 FROM 06	3	195	318	263	30.7%
99	0	195	272	225	0.0%
	241	201	275	229	10.5%

COLL ANPAC to ANG Differential 0.829

**American National General Insurance Company  
Physical Damage Relativity Revisions  
Arkansas**

**Collision**

Deductible	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
50	0.0%	1.47	1.47	1.47	0.0%
100	0.0%	1.35	1.35	1.35	0.0%
200	0.6%	1.25	1.25	1.25	0.0%
250	1.8%	1.20	1.20	1.20	0.0%
500	61.6%	1.00	1.00	1.00	0.0%
1,000	34.4%	0.73	0.70	0.73	4.3%
2,000	1.5%	0.62	0.60	0.62	3.3%
5%	0.0%	0.57	0.55	0.57	3.6%
Est. Total					1.5%

**American National General Insurance Company  
Physical Damage Relativity Revisions  
Arkansas**

**Towing and Labor**

Limit	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
50	70.6%	1.00	1.00	1.00	0.0%
100	18.5%	1.25	1.14	1.25	9.6%
UNL	10.8%	1.80	1.71	1.80	5.3%
Est. Total					2.4%

**American National General Insurance Company  
Model Year Relativity Revisions  
Arkansas**

**Comprehensive**

Model Year	ANGIC Present	Factor Proposed	Percent Change	Premium Distribution
2011	1.10	1.05	-4.5%	0.0%
2010	1.05	1.00	-4.8%	0.0%
2009	1.00	0.96	-4.0%	6.4%
2008	0.96	0.93	-3.1%	12.3%
2007	0.93	0.90	-3.2%	13.7%
2006	0.90	0.87	-3.3%	12.0%
2005	0.87	0.84	-3.4%	10.4%
2004	0.84	0.81	-3.6%	10.4%
2003	0.81	0.78	-3.7%	5.9%
2002	0.78	0.76	-2.6%	9.1%
2001	0.76	0.74	-2.6%	5.7%
2000	0.74	0.72	-2.7%	5.7%
1999	0.72	0.70	-2.8%	2.7%
1998	0.70	0.68	-2.9%	2.8%
1997	0.68	0.66	-2.9%	0.4%
1996	0.66	0.64	-3.0%	0.2%
1995	0.64	0.62	-3.1%	0.7%
1994	0.62	0.62	0.0%	0.5%
1993	0.62	0.62	0.0%	0.3%
1992	0.62	0.62	0.0%	0.2%
1991	0.62	0.62	0.0%	0.0%
<=1990	0.62	0.62	0.0%	0.6%
Est. Total			-3.2%	

**Collision**

Model Year	ANGIC Present	Factor Proposed	Percent Change	Premium Distribution
2011	1.10	1.05	-4.5%	0.0%
2010	1.05	1.00	-4.8%	0.0%
2009	1.00	0.94	-6.0%	7.1%
2008	0.94	0.88	-6.4%	12.1%
2007	0.88	0.83	-5.7%	14.5%
2006	0.83	0.78	-6.0%	13.4%
2005	0.78	0.73	-6.4%	12.2%
2004	0.73	0.68	-6.8%	10.1%
2003	0.68	0.64	-5.9%	5.6%
2002	0.64	0.60	-6.3%	8.6%
2001	0.60	0.57	-5.0%	4.6%
2000	0.57	0.54	-5.3%	5.1%
1999	0.54	0.51	-5.6%	2.0%
1998	0.51	0.48	-5.9%	2.6%
1997	0.48	0.45	-6.2%	0.3%
1996	0.45	0.42	-6.7%	0.3%
1995	0.42	0.39	-7.1%	0.4%
1994	0.39	0.39	0.0%	0.4%
1993	0.39	0.39	0.0%	0.2%
1992	0.39	0.39	0.0%	0.0%
1991	0.39	0.39	0.0%	0.0%
<=1990	0.39	0.39	0.0%	0.4%
Est. Total			-6.0%	

**American National General Insurance Company**  
**Class Factor Relativity Revision**  
**Bodily Injury, Property Damage, Medical Payments and Collision Coverages**

**Arkansas**

Multi-Car  
Pleasure Use

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Female	<17	AV	2.40	2.40	2.40	0.0%
	17	BV	2.09	2.00	2.09	4.5%
	18	CV	1.82	1.74	1.82	4.6%
	19-20	DV	1.73	1.66	1.73	4.2%
Occasional	21-22	EV	1.38	1.33	1.38	3.8%
	23-24	FV	1.25	1.21	1.25	3.3%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Female	<17	GV	2.85	2.98	2.85	-4.4%
	17	HV	2.48	2.48	2.48	0.0%
	18	IV	2.16	2.16	2.16	0.0%
Principal	19-20	JV	2.06	2.06	2.06	0.0%
	21-22	KV	1.65	1.65	1.65	0.0%
	23-24	LV	1.50	1.50	1.50	0.0%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Male	<17	MV	2.89	2.94	2.89	-1.7%
	17	NV	2.51	2.45	2.51	2.4%
	18	OV	2.18	2.13	2.18	2.3%
Occasional	19-20	PV	2.08	2.03	2.08	2.5%
	21-22	QV	1.66	1.62	1.66	2.5%
	23-24	RV	1.51	1.47	1.51	2.7%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Male	<17	SV	3.54	3.70	3.54	-4.3%
	17	TV	3.08	3.08	3.08	0.0%
	18	UV	2.68	2.68	2.68	0.0%
Principal	19-20	VV	2.55	2.55	2.55	0.0%
	21-22	WV	2.04	2.04	2.04	0.0%
	23-24	XV	1.85	1.85	1.85	0.0%
	25-29	YV	1.20	1.17	1.20	2.6%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Married Male	<17	ZV	2.32	2.42	2.32	-4.1%
	17	0V	2.02	2.02	2.02	0.0%
	18	1V	1.76	1.76	1.76	0.0%
	19-20	2V	1.68	1.68	1.68	0.0%
	21-22	3V	1.34	1.34	1.34	0.0%
23-24	4V	1.22	1.22	1.22	0.0%	
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
No Youthfuls	<45	5W	1.00	1.00	1.00	0.0%
	45-64	6W	0.83	0.95	0.95	0.0%
	65-69	7W	0.88	1.00	1.00	0.0%
	70-74	8W	1.00	1.10	1.10	0.0%
	75+ or Over	9W	1.15	1.27	1.27	0.0%

**American National General Insurance Company  
Class Factor Relativity Revision  
Comprehensive Coverage**

Arkansas							
Multi-Car Pleasure Use							
ANPAC                      ANG                      ANG							
	Age	Class Code	COMP Proposed	COMP Current	COMP Proposed	Percent Change	
Unmarried Female	<17	AV	1.30	1.30	1.30	0.0%	
	17	BV	1.25	1.25	1.25	0.0%	
	18	CV	1.20	1.20	1.20	0.0%	
Occasional	19-20	DV	1.15	1.15	1.15	0.0%	
	21-22	EV	1.10	1.10	1.10	0.0%	
	23-24	FV	1.05	1.05	1.05	0.0%	
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change	
Unmarried Female	<17	GV	1.55	1.55	1.55	0.0%	
	17	HV	1.50	1.50	1.50	0.0%	
	18	IV	1.45	1.45	1.45	0.0%	
Principal	19-20	JV	1.40	1.40	1.40	0.0%	
	21-22	KV	1.35	1.35	1.35	0.0%	
	23-24	LV	1.30	1.30	1.30	0.0%	
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change	
Unmarried Male	<17	MV	1.60	1.60	1.60	0.0%	
	17	NV	1.55	1.55	1.55	0.0%	
	18	OV	1.50	1.50	1.50	0.0%	
Occasional	19-20	PV	1.45	1.45	1.45	0.0%	
	21-22	QV	1.40	1.40	1.40	0.0%	
	23-24	RV	1.35	1.35	1.35	0.0%	
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change	
Unmarried Male	<17	SV	2.30	2.30	2.30	0.0%	
	17	TV	2.20	2.20	2.20	0.0%	
	18	UV	2.10	2.10	2.10	0.0%	
Principal	19-20	VV	2.00	2.00	2.00	0.0%	
	21-22	WV	1.90	1.90	1.90	0.0%	
	23-24	XV	1.80	1.80	1.80	0.0%	
25-29	YV	1.20	1.20	1.20	0.0%		
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change	
Married Male	<17	ZV	1.75	1.75	1.75	0.0%	
	17	0V	1.65	1.65	1.65	0.0%	
	18	1V	1.55	1.55	1.55	0.0%	
	19-20	2V	1.45	1.45	1.45	0.0%	
	21-22	3V	1.35	1.35	1.35	0.0%	
23-24	4V	1.25	1.25	1.25	0.0%		
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change	
No Youthfuls	<45	5W	1.00	1.00	1.00	0.0%	
	45-64	6W	0.80	1.00	1.00	0.0%	
	65-69	7W	0.80	1.00	1.00	0.0%	
	7,500 or Over	70-74	8W	0.80	1.00	1.00	0.0%
	75+	9W	0.80	1.00	1.00	0.0%	

**American National General Insurance 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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
DW	2.08	2.16	3.8%	1.21	1.26	4.1%	0	0	0	0	0	0	0	0	0	0
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%	432	450	368	384	0	52	54	306	319	
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	1,428	1,428	908	908	0	116	116	1,952	1,952	
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%	530	530	360	360	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%	5,562	5,562	3,788	3,788	334	334	334	348	2,024	2,024
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%	448	448	324	324	0	66	66	66	270	270
KW	2.06	2.06	0.0%	1.42	1.47	3.5%	1,598	1,598	1,026	1,026	132	132	66	68	504	504
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%	244	244	162	162	44	44	44	46	136	136
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%	3,126	3,126	2,							

**American National General Insurance 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
MY	3.31	3.25	-1.8%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
MZ	3.31	3.25	-1.8%	1.60	1.66	3.7%	0	0	0	0	0	0	0	0	0	0
M6	2.65	2.54	-4.2%	1.52	1.60	5.3%	0	0	0	0	0	0	0	0	0	0
M7	3.12	3.07	-1.6%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
M8	3.12	3.07	-1.6%	1.60	1.66	3.7%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	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%	0	0	0	0	0	0	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%	0	0	0	0	0	0	0	0	0	0
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%	810	810	496	496	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%	584	584	356	356	112	112	246	246	390	390
VW	3.19	3.19	0.0%	2.10	2.18	3.8%	4,012	4,012	2,640	2,640	640	640	528	548	3,338	3,338
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%	976	976	618	618	112	112	232	240	1,178	1,178
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%	274	274	186	186	72	72	0	0	0	0
XV	2.31	2.31	0.0%	1.89	1.89	0.0%	0	0	0	0	0	0	0	0	0	0
XW	2.31	2.31	0.0%	1.89	1.97	4.2%	1,502	1,502	1,066	1,066	84	84	336	350	874	874
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%	0	0	0	0	0	0	0	0	0	0
X8	1.85	1.85	0.0%	1.80	1.87	3.9%	0	0	0	0						

**American National General Insurance 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 Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
ZY	2.72	2.61	-4.0%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
ZZ	2.72	2.61	-4.0%	1.75	1.82	4.0%	0	0	0	0	0	0	0	0	0	0
Z6	2.18	2.04	-6.4%	1.66	1.75	5.4%	0	0	0	0	0	0	0	0	0	0
OV	2.53	2.53	0.0%	1.73	1.73	0.0%	0	0	0	0	0	0	0	0	0	0
OW	2.53	2.53	0.0%	1.73	1.80	4.0%	0	0	0	0	0	0	0	0	0	0
OX	2.02	1.97	-2.5%	1.65	1.73	4.8%	0	0	0	0	0	0	0	0	0	0
OY	2.27	2.27	0.0%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
OZ	2.27	2.27	0.0%	1.65	1.71	3.6%	0	0	0	0	0	0	0	0	0	0
06	1.82	1.77	-2.7%	1.56	1.65	5.8%	0	0	0	0	0	0	0	0	0	0
1V	2.20	2.20	0.0%	1.63	1.63	0.0%	0	0	0	0	0	0	0	0	0	0
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%	478	478	380	380	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%	430	430	278	278	0	0	140	145	712	712
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%	192	192	148	148	0	0	60	60	200	200
4W	1.53	1.53	0.0%	1.31	1.37	4.6%	0	0	0	0	0	0	0	0	0	0
4X	1.22	1.19	-2.5%	1.25	1.31	4.8%	0	0	0	0	0	0	0	0	0	0
5V	1.25	1.25	0.0%	1.05	1.05	0.0%	1,434	1,434	982	982	60	60	332	332	960	960
5W	1.25	1.25	0.0%	1.05	1.05	0.0%	4,096	4,096	2,306	2,306	270	270	770	770	2,190	2,190
5X	1.31	1.34	2.3%	1.10	1.08	-1.8%	236	241	164	168	36	37	60	59	192	196
5Y	1.31	1.34	2.3%	1.10	1.08	-1.8%	13,694	14,008	8,968	9,173	1,538	1,573	2,584	2,537	9,832	10,057
5Z	1.38	1.39	0.7%	1.16	1.17	0.9%	1,512	1,523	920	927	170	171	304	307	1,678	1,690
56	1.50	1.58	5.3%	1.26	1.25	-0.8%	0	0	0	0	0	0	0	0	0	0
57	1.50	1.58	5.3%	1.26	1.25	-0.8%	0	0	0	0	0	0	0	0	0	0
58	0.94	1.05	11.7%	0.79	1.05	32.9%	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	1.19	1.19	0.0%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
6W	1.19	1.19	0.0%	1.05	1.05	0.0%	358	358	240	240	0	0	26	26	54	54
6X	1.25	1.27	1.6%	1.10	1.08	-1.8%	0	0	0	0	0	0	0	0	0	0
6Y	1.25	1.27	1.6%	1.10	1.08	-1.8%	4,304	4,373	2,860	2,906	618	628	810	795	2,840	2,885
6Z	1.31	1.32	0.8%	1.16	1.17	0.9%	406	409	260	262	40	40	32	32	108	109
66	1.43	1.50	4.9%	1.26	1.25	-0.8%	0	0	0	0	0	0	0	0	0	0
67	1.43	1.50	4.9%	1.26	1.25	-0.8%	0	0	0	0	0	0	0	0	0	0
68	0.89	1.00	12.4%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
69	0.89	1.00	12.4%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
7V	1.25	1.25	0.0%	1.05	1.05	0.0%	0	0	0	0	0	0	44	44	0	0
7W	1.25	1.25	0.0%	1.05	1.05	0.0%	622	622	400	400	0	0	170	170	500	500
7X	1.46	1.49	2.1%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
7Y	1.46	1.49	2.1%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
7Z	1.53	1.51	-1.3%	1.28	1.37	7.0%	0	0	0	0	0	0	0	0	0	0
76	1.67	1.63	-2.4%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
77	1.67	1.63	-2.4%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
78	0.94	0.89	-5.3%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
79	0.94	0.89	-5.3%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
8V	1.38	1.38	0.0%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
8W	1.38	1.38	0.0%	1.05	1.05	0.0%	380	380	218	218	0	0	112	112	218	218
8X	1.60	1.64	2.5%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
8Y	1.60	1.64	2.5%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
8Z	1.68	1.66	-1.2%	1.28	1.37	7.0%	0	0	0	0	0	0	0	0	0	0
86	1.83	1.79	-2.2%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
87	1.83	1.79	-2.2%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
88	1.03	0.98	-4.9%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
89	1.03	0.98	-4.9%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
9V	1.59	1.59	0.0%	1.05	1.05	0.0%	438	438	220	220	114	114	42	42	114	114
9W	1.59	1.59	0.0%	1.05	1.05	0.0%	584	584	316	316	150	150	56	56	148	148
9X	1.85	1.89	2.2%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
9Y	1.85	1.89	2.2%	1.23	1.26	2.4%	558	570	364	372	0	0	0	0	0	0
9Z	1.94	1.92	-1.0%	1.28	1.37	7.0%	0	0	0	0	0	0	0	0	0	0
96	2.12	2.06	-2.8%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
97	2.12	2.06	-2.8%	1.40	1.47	5.0%	0	0	0	0	0	0	0	0	0	0
98	1.19	1.13	-5.0%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
99	1.19	1.13	-5.0%	0.79	1.05	32.9%	0	0	0	0	0	0	0	0	0	0
Single Car Total							54,864	1.0%	36,002	1.0%	5,098	1.1%	8,478	0.5%	35,406	1.0%

**American National General Insurance 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%	0	0	0	0	0	0	0	0	0	0
AW	2.40	2.40	0.0%	1.30	1.35	3.8%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
A8	2.28	2.28	0.0%	1.24	1.28	3.2%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
BV	2.00	2.09	4.5%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
BW	2.00	2.09	4.5%	1.25	1.30	4.0%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
B8	1.90	1.99	4.7%	1.19	1.24	4.2%	398	417	236	247	0	0	38	40	168	176
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%	0	0	0	0	0	0	0	0	0	0
CV	1.74	1.82	4.6%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
CW	1.74	1.82	4.6%	1.20	1.25	4.2%	0	0	0	0	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%	0	0	0	0	0	0	0	0	0	0
C8	1.65	1.73	4.8%	1.14	1.19	4.4%	0	0	0	0	0	0	0	0	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%	0	0	0	0	0	0	0	0	0	0
DV	1.66	1.73	4.2%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
DW	1.66	1.73	4.2%	1.15	1.20	4.3%	330	344	172	179	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
D8	1.58	1.64	3.8%	1.09	1.14	4.6%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
EW	1.33	1.38	3.8%	1.10	1.14	3.6%	430	446	270	280	70	73	48	50	300	311
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%	0	0	0	0	0	0	0	0	0	0
FW	1.21	1.25	3.3%	1.05	1.09	3.8%	0	0	0	0	0	0	0	0	0	0
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%	500	478	362	346	0	0	54	54	354	339
GW	2.98	2.85	-4.4%	1.55	1.61	3.9%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
G8	2.68	2.57	-4.1%	1.47	1.53	4.1%	0	0	0	0	0	0	0	0	0	0
G9	2.41	2.31	-4.1%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
G0	2.41	2.31	-4.1%	1.40	1.45	3.6%	288	276	198	190	0	0	0	0	0	0
HV	2.48	2.48	0.0%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
HW	2.48	2.48	0.0%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
HZ	2.23	2.23	0.0%	1.43	1.48	3.5%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
H8	2.23	2.23	0.0%	1.43	1.48	3.5%	0	0	0	0	0	0	0	0	0	0
H9	2.01	2.01	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
H0	2.01	2.01	0.0%	1.35	1.41	4.4%	1,208	1,208	778	778	74	74	238	249	886	886
IV	2.16	2.16	0.0%	1.45	1.45	0.0%	608	608	446	446	206	206	0	0	0	0
IW	2.16	2.16	0.0%	1.45	1.51	4.1%	954	954	708	708	116	116	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
IZ	1.94	1.94	0.0%	1.38	1.43	3.6%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
I8	1.94	1.94	0.0%	1.38	1.43	3.6%	0	0	0	0	0	0	0	0	0	0
I9	1.75	1.75	0.0%	1.31	1.31	0.0%	0	0	0	0	0	0	0	0	0	0
I0	1.75	1.75	0.0%	1.31	1.36	3.8%	408	408	258	258	0	0	0	0	0	0
JV	2.06	2.06	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
JW	2.06	2.06	0.0%	1.40	1.46	4.3%	1,790	1,790	1,212	1,212	206	206	276	288	1,516	1,516
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%	0	0	0	0	0	0	0	0	0	0
JZ	1.85	1.85	0.0%	1.33	1.38	3.8%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
J8	1.85	1.85	0.0%	1.33	1.38	3.8%	256	256	174	174	52	52	0	0	0	0
J9	1.67	1.67	0.0%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
J0	1.67	1.67	0.0%	1.26	1.31	4.0%	0	0	0	0	0	0	0	0	0	0
KV	1.65	1.65	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
KW	1.65	1.65	0.0%	1.35	1.40	3.7%	2,804	2,804	1,878	1,878	194	194	348	361	946	946
KX	1.32	1.29	-2.3%	1.28	1.35	5.5%	0	0	0	0	0	0	0	0	0	0
K7	1.49	1.49	0.0%	1.28	1.28	0.0%	0	0	0	0	0	0	0	0	0	0
K8	1.49	1.49	0.0%	1.28	1.33	3.9%	0	0	0	0	0	0	0	0	0	0
LV	1.50	1.50	0.0%	1.30	1.30	0.0%	486	486	296	296	52	52	162	162	554	554
LW	1.5															

**American National General Insurance 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
MY	2.65	2.60	-1.9%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
MZ	2.65	2.60	-1.9%	1.52	1.58	3.9%	0	0	0	0	0	0	0	0	0	0
M6	2.12	2.03	-4.2%	1.44	1.52	5.6%	0	0	0	0	0	0	0	0	0	0
M7	2.50	2.46	-1.6%	1.52	1.52	0.0%	0	0	0	0	0	0	0	0	0	0
M8	2.50	2.46	-1.6%	1.52	1.58	3.9%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
OV	2.13	2.18	2.3%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
OW	2.13	2.18	2.3%	1.50	1.56	4.0%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
PV	2.03	2.08	2.5%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
PW	2.03	2.08	2.5%	1.45	1.51	4.1%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
PZ	1.83	1.87	2.2%	1.38	1.43	3.6%	520	531	308	315	56	57	80	83	334	341
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
QV	1.62	1.66	2.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
QW	1.62	1.66	2.5%	1.40	1.46	4.3%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
Q8	1.38	1.41	2.2%	1.33	1.38	3.8%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
SV	3.70	3.54	-4.3%	2.30	2.30	0.0%	366	350	278	266	0	0	0	0	0	0
SW	3.70	3.54	-4.3%	2.30	2.39	3.9%	1,062	1,016	748	716	0	120	125	540	517	
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
S8	2.96	2.83	-4.4%	2.19	2.27	3.7%	1,116	1,067	664	635	0	0	0	0	0	0
S9	2.66	2.55	-4.1%	2.08	2.08	0.0%	0	0	0	0	0	0	0	0	0	0
S0	2.66	2.55	-4.1%	2.08	2.16	3.8%	0	0	0	0	0	0	0	0	0	0
TV	3.08	3.08	0.0%	2.20	2.20	0.0%	640	640	460	460	236	236	0	0	0	0
TW	3.08	3.08	0.0%	2.20	2.29	4.1%	0	0	0	0	0	0	0	0	0	0
TX	2.46	2.40	-2.4%	2.09	2.20	5.3%	0	0	0	0	0	0	0	0	0	0
TY	2.77	2.77	0.0%	2.09	2.09	0.0%	0	0	0	0	0	0	0	0	0	0
TZ	2.77	2.77	0.0%	2.09	2.17	3.8%	0	0	0	0	0	0	0	0	0	0
T6	2.22	2.16	-2.7%	1.99	2.09	5.0%	0	0	0	0	0	122	122	244	244	
T7	2.46	2.46	0.0%	2.09	2.09	0.0%	310	310	152	152	0	0	62	64	188	188
T8	2.46	2.46	0.0%	2.09	2.17	3.8%	434	434	252	252	66	66	0	0	0	0
T9	2.22	2.22	0.0%	1.99	1.99	0.0%	336	336	230	230	64	64	0	0	0	0
T0	2.22	2.22	0.0%	1.99	2.06	3.5%	0	0	0	0	0	0	0	0	0	0
UV	2.68	2.68	0.0%	2.10	2.10	0.0%	538	538	292	292	114	114	0	0	0	0
UW	2.68	2.68	0.0%	2.10	2.18	3.8%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
UZ	2.41	2.41	0.0%	2.00	2.07	3.5%	0	0	0	0	0	0	0	0	0	0
U6	1.93	1.88	-2.6%	1.90	2.00	5.3%	0	0	0	0	0	0	0	0	0	0
U7	2.14	2.14	0.0%	2.00	2.00	0.0%	0	0	0	0	0	0	0	0	0	0
U8	2.14	2.14	0.0%	2.00	2.07	3.5%	704	704	478	478	0	50	52	120	120	
U9	1.93	1.93	0.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
U0	1.93	1.93	0.0%	1.90	1.97	3.7%	0	0	0	0	0	0	0	0	0	0
VV	2.55	2.55	0.0%	2.00	2.00	0.0%	550	550	444	444	82	82	62	62	298	298
VW	2.55	2.55	0.0%	2.00	2.08	4.0%	2,766	2,766	1,844	1,844	552	552	172	179	418	418
VX	2.04	1.99	-2.5%	1.90	2.00	5.3%	0	0	0	0	0	0	0	0	0	0
VY	2.30	2.30	0.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
VZ	2.30	2.30	0.0%	1.90	1.98	4.2%	438	438	274	274	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
V8	2.04	2.04	0.0%	1.90	1.98	4.2%	0	0	0	0	0	0	0	0	0	0
V9	1.84	1.84	0.0%	1.81	1.81	0.0%	0	0	0	0	0	0	0	0	0	0
V0	1.84	1.84	0.0%	1.81	1.88	3.9%	0	0	0	0	0	0	0	0	0	0
VV	2.04	2.04	0.0%	1.90	1.90	0.0%	236	236	164	164	60	60	0	0	0	0
WW	2.04	2.04	0.0%	1.90	1.98	4.2%	992	992	554	554	138	138	356	371	394	394
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%	0	0	0	0	0	0	0	0	0	0
W8	1.63	1.63	0.0%	1.81	1.88	3.9%	0	0	0	0	0	0	0	0	0	0
XV	1.85	1.85	0.0%	1.80	1.80	0.0%	1,078	1,078	698	698	182	182	250	250	662	662
XW	1.85	1.85	0.0%	1.80	1.87	3.9%	1,400	1,400	874	874	244	244	64	66	190	190
XX	1.48	1.44	-2.7%	1.71	1.80	5.3%	0	0	0	0	0	0	0	0	0	0
X7	1.48	1.48	0.0%	1.71	1.71	0.0%	0									

**American National General Insurance 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
ZY	2.18	2.09	-4.1%	1.66	1.66	0.0%	0	0	0	0	0	0	0	0	0	0
ZZ	2.18	2.09	-4.1%	1.66	1.73	4.2%	0	0	0	0	0	0	0	0	0	0
Z6	1.74	1.63	-6.3%	1.58	1.66	5.1%	0	0	0	0	0	0	0	0	0	0
OV	2.02	2.02	0.0%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
OW	2.02	2.02	0.0%	1.65	1.72	4.2%	0	0	0	0	0	0	0	0	0	0
OX	1.62	1.58	-2.5%	1.57	1.65	5.1%	0	0	0	0	0	0	0	0	0	0
OY	1.82	1.82	0.0%	1.57	1.57	0.0%	0	0	0	0	0	0	0	0	0	0
OZ	1.82	1.82	0.0%	1.57	1.63	3.8%	0	0	0	0	0	0	0	0	0	0
06	1.45	1.42	-2.1%	1.49	1.57	5.4%	0	0	0	0	0	0	0	0	0	0
1V	1.76	1.76	0.0%	1.55	1.55	0.0%	328	328	196	196	0	0	70	70	202	202
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%	0	0	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
3W	1.34	1.34	0.0%	1.35	1.40	3.7%	1,164	1,164	788	788	154	154	112	116	404	404
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%	200	200	150	150	60	60	58	58	134	134
4W	1.22	1.22	0.0%	1.25	1.30	4.0%	2,026	2,026	1,326	1,326	140	140	522	543	1,158	1,158
4X	0.98	0.95	-3.1%	1.19	1.25	5.0%	0	0	0	0	0	0	0	0	0	0
5V	1.00	1.00	0.0%	1.00	1.00	0.0%	6,928	6,928	4,666	4,666	756	756	1,192	1,192	4,462	4,462
5W	1.00	1.00	0.0%	1.00	1.00	0.0%	7,556	7,556	5,032	5,032	674	674	1,612	1,612	4,666	4,666
5X	1.05	1.07	1.9%	1.05	1.03	-1.9%	2,122	2,162	1,390	1,416	340	346	554	543	1,916	1,952
5Y	1.05	1.07	1.9%	1.05	1.03	-1.9%	35,758	36,439	23,532	23,980	4,066	4,143	7,400	7,259	23,276	23,719
5Z	1.10	1.11	0.9%	1.10	1.11	0.9%	7,958	8,030	5,086	5,132	946	955	1,708	1,724	5,746	5,798
56	1.20	1.26	5.0%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
57	1.20	1.26	5.0%	1.20	1.19	-0.8%	1,450	1,523	1,026	1,077	144	151	404	401	1,406	1,476
58	0.75	0.84	12.0%	0.75	1.00	33.3%	508	569	292	327	122	137	0	0	0	0
59	0.75	0.84	12.0%	0.75	1.00	33.3%	106	119	72	81	0	0	0	0	0	0
6V	0.95	0.95	0.0%	1.00	1.00	0.0%	1,316	1,316	818	818	126	126	172	172	458	458
6W	0.95	0.95	0.0%	1.00	1.00	0.0%	4,264	4,264	2,600	2,600	202	202	672	672	2,242	2,242
6X	1.00	1.02	2.0%	1.05	1.03	-1.9%	256	261	156	159	0	0	0	0	0	0
6Y	1.00	1.02	2.0%	1.05	1.03	-1.9%	12,226	12,471	7,432	7,581	632	645	2,474	2,427	7,106	7,248
6Z	1.05	1.05	0.0%	1.10	1.11	0.9%	2,998	2,998	1,644	1,644	268	268	366	369	1,368	1,368
66	1.14	1.20	5.3%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
67	1.14	1.20	5.3%	1.20	1.19	-0.8%	280	295	190	200	0	52	52	256	269	269
68	0.71	0.80	12.7%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
69	0.71	0.80	12.7%	0.75	1.00	33.3%	156	176	94	106	32	36	0	0	0	0
7V	1.00	1.00	0.0%	1.00	1.00	0.0%	408	408	252	252	72	72	238	238	382	382
7W	1.00	1.00	0.0%	1.00	1.00	0.0%	668	668	440	440	90	90	220	220	458	458
7X	1.17	1.19	1.7%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
7Y	1.17	1.19	1.7%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
7Z	1.22	1.21	-0.8%	1.22	1.30	6.6%	0	0	0	0	0	0	0	0	0	0
76	1.33	1.30	-2.3%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
77	1.33	1.30	-2.3%	1.33	1.40	5.3%	208	203	114	111	28	27	118	124	154	151
78	0.75	0.71	-5.3%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
79	0.75	0.71	-5.3%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
8V	1.10	1.10	0.0%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
8W	1.10	1.10	0.0%	1.00	1.00	0.0%	344	344	206	206	30	60	60	60	166	166
8X	1.28	1.31	2.3%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
8Y	1.28	1.31	2.3%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
8Z	1.34	1.33	-0.7%	1.22	1.30	6.6%	0	0	0	0	0	0	0	0	0	0
86	1.47	1.43	-2.7%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
87	1.47	1.43	-2.7%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
88	0.83	0.78	-6.0%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
89	0.83	0.78	-6.0%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
9V	1.27	1.27	0.0%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
9W	1.27	1.27	0.0%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
9X	1.48	1.51	2.0%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
9Y	1.48	1.51	2.0%	1.17	1.20	2.6%	186	190	100	102	36	37	0	0	0	0
9Z	1.55	1.54	-0.6%	1.22	1.30	6.6%	0	0	0	0	0	0	0	0	0	0
96	1.69	1.65	-2.4%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
97	1.69	1.65	-2.4%	1.33	1.40	5.3%	0	0	0	0	0	0	0	0	0	0
98	0.95	0.90	-5.3%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
99	0.95	0.90	-5.3%	0.75	1.00	33.3%	0	0	0	0	0	0	0	0	0	0
Multi Car Total							117,998	1.0%	76,278	1.0%	12,042	1.2%	21,360	-0.2%	66,400	1.2%
Class Total							172,862	1.0%	112,280	1.0%	17,140	1.1%	29,838	0.0%	101,806	1.1%

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 Coverages

Age/Usage Category	2006 Earned Premium	2006 Incurred Losses	Loss Ratio	2007 Earned Premium	2007 Incurred Losses	Loss Ratio	2008 Earned Premium	2008 Incurred Losses	Loss Ratio	2008 Earned Premium	2008 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	2006 Earned Premium	2006 Incurred Losses	Loss Ratio	2007 Earned Premium	2007 Incurred Losses	Loss Ratio	2008 Earned Premium	2008 Incurred Losses	Loss Ratio	2008 Earned Premium	2008 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 General Insurance 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%	7.3%	92.9%	1157.5%
	Other	MP	0.46	0.46	0.0%	0.6%		
Age 35 to 44	Pleasure	NM	0.51	0.47	-7.8%	4.5%	59.9%	0.0%
	Other	NP	0.51	0.49	-3.9%	0.5%		
Single Age 30 to 34	Pleasure	PM	0.62	0.57	-8.1%	0.0%	18.9%	0.0%
	Other	PP	0.62	0.59	-4.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.62	0.57	-8.1%	1.6%	14.6%	0.0%
	Other	UP	0.62	0.59	-4.8%	0.6%		
Single Age 25 to 29	Pleasure	QM	0.91	0.81	-11.0%	0.0%	0.0%	0.0%
	Other	QP	0.91	0.84	-7.7%	0.0%		
Married Under Age 25	Pleasure	TM	0.95	0.85	-10.5%	0.0%	0.0%	0.0%
	Other	TP	0.95	0.89	-6.3%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.55	1.38	-11.0%	5.2%	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%	0.0%	0.0%	0.0%
	Other	SP	1.92	1.78	-7.3%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.50	0.49	-2.0%	29.2%	179.9%	363.4%
	Other	MQ	0.50	0.51	2.0%	7.9%		
Age 35 to 44	Pleasure	NN	0.56	0.52	-7.1%	11.2%	36.9%	0.0%
	Other	NQ	0.56	0.55	-1.8%	7.0%		
Single Age 30 to 34	Pleasure	PN	0.67	0.63	-6.0%	1.7%	0.0%	0.0%
	Other	PQ	0.67	0.66	-1.5%	0.7%		
Married Age 25 to 34	Pleasure	UN	0.67	0.63	-6.0%	3.3%	0.0%	0.0%
	Other	UQ	0.67	0.66	-1.5%	0.4%		
Single Age 25 to 29	Pleasure	QN	1.00	0.89	-11.0%	6.1%	0.0%	0.0%
	Other	QQ	1.00	0.95	-5.0%	0.0%		
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%	8.0%	0.0%	0.0%
	Other	RQ	1.71	1.62	-5.3%	0.0%		
Single Under Age 21	Pleasure	SN	2.11	1.89	-10.4%	2.2%	0.0%	0.0%
	Other	SQ	2.11	2.00	-5.2%	2.0%		

**Estimated Percentage Total**

-4.9%

**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%	0.2%	0.0%	0.0%
201 - 300	0.85	0.85	0.0%	0.9%	0.0%	0.0%
301 - 450	0.90	0.90	0.0%	0.2%	1.6%	0.0%
451 - 600	1.00	1.00	0.0%	2.1%	0.0%	0.0%
601 - 750	1.10	1.10	0.0%	3.9%	44.1%	0.0%
751 - 900	1.15	1.15	0.0%	9.3%	8.0%	0.0%
901 - 1,000	1.20	1.20	0.0%	2.3%	0.0%	0.0%
1,001 - Over	1.50	1.53	2.0%	81.0%	97.7%	417.9%
Vintage	0.35	0.35	0.0%	0.0%		

**Estimated Percentage Total**

1.6%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.80	0.76	-5.0%	14.0%	23.6%
Harley FX, VR	1.16	1.12	-3.4%	19.9%	47.0%
Harley FL	1.28	1.35	5.5%	34.5%	130.8%
Cruiser	0.63	0.60	-4.8%	22.6%	72.2%
Tour	1.03	1.03	0.0%	1.5%	85.9%
Sport Tour	1.03	1.04	1.0%	0.0%	339.5%
Standard	0.71	0.68	-4.2%	0.0%	12.8%
Sport	0.99	0.98	-1.0%	0.0%	0.0%
Super Sport	1.56	1.54	-1.3%	2.3%	0.0%
High Performance	1.16	1.14	-1.7%	0.0%	0.0%
Dual	0.56	0.54	-3.6%	0.3%	9.0%
Scooter	0.64	0.63	-1.6%	0.8%	0.0%
Trikes	0.82	0.98	19.5%	0.7%	1210.1%
Limited Production	1.11	1.09	-1.8%	2.4%	0.0%
Homemade/Kit	1.24	1.22	-1.6%	1.1%	0.0%

**Estimated Percentage Total**

-0.6%

**American National General Insurance 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%	6.9%	36.8%	33.6%
	Other	MP	0.27	0.28	3.7%	0.7%		
Age 35 to 44	Pleasure	NM	0.30	0.29	-3.3%	4.8%	22.3%	0.0%
	Other	NP	0.30	0.29	-3.3%	0.6%		
Single Age 30 to 34	Pleasure	PM	0.34	0.33	-2.9%	0.0%	4.3%	0.0%
	Other	PP	0.34	0.33	-2.9%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.34	0.35	2.9%	2.5%	16.1%	0.0%
	Other	UP	0.34	0.35	2.9%	0.6%		
Single Age 25 to 29	Pleasure	QM	0.56	0.55	-1.8%	0.0%	0.0%	0.0%
	Other	QP	0.56	0.55	-1.8%	0.0%		
Married Under Age 25	Pleasure	TM	0.56	0.56	0.0%	0.0%	0.0%	0.0%
	Other	TP	0.56	0.56	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	0.99	0.96	-3.0%	7.6%	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%	0.0%	0.0%	0.0%
	Other	SP	1.27	1.24	-2.4%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.29	0.30	3.4%	26.2%	41.6%	41.0%
	Other	MQ	0.29	0.30	3.4%	7.1%		
Age 35 to 44	Pleasure	NN	0.32	0.31	-3.1%	10.0%	15.2%	73.8%
	Other	NQ	0.32	0.31	-3.1%	6.0%		
Single Age 30 to 34	Pleasure	PN	0.37	0.35	-5.4%	1.8%	5.8%	51.5%
	Other	PQ	0.37	0.35	-5.4%	0.8%		
Married Age 25 to 34	Pleasure	UN	0.37	0.37	0.0%	3.4%	4.9%	0.0%
	Other	UQ	0.37	0.37	0.0%	0.6%		
Single Age 25 to 29	Pleasure	QN	0.60	0.59	-1.7%	4.8%	0.0%	0.0%
	Other	QQ	0.60	0.59	-1.7%	0.0%		
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%	10.1%	0.0%	0.0%
	Other	RQ	1.06	1.03	-2.8%	0.0%		
Single Under Age 21	Pleasure	SN	1.36	1.33	-2.2%	3.3%	0.0%	0.0%
	Other	SQ	1.36	1.33	-2.2%	2.5%		

Estimated Percentage Total

0.0%

**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%	0.2%	0.0%	0.0%
201 - 300	0.72	0.72	0.0%	1.5%	10.7%	0.0%
301 - 450	0.76	0.76	0.0%	0.3%	10.8%	0.0%
451 - 600	0.80	0.80	0.0%	2.7%	16.8%	0.0%
601 - 750	0.88	0.88	0.0%	5.3%	11.6%	50.8%
751 - 900	0.92	0.92	0.0%	13.6%	28.1%	144.8%
901 - 1,000	0.96	0.96	0.0%	2.6%	18.2%	0.0%
1,001 - Over	1.00	0.99	-1.0%	74.0%	32.5%	29.8%
Vintage	0.35	0.35	0.0%	0.0%		

Estimated Percentage Total

-0.7%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.92	0.86	-6.5%	18.1%	7.0%
Harley FX, VR	1.08	1.00	-7.4%	16.1%	14.1%
Harley FL	1.19	1.24	4.2%	28.7%	41.8%
Cruiser	0.76	0.75	-1.3%	28.6%	29.3%
Tour	1.12	1.15	2.7%	1.2%	48.0%
Sport Tour	0.95	0.93	-2.1%	0.0%	0.0%
Standard	0.74	0.72	-2.7%	0.0%	17.0%
Sport	1.02	1.00	-2.0%	0.0%	0.0%
Super Sport	1.54	1.54	0.0%	2.6%	35.9%
High Performance	0.93	0.91	-2.2%	0.0%	20.3%
Dual	0.62	0.61	-1.6%	0.3%	4.9%
Scooter	0.66	0.64	-3.0%	0.8%	12.0%
Trikes	0.71	0.91	28.2%	0.4%	214.2%
Limited Production	1.15	1.12	-2.6%	2.1%	0.0%
Homemade/Kit	1.32	1.29	-2.3%	1.0%	0.0%

Estimated Percentage Total

-1.5%

**American National General Insurance 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%	10.7%	48.1%	0.0%
	Other	MP	1.42	1.39	-2.1%	10.1%		
Age 35 to 44	Pleasure	NM	1.52	1.55	2.0%	28.8%	52.4%	81.4%
	Other	NP	1.52	1.50	-1.3%	6.7%		
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%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.67	1.69	1.2%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	54.3%	39.1%
	Other	MQ	1.56	1.51	-3.2%	23.6%		
Age 35 to 44	Pleasure	NN	1.67	1.67	0.0%	0.0%	47.2%	0.0%
	Other	NQ	1.67	1.62	-3.0%	0.0%		
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%	11.4%		
Married Age 25 to 34	Pleasure	UN	1.83	1.82	-0.5%	0.0%	41.5%	0.0%
	Other	UQ	1.83	1.76	-3.8%	8.8%		
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%	0.0%		
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%	0.0%	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

-1.0%

**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%	4.9%	60.6%	0.0%
201 - 300	2.89	2.89	0.0%	0.0%	57.0%	0.0%
301 - 450	2.92	2.92	0.0%	0.0%	13.0%	0.0%
451 - 600	2.98	2.98	0.0%	0.0%	24.9%	0.0%
601 - 750	3.04	3.04	0.0%	23.2%	29.9%	0.0%
751 - 900	3.07	3.07	0.0%	0.0%	21.1%	0.0%
901 - 1,000	3.10	3.10	0.0%	0.0%	21.2%	0.0%
1,001 - Over	3.16	3.22	1.9%	71.9%	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%	0.0%	20.3%
Harley FX, VR	1.17	1.14	-2.6%	14.7%	39.4%
Harley FL	1.03	1.05	1.9%	6.7%	56.6%
Cruiser	0.84	0.82	-2.4%	73.7%	38.7%
Tour	1.03	1.07	3.9%	0.0%	77.8%
Sport Tour	1.03	1.07	3.9%	0.0%	106.6%
Standard	0.84	0.82	-2.4%	0.0%	11.6%
Sport	1.11	1.08	-2.7%	0.0%	14.5%
Super Sport	1.40	1.47	5.0%	0.0%	70.0%
High Performance	1.24	1.23	-0.8%	0.0%	0.0%
Dual	0.84	0.82	-2.4%	0.0%	6.4%
Scooter	0.70	0.72	2.9%	4.9%	69.8%
Trikes	0.79	0.81	2.5%	0.0%	103.0%
Limited Production	1.31	1.30	-0.8%	0.0%	0.0%
Homemade/Kit	1.31	1.30	-0.8%	0.0%	0.0%

Estimated Percentage Total

-1.9%

**American National General Insurance 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%	11.5%	81.2%	0.0%
	Other	MP	3.76	3.74	-0.5%	1.1%		
Age 35 to 44	Pleasure	NM	4.23	4.04	-4.5%	4.6%	112.4%	0.0%
	Other	NP	4.23	4.04	-4.5%	1.9%		
Single Age 30 to 34	Pleasure	PM	4.65	4.40	-5.4%	0.0%	2.1%	0.0%
	Other	PP	4.65	4.40	-5.4%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.65	4.30	-7.5%	1.4%	162.9%	0.0%
	Other	UP	4.65	4.30	-7.5%	1.1%		
Single Age 25 to 29	Pleasure	QM	5.29	4.94	-6.6%	0.0%	0.0%	0.0%
	Other	QP	5.29	4.94	-6.6%	0.0%		
Married Under Age 25	Pleasure	TM	5.29	4.84	-8.5%	0.0%	0.0%	0.0%
	Other	TP	5.29	4.84	-8.5%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.71	5.31	-7.0%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	5.71	5.31	-7.0%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.23	2.2%	31.3%	138.6%	0.0%
	Other	MQ	4.14	4.23	2.2%	6.7%		
Age 35 to 44	Pleasure	NN	4.65	4.57	-1.7%	15.7%	85.8%	0.0%
	Other	NQ	4.65	4.57	-1.7%	4.5%		
Single Age 30 to 34	Pleasure	PN	5.11	4.98	-2.5%	2.4%	0.0%	0.0%
	Other	PQ	5.11	4.98	-2.5%	1.1%		
Married Age 25 to 34	Pleasure	UN	5.11	4.86	-4.9%	5.1%	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%	0.7%	25.5%	183.7%
	Other	QQ	5.81	5.59	-3.8%	0.0%		
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%	6.4%	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%	1.7%	0.0%	0.0%
	Other	SQ	6.27	6.00	-4.3%	1.6%		

Estimated Percentage Total

-0.9%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	9.5%	4.2%
Harley FX, VR	1.12	1.03	-8.0%	21.9%	29.5%
Harley FL	1.24	1.31	5.6%	31.6%	127.2%
Cruiser	0.75	0.69	-8.0%	28.7%	55.7%
Tour	0.96	1.24	29.2%	0.0%	227.8%
Sport Tour	0.96	0.90	-6.2%	0.0%	161.4%
Standard	0.50	0.52	4.0%	0.0%	362.5%
Sport	1.00	0.94	-6.0%	0.0%	0.0%
Super Sport	1.33	1.31	-1.5%	4.1%	108.9%
High Performance	1.18	1.09	-7.6%	0.0%	9.0%
Dual	0.47	0.44	-6.4%	0.4%	0.0%
Scooter	0.52	0.48	-7.7%	1.0%	26.3%
Trikes	0.85	0.80	-5.9%	1.4%	0.0%
Limited Production	1.00	0.94	-6.0%	1.4%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.0%	0.0%

Estimated Percentage Total

-3.3%

**American National General Insurance 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%	6.5%	66.9%	326.4%
	Other	MP	3.76	3.74	-0.5%	1.2%		
Age 35 to 44	Pleasure	NM	4.23	4.04	-4.5%	6.1%	83.8%	1255.8%
	Other	NP	4.23	4.04	-4.5%	3.3%		
Single Age 30 to 34	Pleasure	PM	4.65	4.40	-5.4%	0.0%	468.2%	0.0%
	Other	PP	4.65	4.40	-5.4%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.65	4.30	-7.5%	1.1%	0.0%	0.0%
	Other	UP	4.65	4.30	-7.5%	1.2%		
Single Age 25 to 29	Pleasure	QM	5.29	4.94	-6.6%	0.0%	0.0%	0.0%
	Other	QP	5.29	4.94	-6.6%	0.0%		
Married Under Age 25	Pleasure	TM	5.29	4.84	-8.5%	0.0%	0.0%	0.0%
	Other	TP	5.29	4.84	-8.5%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.71	5.31	-7.0%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	5.71	5.31	-7.0%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	4.14	4.23	2.2%	29.3%	195.1%	385.2%
	Other	MQ	4.14	4.23	2.2%	1.0%		
Age 35 to 44	Pleasure	NN	4.65	4.57	-1.7%	21.1%	55.7%	293.9%
	Other	NQ	4.65	4.57	-1.7%	1.6%		
Single Age 30 to 34	Pleasure	PN	5.11	4.98	-2.5%	3.6%	0.0%	0.0%
	Other	PQ	5.11	4.98	-2.5%	1.2%		
Married Age 25 to 34	Pleasure	UN	5.11	4.86	-4.9%	5.4%	0.0%	0.0%
	Other	UQ	5.11	4.86	-4.9%	2.4%		
Single Age 25 to 29	Pleasure	QN	5.81	5.59	-3.8%	0.7%	0.0%	0.0%
	Other	QQ	5.81	5.59	-3.8%	0.0%		
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%	8.5%	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%	3.4%	0.0%	0.0%
	Other	SQ	6.27	6.00	-4.3%	2.4%		

Estimated Percentage Total

-1.5%

**Model Group Factors**

Model Group	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL	0.84	0.78	-7.1%	9.8%	0.0%
Harley FX, VR	1.12	1.03	-8.0%	24.0%	77.5%
Harley FL	1.24	1.31	5.6%	27.5%	138.9%
Cruiser	0.75	0.69	-8.0%	29.0%	130.2%
Tour	0.96	1.24	29.2%	0.0%	97.0%
Sport Tour	0.96	0.90	-6.2%	0.0%	0.0%
Standard	0.50	0.52	4.0%	0.0%	0.0%
Sport	1.00	0.94	-6.0%	0.0%	0.0%
Super Sport	1.33	1.31	-1.5%	6.1%	0.0%
High Performance	1.18	1.09	-7.6%	0.0%	0.0%
Dual	0.47	0.44	-6.4%	0.0%	0.0%
Scooter	0.52	0.48	-7.7%	0.5%	0.0%
Trikes	0.85	0.80	-5.9%	1.4%	0.0%
Limited Production	1.00	0.94	-6.0%	1.7%	0.0%
Homemade/Kit	1.00	0.94	-6.0%	0.0%	0.0%

Estimated Percentage Total

-3.7%

**American National General Insurance 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%	11.8%	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%	5.8%	73.3%	0.0%
	Other	NP	1.17	1.15	-1.7%	1.4%		
Single Age 30 to 34	Pleasure	PM	1.29	1.26	-2.3%	0.0%	0.0%	0.0%
	Other	PP	1.29	1.26	-2.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.29	1.26	-2.3%	1.2%	18.4%	0.0%
	Other	UP	1.29	1.26	-2.3%	0.8%		
Single Age 25 to 29	Pleasure	QM	1.46	1.44	-1.4%	0.0%	0.0%	0.0%
	Other	QP	1.46	1.44	-1.4%	0.0%		
Married Under Age 25	Pleasure	TM	1.46	1.44	-1.4%	0.0%	0.0%	0.0%
	Other	TP	1.46	1.44	-1.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.58	1.55	-1.9%	0.0%	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%	0.0%	0.0%	0.0%
	Other	SP	1.58	1.55	-1.9%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	1.09	1.08	-0.9%	28.4%	14.2%	0.0%
	Other	MQ	1.09	1.08	-0.9%	8.5%		
Age 35 to 44	Pleasure	NN	1.23	1.21	-1.6%	15.7%	33.4%	0.0%
	Other	NQ	1.23	1.21	-1.6%	5.8%		
Single Age 30 to 34	Pleasure	PN	1.36	1.33	-2.2%	2.1%	0.0%	0.0%
	Other	PQ	1.36	1.33	-2.2%	1.2%		
Married Age 25 to 34	Pleasure	UN	1.36	1.33	-2.2%	6.2%	0.0%	0.0%
	Other	UQ	1.36	1.33	-2.2%	1.0%		
Single Age 25 to 29	Pleasure	QN	1.54	1.51	-1.9%	0.6%	75.9%	255.2%
	Other	QQ	1.54	1.51	-1.9%	0.0%		
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%	5.2%	0.0%	0.0%
	Other	RQ	1.66	1.63	-1.8%	0.0%		
Single Under Age 21	Pleasure	SN	1.66	1.63	-1.8%	1.4%	0.0%	0.0%
	Other	SQ	1.66	1.63	-1.8%	1.2%		

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	0.85	1.2%	9.1%	0.0%
Harley FX, VR	1.06	1.04	-1.9%	22.9%	13.6%
Harley FL	1.24	1.22	-1.6%	29.5%	35.6%
Cruiser	0.71	0.73	2.8%	28.4%	14.2%
Tour	0.96	1.01	5.2%	0.0%	64.9%
Sport Tour	0.96	0.96	0.0%	0.0%	0.0%
Standard	0.50	0.54	8.0%	0.0%	0.0%
Sport	1.00	1.00	0.0%	0.0%	0.0%
Super Sport	1.32	1.36	3.0%	4.4%	92.0%
High Performance	1.18	1.22	3.4%	0.0%	484.7%
Dual	0.47	0.51	8.5%	0.6%	0.0%
Scooter	0.52	0.59	13.5%	1.3%	58.1%
Trikes	0.85	0.86	1.2%	1.7%	0.0%
Limited Production	1.00	1.00	0.0%	2.1%	0.0%
Homemade/Kit	1.00	1.00	0.0%	0.0%	0.0%

Estimated Percentage Total

0.4%

**American National General Insurance 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%	9.7%	30.1%	9.9%
	Other	MP	0.84	0.82	-2.4%	0.6%		
Age 35 to 44	Pleasure	NM	0.98	0.95	-3.1%	4.3%	34.1%	0.0%
	Other	NP	0.98	0.95	-3.1%	1.4%		
Single Age 30 to 34	Pleasure	PM	1.25	1.22	-2.4%	0.0%	9.2%	0.0%
	Other	PP	1.25	1.22	-2.4%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.25	1.19	-4.8%	0.8%	39.3%	0.0%
	Other	UP	1.25	1.19	-4.8%	0.4%		
Single Age 25 to 29	Pleasure	QM	1.66	1.62	-2.4%	0.0%	37.4%	0.0%
	Other	QP	1.66	1.62	-2.4%	0.0%		
Married Under Age 25	Pleasure	TM	1.66	1.57	-5.4%	0.0%	69.4%	0.0%
	Other	TP	1.66	1.57	-5.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	2.82	2.75	-2.5%	0.7%	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%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.93	0.89	-4.3%	30.7%	30.9%	93.9%
	Other	MQ	0.93	0.89	-4.3%	8.0%		
Age 35 to 44	Pleasure	NN	1.08	1.03	-4.6%	16.1%	33.5%	3.3%
	Other	NQ	1.08	1.03	-4.6%	6.0%		
Single Age 30 to 34	Pleasure	PN	1.37	1.32	-3.6%	1.0%	0.0%	0.0%
	Other	PQ	1.37	1.32	-3.6%	0.4%		
Married Age 25 to 34	Pleasure	UN	1.37	1.29	-5.8%	5.7%	24.4%	0.0%
	Other	UQ	1.37	1.29	-5.8%	0.6%		
Single Age 25 to 29	Pleasure	QN	1.84	1.75	-4.9%	4.8%	0.0%	0.0%
	Other	QQ	1.84	1.75	-4.9%	0.0%		
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%	4.5%	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%	1.8%	0.0%	0.0%
	Other	SQ	4.07	3.91	-3.9%	2.5%		

**Estimated Percentage Total**

**-4.2%**

**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%	0.3%	251.2%	0.0%
201 - 300	1.28	1.28	0.0%	0.5%	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%	1.0%	12.9%	0.0%
601 - 750	1.68	1.68	0.0%	3.7%	28.6%	0.0%
751 - 900	1.73	1.73	0.0%	5.2%	20.2%	33.0%
901 - 1,000	1.76	1.76	0.0%	5.3%	43.4%	0.0%
1,001 - Over	1.73	1.73	0.0%	83.6%	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%	9.2%	24.5%
Harley FX, VR	1.24	1.24	0.0%	25.8%	31.9%
Harley FL	1.04	1.02	-1.9%	36.7%	21.7%
Cruiser	0.53	0.53	0.0%	14.4%	23.2%
Tour	0.59	0.61	3.4%	1.0%	36.1%
Sport Tour	0.74	0.73	-1.4%	0.0%	7.8%
Standard	0.85	0.90	5.9%	0.0%	69.1%
Sport	1.10	1.16	5.5%	0.0%	47.2%
Super Sport	2.54	2.63	3.5%	5.3%	51.5%
High Performance	1.00	1.01	1.0%	0.0%	0.0%
Dual	1.14	1.17	2.6%	0.6%	49.4%
Scooter	1.73	1.70	-1.7%	1.9%	18.1%
Trikes	0.54	0.55	1.9%	2.4%	20.2%
Limited Production	1.23	1.24	0.8%	2.6%	95.4%
Homemade/Kit	5.91	5.94	0.5%	0.0%	4.1%

**Estimated Percentage Total**

**-0.4%**

**American National General Insurance 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%	7.2%	71.8%	174.6%
	Other	MP	0.79	0.81	2.5%	0.8%		
Age 35 to 44	Pleasure	NM	0.87	0.81	-6.9%	4.5%	56.4%	0.0%
	Other	NP	0.87	0.83	-4.6%	0.9%		
Single Age 30 to 34	Pleasure	PM	1.12	1.09	-2.7%	0.0%	48.2%	-314.9%
	Other	PP	1.12	1.12	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.12	1.05	-6.3%	2.3%	45.1%	124.3%
	Other	UP	1.12	1.08	-3.6%	1.0%		
Single Age 25 to 29	Pleasure	QM	1.82	1.70	-6.6%	0.0%	43.1%	0.0%
	Other	QP	1.82	1.74	-4.4%	0.0%		
Married Under Age 25	Pleasure	TM	1.82	1.69	-7.1%	0.0%	50.8%	0.0%
	Other	TP	1.82	1.73	-4.9%	0.0%		
Single Age 21 to 24	Pleasure	RM	3.30	3.09	-6.4%	0.0%	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%	0.0%		

**Annual Mileage 7,500 and Over**

Age 45 and Over	Pleasure	MN	0.84	0.84	0.0%	25.7%	84.2%	159.9%
	Other	MQ	0.84	0.86	2.4%	6.5%		
Age 35 to 44	Pleasure	NN	0.92	0.86	-6.5%	13.7%	55.7%	70.1%
	Other	NQ	0.92	0.88	-4.3%	5.3%		
Single Age 30 to 34	Pleasure	PN	1.18	1.16	-1.7%	1.9%	147.6%	869.5%
	Other	PQ	1.18	1.19	0.8%	1.0%		
Married Age 25 to 34	Pleasure	UN	1.18	1.11	-5.9%	4.6%	56.2%	31.7%
	Other	UQ	1.18	1.14	-3.4%	0.9%		
Single Age 25 to 29	Pleasure	QN	1.92	1.81	-5.7%	5.6%	0.0%	0.0%
	Other	QQ	1.92	1.85	-3.6%	0.0%		
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%	11.9%	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%	2.3%	76.9%	350.7%
	Other	SQ	4.83	4.64	-3.9%	3.9%		

**Estimated Percentage Total**

-3.1%

**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%	1.2%	11.9%	0.0%
301 - 450	1.28	1.28	0.0%	0.1%	61.1%	0.0%
451 - 600	1.50	1.50	0.0%	3.3%	39.3%	227.7%
601 - 750	1.58	1.58	0.0%	4.0%	42.0%	75.4%
751 - 900	1.65	1.65	0.0%	6.5%	24.1%	123.1%
901 - 1,000	1.76	1.78	1.1%	5.2%	94.3%	411.7%
1,001 - Over	1.73	1.76	1.7%	79.5%	69.9%	138.0%
Vintage	0.41	0.41	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	0.80	0.75	-6.3%	12.6%	27.5%
Harley FX, VR	0.96	0.91	-5.2%	18.4%	52.0%
Harley FL	0.98	1.02	4.1%	30.5%	75.6%
Cruiser	0.82	0.79	-3.7%	26.6%	47.5%
Tour	0.92	0.98	6.5%	1.1%	96.7%
Sport Tour	0.98	1.04	6.1%	0.0%	188.4%
Standard	0.68	0.67	-1.5%	0.0%	24.9%
Sport	1.47	1.49	1.4%	0.0%	70.0%
Super Sport	2.80	2.75	-1.8%	5.2%	50.5%
High Performance	1.19	1.17	-1.7%	0.0%	27.9%
Dual	0.82	0.79	-3.7%	0.4%	27.2%
Scooter	0.68	0.69	1.5%	0.8%	59.9%
Trikes	0.78	0.83	6.4%	1.7%	131.6%
Limited Production	1.17	1.18	0.9%	2.7%	56.3%
Homemade/Kit	1.17	1.18	0.9%	0.0%	0.0%

**Estimated Percentage Total**

-1.4%

**American National General Insurance 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 General Insurance 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%	77	31,621	31,621	19,887	19,887	2,832	2,832	16,558	16,558
7%	7%	191	44,401	44,401	28,098	28,098	4,959	4,959	36,266	36,266
10%	10%	108	22,133	22,133	13,078	13,078	2,087	2,087	13,145	13,145
13%	13%	23	10,136	10,136	6,856	6,856	714	714	6,042	6,042
18%	18%	239	52,468	52,468	32,524	32,524	5,544	5,544	30,990	30,990
18%	15%	22	9,448	10,858	6,304	7,245	752	874	5,566	6,373
24%	23%	35	12,222	12,720	7,924	8,243	1,292	1,350	5,336	5,545
	Total	695	182,429	184,337	114,671	115,932	18,180	18,360	113,903	114,918
	Percentage Change			1.0%		1.1%		1.0%		0.9%