Filing at a Glance

Company: American National General Insurance Company

Product Name: Private Passenger Automobile	SERFF Tr Num: ANPC-126061665	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 03-ANG-09-0166	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status: Pending at DOI	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Melissa Marrs	Disposition Date: 05/19/2009
	Date Submitted: 04/08/2009	Disposition Status: Filed
Effective Date Requested (New): 05/01/2009		Effective Date (New): 06/07/2009
Effective Date Requested (Renewal): 05/01/2009		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR ANG Auto RR - PA	Status of Filing in Domicile: Authorized
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/19/2009	
State Status Changed: 04/16/2009	Deemer Date:
Corresponding Filing Tracking Number: 03-ANG-09-0167	

Filing Description:

American National General Insurance Company files herewith the following changes to its Private Passenger Automobile Program:

PAGES TO BE FILED DESCRIPTION EDITION

A-MR-Index Index to General Rules 3-09

MR-1 through MR-44 General Rules 3-09

AUTO-R-1.1 Auto Base Rates 3-09

AUTO-R-2.1 through R-2.9 Auto Limit Factors 3-09

AUTO-R-3.1 Model Year Factors 3-09

AUTO-R-4.1 Auto Physical Damage Symbol Factors 3-09

AUTO-R-5.1 and R-5.2 Auto Deductible Factors 3-09

AUTO-R-6.1 through R-6.15 Auto Primary Classification Factors 3-09

AUTO-R-9.1 through R-9.11 Auto Discount Factors 3-09

AUTO-R-10.1 through R-10.5 Auto Endoresement Premiums 3-09

AUTO-R-14.1 through R-14.4 Auto Utility Trailer Rates 3-09

CYCLE-R-1.1 Motorcycle Base Rates 3-09

CYCLE-R-2.1 through CYCLE-R-2.6 Motorcycle Limit Factors 3-09

CYCLE-R-3.1 Motorcycle Model Year Factors 3-09

CYCLE-R-4.1 Motorcycle Physical Damage Symbol Factors 3-09

CYCLE-R-5.1 Motorcycle Deductible Factors 3-09

CYCLE-R-6.1 Motorcycle Class Factors 3-09

CYCLE-R-9.1 through CYCLE-R-9.9 Motorcycle Discount Factors 3-09

CYCLE-R-10.1 and CYCLE-R-10.2 Motorcycle Endorsement Premiums 3-09

RV-R-1 through RV-R-5 Recreational Vehicle Rate 3-09

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

PAGES TO BE REPLACED DESCRIPTION EDITION

A-MR-Index Index to General Rules 2-08

MR-1 through MR-44 General Rules 2-08

AUTO-R-1.1 Auto Base Rates 3-08

AUTO-R-2.1 through R-2.11 Auto Limit Factors 3-08

AUTO-R-3.1 Model Year Factors 3-08

AUTO-R-4.1 Auto Physical Damage Symbol Factors 3-08

AUTO-R-5.1 and R-5.2 Auto Deductible Factors 3-09

AUTO-R-6.1 through R-6.15 Auto Primary Classification Factors 3-08

AUTO-R-9.1 through R-9.10 Auto Discount Factors 3-08

AUTO-R-10.1 through R-10.4 Auto Endoresement Premiums 3-08

AUTO-R-14.1 through R-14.2 Auto Utility Trailer Rates 3-08

CYCLE-R-1.1 Motorcycle Base Rates 3-08

CYCLE-R-2.1 through CYCLE-R-2.9 Motorcycle Limit Factors 3-08

CYCLE-R-3.1 Motorcycle Model Year Factors 3-08

CYCLE-R-4.1 Motorcycle Physical Damage Symbol Factors 3-08

CYCLE-R-5.1 and R-5.2 Motorcycle Deductible Factors 3-08

CYCLE-R-6.1 Motorcycle Class Factors 3-08

CYCLE-R-9.1 through CYCLE-R-9.9 Motorcycle Discount Factors 3-08

CYCLE-R-10.1 Motorcycle Endorsement Premiums 3-08

RV-R-1 through RV-R-2 Recreational Vehicle Rate 3-08

The purpose of this filing is to amend rules and rates in our Private Passenger Automobile Program.. The following Explanation of Revisions describes 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 280, Tri-Line Client Discount, is revised in the following ways:
1) We are revising the life insurance requirement for new business Tenant policies to be equal to or greater than the maximum of the Coverage C amount or $100,000.
2) 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.

B. Rule 282, DriveSmart for TeensSM Discount, is added. For each qualifying private passenger automobile on the policy, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums, provided that the rated driver is under 19 years of age. The discount varies by the age of the rated driver of the vehicle and the rated driver's operator status. Refer to Auto rate section R-9 for the DriveSmart for TeensSM Discount factors.

In order for a private passenger automobile to qualify for the discount, the following conditions must be met:

1) the vehicle must be equipped with an ANPAC®-approved driver safety monitoring device;

2) the approved safety device must be verified as active at the time of application, policy change, or renewal;

3) the approved safety device must remain plugged-in for the timeframe the discount is being applied; and

4) the named insured must give ANPAC® permission to collect driving data associated with the vehicle(s) containing an approved device.

Although we will collect driving data from the monitoring device, this information will not be considered in eligibility or rating.

Rule 295, Premium Determination, is revised by adding Step 7 to display the DriveSmart for TeensSM Discount. All subsequent steps are renumbered.

Rule 750, Named Non-Owner Coverage, is updated to show that the DriveSmart for TeensSM Discount is not applicable with the Named Non-Owner Endorsement.

C. Rule 402 and 467 are revised to show our premium determination step order for Utility Trailers and Recreational Vehicles.

D.Rules 591, 661, and 743, GAP Coverage, are revised to reflect the change in GAP rating from a flat dollar amount to applying a rating factor to the final Comprehensive and Collision coverage premiums.

E. Other editorial revisions are made.

We will implement this filing effective June 7, 2009, for both new and renewal business.

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

Company and Contact

Filing Contact Information

Melissa Marrs, Regulatory Compliance Analyst II mmarrs@anpac.com

American National Corporate Centre (417) 887-4990 [Phone]

Springfield, MO 65899-0251 (417) 877-5014[FAX]

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		
Springfield, MO 65899-0251	Group Name:	State ID Number:
(417) 887-4990 ext. [Phone]	FEIN Number: 43-1223793	

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	04/08/2009	27053930

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/19/2009	05/19/2009

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	05/14/2009	05/14/2009	Melissa Marrs	05/15/2009	05/15/2009
Pending Industry Response	Alexa Grissom	05/12/2009	05/12/2009	Melissa Marrs	05/12/2009	05/12/2009
Pending Industry Response	Alexa Grissom	05/05/2009	05/05/2009	Melissa Marrs	05/05/2009	05/05/2009
Pending Industry Response	Alexa Grissom	05/05/2009	05/05/2009	Melissa Marrs	05/05/2009	05/05/2009
Pending Industry Response	Alexa Grissom	04/20/2009	04/21/2009	Melissa Marrs	04/24/2009	04/24/2009
Pending Industry Response	Alexa Grissom	04/16/2009	04/16/2009	Melissa Marrs	04/17/2009	04/17/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
APCS-Auto Premium Comparison Survey	Supporting Document	Melissa Marrs	05/14/2009	05/14/2009
Manual Rule Pages	Rate	Melissa Marrs	05/04/2009	05/04/2009
Auto Rate Pages	Rate	Melissa Marrs	05/04/2009	05/04/2009
Revised Manual Rule Pages Marked-Up to Withdraw the DriveSmart Discount	Supporting Document	Melissa Marrs	05/04/2009	05/04/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Clarification - I Understand the Objection	Note To Reviewer	Melissa Marrs	05/05/2009	05/05/2009
DriveSmart Discount Withdrawal	Note To Reviewer	Melissa Marrs	04/28/2009	04/28/2009
Request to Correct Effective Date from May 1, 2009 to June 7, 2009	Note To Reviewer	Melissa Marrs	04/10/2009	04/10/2009

Disposition

Disposition Date: 05/19/2009
Effective Date (New): 06/07/2009
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	6.800%	1.400%	$3,486	251	$279,652	20.800%	-8.800%

SERFF Tracking Number:	*ANPC-126061665*	*State:*	*Arkansas*
Filing Company:	*American National General Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANG-09-0166*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Automobile*		
Project Name/Number:	*AR ANG Auto RR - PA/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	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	Actuarial Memorandum and Actuarial Exhibits	Filed	Yes
Supporting Document	Revised Manual Rule Pages Marked-Up to Withdraw the DriveSmart Discount	Filed	Yes
Rate *(revised)*	Manual Rule Pages	Filed	Yes
Rate *(revised)*	Auto Rate Pages	Filed	Yes
Rate	Motorcycle Rate Pages	Filed	Yes
Rate	RV Rate Pages	Filed	Yes
Rate	Manual Rule Pages	Filed	Yes
Rate	Auto Rate Pages	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/14/2009
Submitted Date	05/14/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Our Director has advised that the latest submission is unacceptable. Please download the form from our website and complete it.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/15/2009
Submitted Date	05/15/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: As of today we have pasted all values. We think we have completed the form correctly but you let us know. We will document this so we don't have this problem again. Thank you for your patience.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: Dear Ms. Grissom,

5/15/09 now we think we have filled Form APCS out correctly.
Sincerely,
Melissa Marrs

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Melissa Marrs

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/12/2009
Submitted Date	05/12/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Our Director has advised that the APCS spreadsheet must not be renamed. The name must remain Form APCS.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/12/2009
Submitted Date	05/12/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: We have revised the name of the form to remove the company reference.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: Dear Ms. Grissom;

I have revised the effective date to June 15, 2009 New Business and Renewals. And I have revised the filing form name.

Sincerely,
Melissa Marrs

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Melissa Marrs

Sincerely,
Melissa Marrs

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/05/2009
Submitted Date	05/05/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Our Director has advised me that the APCS has two surveys on one form. The APCS must be resubmited with each insurer on it's own form.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/05/2009
Submitted Date	05/05/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: I think this objection may be a duplication of the previous objection. I believe the response I just sent will satisfy the objection. We do have two filings and I will be correcting this filing form on our ANPAC filng also.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Let me know if there would still be an objection open if this was not a duplication.

Thank you,
Melissa Marrs

Sincerely,
Melissa Marrs

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/05/2009
Submitted Date	05/05/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Please update the APCS to reflect the updated effective date. The form must be submitted as it appears on our website unaltered.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/05/2009
Submitted Date	05/05/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please find attached the APCS-Auto Premium Comparison Survey revised for the effective date of June 15, 2009 New Business and Renewals.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: Dear Ms. Grissom;

I have revised the effective date to June 15, 2009 New Business and Renewals.

Sincerely,
Melissa Marrs

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you,
Melissa Marrs

Sincerely,
Melissa Marrs

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/20/2009
Submitted Date	04/21/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-112-101(h)(2)(A)(B) regarding the use of data from a motor vehicle data recorder.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/24/2009
Submitted Date	04/24/2009

Dear Alexa Grissom,

Comments:
I have reviewed the Arkansas Code you cited.

Response 1

Comments: 1. 27-37-103.Motor vehicle event data recorder — Data ownership.

2)To facilitate medical research of the human body's reaction to motor vehicle crashes if:

(A)The identity of the owner or driver is not disclosed in connection with the retrieved data; and

(B)The last four (4) digits of the vehicle identification number are not disclosed; or

Response:

We will not disclose any information in connection with the retrieved data to facilitate medical research of the human

body's reaction to motor vehicle crashes.

We will not disclose the last four digits of the vehicle identification number to facilitate medical research of the human body's reaction to motor vehicle crashes.

2. Act 148 of 2009

(4)An insurer or lessor of a motor vehicle shall not require an owner to provide written permission for the access or retrieval of information from a motor vehicle event data recorder as a condition of the policy or lease.

Repsonse:

This discount will be voluntary. We would not make this mandatory.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if you there is a continue Objection to our DriveSmart Filing.

Sincerely,
Melissa Marrs

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/16/2009
Submitted Date	04/16/2009
Respond By Date	

Dear Melissa Marrs,

This will acknowledge receipt of the captioned filing. Please review Acts 2005 of 1419 and Act 149 of 2009.

Please advise what data will be gathered and how you will insured its anonimity. Also, do you have data to justify the discount?

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/17/2009
Submitted Date	04/17/2009

Dear Alexa Grissom,

Comments:
I wish to provide you with our answer to your April 16th Objection letter. I also have one question for you.

Response 1

Comments: We collect two types of data: Trip data and event data. Trip data shows where and when the vehicle is driven. Event data shows when the device reports speeding violations and other aggressive driving behaviors.

We used actuarial judgment rather than data to make our initial discount selections for this program and will revise the selections as necessary when we have experience. We expect better driving habits from youths driving vehicles equipped with a driver safety monitoring device, and therefore fewer accidents equating to better loss experience. Our class factors anticipate improved driving habits as a driver becomes more experienced and we expect the safety monitoring device to merely speed up that process. Therefore, we are proposing discounts that reduce as the driver ages. As the driver ages the decreasing discount is more than offset by the corresponding class factor reductions.

I need to ask you what do you mean when you ask, Please advise how you will insure the data anonymity?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any questions let me know.

Sincerely,
Melissa Marrs

Amendment Letter

Amendment Date:

Submitted Date: 05/14/2009

Comments:

Dear Ms. Grissom,

We now think we have corrected our Form APCS.

Sincerely,

Melissa Marrs

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Dear Ms. Grissom,

We now think we have corrected our Form APCS.

Sincerely,

Melissa Marrs

FORM APCS.xls

FORM APCS.pdf

Note To Reviewer

Created By:

Melissa Marrs on 05/05/2009 04:19 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/19/2009 04:05 PM

Subject:

Clarification - I Understand the Objection

Comments:

Dear Ms. Grissom;

For this filing ANG I did not attach the APCS with two companies listed. I did do this in the ANPAC company filings and have since corrected. Thank you for pointing this out.

Sincerely,
Melissa Marrs

Amendment Letter

Amendment Date:

Submitted Date: 05/04/2009

Comments:

Dear Ms. Grissom;

I have revised our Manual Rule pages and Auto Rate pages to remove the DriveSmat Discount in its entirety. We respectfully request to change our effective date to June 15, 2009 for new business and renewals.

Sincerely,

Melissa Marrs

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	**Rule # or Page #:**	**Rate Action:**	**Previous State Filing Numbers:**	**Attach Document:**
Manual Rule Pages	MR-1 through MR-44 (3-09B)	Replacement		AR ANG MR 3-09B.pdf
Exhibit Name:	**Rule # or Page #:**	**Rate Action:**	**Previous State Filing Numbers:**	**Attach Document:**
Auto Rate Pages	Auto Rate Sections 1, 2, 3, 4, 5, 6, 9, 10, and 14	Replacement		ARANGICAuto Rate Sections 1, 2, 3, 4, 5, 6, 9, 10, 14_03-09.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Revised Manual Rule Pages Marked-Up to Withdraw the DriveSmart Discount

Comment:

AR ANG MR 3-09 mark up to 3-09B.pdf

Note To Reviewer

Created By:
Melissa Marrs on 04/28/2009 12:07 PM
Last Edited By:
Alexa Grissom
Submitted On:
05/19/2009 04:05 PM
Subject:
DriveSmart Discount Withdrawal
Comments:
Dear Ms. Grissom;

We wish to withdraw the DriveSmart Discount from the filing. We will revise our effective date to accommodate the programming changes to accommodate this revision. I will be updating the Manual Rule pages and Rate pages in the next day. We thank you for your review. This revision should not impact the rest of the filing.

Sincerely,
Melissa Marrs

Note To Reviewer

Created By:
Melissa Marrs on 04/10/2009 10:51 AM
Last Edited By:
Alexa Grissom
Submitted On:
05/19/2009 04:05 PM
Subject:
Request to Correct Effective Date from May 1, 2009 to June 7, 2009
Comments:
Dear Ms. Grissom;

I must request a change in effective date that appears in SERFF. I apologize I did not change the date of May 1, 2009 to June 7, 2009 for both New Business and Renewals on the first page of SERFF. I did reference the June 7, 2009 date in the General Decription Tab. I apologize for this requested correction. I hope this does not cause a disapproval of our filing. Please let me know if I need to do any thing in addition to this note to fix this date.

Sincerely,
Melissa Marrs

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-30.700%
Effective Date of Last Rate Revision:	05/14/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National General Insurance Company	6.800%	1.400%	$3,486	251	$279,652	20.800%	-8.800%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Manual Rule Pages	MR-1 through MR-44 (3-09B)	Replacement		AR ANG MR 3-09B.pdf
Filed	Auto Rate Pages	Auto Rate Sections 1, 2, 3, 4, 5, 6, 9, 10, and 14	Replacement		ARANGICAuto Rate Sections 1, 2, 3, 4, 5, 6, 9, 10, 14_03-09.pdf
Filed	Motorcycle Rate Pages	Cucle Rate Sections 1, 2, 3, 4, 5, 6, 9, and 10	Replacement		ARANGICCycle Rate Section 1,2,3,4,5,6,9,10_03-09.pdf
Filed	RV Rate Pages	RV Rate Sections 1 through 5	Replacement		AR ANGIC RV Rate Pages 03-09.pdf

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 pick-up 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 (1/6th 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 5th 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 (1/12th of the total term premium for twelve-month policies).

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

Recreational Vehicles
The minimum required down payment for a new business applicant is one month's premium (1/12th 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, an $8 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. All policyholders may elect to pay the renewal premium in two installments. Motorcycle and recreational vehicle policyholders may elect to pay the renewal premium in 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.

142. Physical damage coverages may not be deleted if a lienholder exists on the policy.

143. Deleted coverage will be added on the date and time requested by the insured if that date and time is subsequent to the date of the request for addition. Otherwise, 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.

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, use the Multi-Car Primary Classification Factor Tables located in the Premium Section.

Multi-Car Classification does not apply to CHROME® vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME® vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME® 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®, 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:

Average Weekly Use	**Use Classification**
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 257-259 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 Rules 258-259.

258. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price.

259. 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 – 1,600	1
1,601 – 2,100	2
2,101 – 2,750	3
2,751 – 3,700	4
3,701 – 5,000	5
5,001 – 6,500	6
6,501 – 8,000	7
8,001 – 10,000	8
10,001 – 12,500	10
12,501 – 15,000	11
15,001 – 17,500	12
17,501 – 20,000	13
20,001 – 21,000	14
21,001 – 22,000	15
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 - 1,600	1	8,001 - 10,000	8
1,601 - 2,100	2	10,001 - 12,500	10
2,101 - 2,750	3	12,501 - 15,000	11
2,751 - 3,700	4	15,001 - 17,500	12
3,701 - 5,000	5	17,501 - 20,000	13
5,001 - 6,500	6	20,001 - 21,000	14
6,501 - 8,000	7	21,001 - 22,000	15
		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 (based upon VIN number) which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 3 for the applicable coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 3 for the applicable 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, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor 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.

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

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

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

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

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

Renewal Business

If the principal operator of a vehicle has been insured with American National 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 two years, at which time the course must be recompleted to retain discount. Effective June 2, 1992, this discount will apply for a period of three years. 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® 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® policy written in American National General Insurance Company or an affiliated company. Tenant policies written in American National General Insurance Company on or after May 14, 2008, do not qualify as a homeowner policy. Tenant policies written in American National General Insurance Company and receiving the TLC Discount prior to May 14, 2008, will continue to count as a qualifying homeowner policy. In addition, 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.

- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.

- The homeowner/Special Farm Package® 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® 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® 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® and life policies remain in force.

If more than one homeowner/Special Farm Package® 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® 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™ Discount**

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

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services™ group program; and

2) The named insured has an active homeowner/Special Farm Package® policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package® 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® 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*® 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™ Discount factor. The Benefits Xpress Employee Services™ 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™ 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® 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® policy must be written in American National Property And Casualty Company.
- The homeowner/Special Farm Package® 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® 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$H*BACK* FROM ANPAC® PROGRAM

285. **CA$H*BACK* FROM ANPAC®**

For policies written in American National General Insurance Company and enrolled in CA$H*BACK* FROM ANPAC® prior to May 14, 2008, insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CA$H*BACK* FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

Enrollment eligibility requirements include:

1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National General Insurance Company or an affiliated company will be enrolled in the CA$H*BACK* program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA$H*BACK* FROM ANPAC®.

2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.

3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.

4) All CA$H*BACK* policies must be written in a state where the CA$H*BACK* program is available.

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

A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and

C) the CA$H*BACK* policies are in a state where the CA$H*BACK* 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$H*BACK* 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$H*BACK* policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

3) A paid claim occurring on or after the insured is a member of the CA$H*BACK* program, under any policy that is part of a CA$H*BACK* 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$H*BACK* 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$H*BACK* 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$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$H*BACK* 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$H*BACK* enrollment anniversary date will change.

PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist 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® 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. Preferred Automobile Customer Plus (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, and Underinsured Motorist 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, Medical Payments, and 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™ 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® Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 419 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® 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 419 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® 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:

Conviction	DRRP Points
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

Conviction	DRRP Points
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

Conviction	DRRP Points
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) **All Other** 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.

Description	DRRP Points
*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**:

Description	DRRP Points
* **Unverifiable Three-Year Driving Record** including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* **Inexperienced Operator** – 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)
Allard (1985-Present)
Ariel Atom
Ascari
Aston Martin (1985-Present)
Auburn (1985-1994)
Avanti (1985-1991)
Bentley (1985-Present)
Bertone (1985-2003)
Bitter (1985-1989)
Caterham (1985-Present)
Cizeta-Moroder (1991-1995)
Daimler (1985-Present)
Dodge Viper
Excalibur (1985-1989)
Farboud/Farbio
Ferrari (1985-Present)
Ford GT (2003-2006)
Gray Market Vehicles
ISO (1985-1996)
Jaguar XJ220
Jensen (1985-2001)
Koenigsegg
KTM
Lamborghini (1985-Present)
Lotus (1985-Present)
Maserati (1985-Present)
McLaren
Mercedes-Benz SLR, SL65
Morgan (1985-Present)
Mosler
Nobel
Pagani
Panoz
Pantera (including DeTomaso and Mangusta) (1985-1996)
Panther (1985-1990)
PininFarina (1985-Present)
Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Rolls Royce (1985-Present)
RUF (1985-Present)
Saleen S7
Scimitar (1985-1990)
Sterling (1985-1991)
TVR (1985-Present)
Wiesmann
Zimmer (1985-1988 / 1998-Present)

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, Income Disability, Accidental Death Benefits, Uninsured and Underinsured Motorist 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™ Discount (Applies to Comprehensive and Collision coverages) Refer to Rule 281 and Auto rate section R-9.

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

C H R O M E® PROGRAM

410. In addition to the specific CHROME® 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® Program.

411. Vehicles in this program are insured under the Stated Value Endorsement to the Family Automobile Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated Value Endorsement also provides coverage to spare parts up to $500, 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® Program. In addition to the qualifications below, a vehicle must:

- Be protected in a fully enclosed and locked garage when not in use;
- Be driven less than or equal to 10,000 miles annually;
- Not be driven on a daily basis to and from work or school;
- Carry Comprehensive Coverage at all times.

* **Classic/Antique Vehicle** – 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.

* **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/Kit Car Vehicle** –

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

Kit Car – 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, at least $50,000 in value, 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 the Underwriting Guidelines and 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® vehicle:

* Vehicles under construction;
* Gray Market vehicles;
* Farm trucks, tractors, and motorcycles;
* Vehicles which are not classified as private passenger autos;
* Vehicles used for racing or demonstration of speed or power;
* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Vehicles under construction/restoration cannot be insured in the CHROME® Program until they are fully restored/completed. Otherwise, vehicles under construction must be rated as a regular use automobile with the Car Under Construction Endorsement. Refer to General Rules 745-747. These vehicles must be insured for their current value. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.

416. 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® vehicle it cannot be taken off.

417. The minimum Comprehensive and/or Collision deductible offered in the CHROME® Program is $500. For CHROME® vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of $1,200 is available. Exotic vehicles must purchase either the $2,000 or the 5% (minimum $1,200) deductible.

418. Utility trailers used to haul CHROME® vehicles should be afforded coverage under the private passenger auto policy in our current Utility Trailer Program. (See Section 400.) Custom trailers pulled by a CHROME® vehicle carrying personal belongings should also be insured under the Utility Trailer Program.

419. Rating for all coverages:

CHROME® 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 stated 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® vehicle, mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME® vehicles.

c. Multi-Car Classification is not applicable for the Primary Classification of CHROME® vehicles – refer to Rule 222. For accounts with more than one CHROME® vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME® Discount factor will be applied to each CHROME® vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME® 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® vehicles.

UTILITY VEHICLES

420. 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.

421. 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.

422. 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.

423. 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.

424. 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:

	Class Code
Any operator under Age 25	03
All Others	04

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

FARM TRUCKS

430. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

431. 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.

432. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

433. 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.

434. 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:

	Class Code
Any operator under Age 25	ON
All Others	OP

435. 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 and Underinsured Motorist 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, Underinsured Motorist Bodily Injury, and Uninsured Motorist Property Damage 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.

467. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300 engine displacement category.

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

468. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

469. 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 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	2.772

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, Underinsured Motorist, 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 and Underinsured Motorist 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, and Underinsured Motorist 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™ 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, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Comprehensive and Collision Coverage) 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.

Endorsement	Limit
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:

Endorsement	Limit
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:

Endorsement	Limit
SA-1647	$75,000
SA-1648	$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable rating factors.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to $2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA$HBACK.

598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

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

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 pull-back 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 after-market 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 Stated Value Endorsement to the Motorcycle Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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.

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)
* **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®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® 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® 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, and Underinsured Motorist coverage premiums.

PART A:

New Business

If the principal operator has been continuously insured with his/her prior motorcycle carrier for 3 or more 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.

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.

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

Renewal Business

If the principal operator 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 and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 6. 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™ 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.

Step9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist 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.

Endorsement Number	Total Coverage Amount
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. This coverage provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing motorcycles and to replace accessories (if considered a total loss) without depreciation, when purchased within the past 5 years.

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 Stated Value Endorsement. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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 and R-2 for the applicable base rates and limit factors for this coverage.

TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

PERSONAL INJURY PROTECTION

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

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

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

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

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

* Any automobile, motor home, motorcycle, motorscooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and

* Pickups, panel trucks, or sedan deliveries which are not customarily used for business, professional, or occupational purposes.

722. Rating

* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Nonincome Earners.

  Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors 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 sections R-1 and R-2 for the applicable base rates and limit factors 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, 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, 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, and the New Parent 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 Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	285	165	54	44	231	19	41	10	7	24	2	3
2	224	158	50	39	200	19	42	9	7	24	2	3
4	318	204	79	75	375	19	42	8	7	24	2	3
5	268	155	63	71	221	17	42	8	7	24	2	3
6	246	144	53	44	195	16	37	7	7	24	2	3
7	263	141	73	79	267	18	43	8	7	24	2	3
8	352	218	85	59	257	17	42	9	7	24	2	3
9	268	144	67	90	206	16	37	7	7	24	2	3
10	179	123	43	51	143	16	37	8	7	24	2	3
11	224	155	66	47	226	15	41	7	7	24	2	3
12	330	201	72	101	334	17	42	8	7	24	2	3
13	185	95	57	65	231	17	37	7	7	24	2	3
14	402	187	93	90	349	17	46	8	7	24	2	3
15	179	134	50	38	206	15	37	7	7	24	2	3
16	185	95	45	55	190	15	37	7	7	24	2	3
17	324	151	72	68	211	19	43	10	7	24	2	3
99	194	118	48	51	195	15	38	7	7	24	2	3

American National General Insurance Company
Auto Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.19
I	300/500	1.21
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Auto Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Auto Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00
F	10,000	1.45
K	25,000	1.70

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.75
E	50/100	0.90
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Auto Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.45
E	50/100	0.60
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National General Insurance Company
Auto Limit Factors Towing and Labor or Windshield Repair

Limit Code	Limit	Factor
G	50	1.00
H	100	1.14
Z	Unlimited	1.71

American National General Insurance Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
D	25	0.67
G	40	1.00
H	50	1.21

American National General Insurance Company
Auto Rental Reimbursement Youthful

RRYouthful	Factor
Youthful	1.55
No	1.00

American National General Insurance Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1989	0.62	0.39
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	0.64	0.42
1996	0.66	0.45
1997	0.68	0.48
1998	0.70	0.51
1999	0.72	0.54
2000	0.74	0.57
2001	0.76	0.60
2002	0.78	0.64
2003	0.81	0.68
2004	0.84	0.73
2005	0.87	0.78
2006	0.90	0.83
2007	0.93	0.88
2008	0.96	0.94
2009	1.00	1.00
2010	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.77	1.49
17	1.84	1.54
18	1.90	1.58
19	1.97	1.62
20	2.04	1.67
21	2.11	1.71
22	2.18	1.75
23	2.24	1.80
24	2.31	1.84
25	2.38	1.89
26	2.45	1.93
27	2.52	1.97
28	2.58	2.02
29	2.65	2.06
30	2.72	2.10
Ea. Additional 1	0.07	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	0.70
N	2,000	0.60
X	5%	0.55

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	Coverage ClassCode	COMP	OTHER
Single	AV	1.37	3.00
	AW	1.37	3.00
	AX	1.30	2.40
	AY	1.30	2.70
	AZ	1.30	2.70
	A6	1.23	2.16
	A7	1.30	2.85
	A8	1.30	2.85
	A9	1.23	2.57
	A0	1.23	2.57
	BV	1.31	2.50
	BW	1.31	2.50
	BX	1.25	2.00
	BY	1.25	2.25
	BZ	1.25	2.25
	B6	1.18	1.80
	B7	1.25	2.38
	B8	1.25	2.38
	B9	1.18	2.14
	B0	1.18	2.14
	CV	1.26	2.18
	CW	1.26	2.18
	CX	1.20	1.74
	CY	1.20	1.96
	CZ	1.20	1.96
	C6	1.14	1.57
	C7	1.20	2.07
	C8	1.20	2.07
	C9	1.14	1.86
	C0	1.14	1.86
	DV	1.21	2.08
	DW	1.21	2.08
	DX	1.15	1.66
	DY	1.15	1.87
	DZ	1.15	1.87
	D6	1.09	1.49
	D7	1.15	1.97
	D8	1.15	1.97
	D9	1.09	1.77

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	D0	1.09	1.77
	EV	1.16	1.66
	EW	1.16	1.66
	EX	1.10	1.33
	E7	1.10	1.58
	E8	1.10	1.58
	FV	1.10	1.51
	FW	1.10	1.51
	FX	1.05	1.21
	F7	1.05	1.44
	F8	1.05	1.44
	GV	1.63	3.73
	GW	1.63	3.73
	GX	1.55	2.98
	GY	1.55	3.35
	GZ	1.55	3.35
	G6	1.47	2.68
	G7	1.55	3.35
	G8	1.55	3.35
	G9	1.47	3.02
	G0	1.47	3.02
	HV	1.58	3.10
	HW	1.58	3.10
	HX	1.50	2.48
	HY	1.50	2.79
	HZ	1.50	2.79
	H6	1.42	2.23
	H7	1.50	2.79
	H8	1.50	2.79
	H9	1.42	2.51
	H0	1.42	2.51
	IV	1.52	2.70
	IW	1.52	2.70
	IX	1.45	2.16
	IY	1.45	2.43
	IZ	1.45	2.43
	I6	1.37	1.94
	I7	1.45	2.43
	I8	1.45	2.43

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	I9	1.37	2.19
	I0	1.37	2.19
	JV	1.47	2.58
	JW	1.47	2.58
	JX	1.40	2.06
	JY	1.40	2.32
	JZ	1.40	2.32
	J6	1.33	1.85
	J7	1.40	2.32
	J8	1.40	2.32
	J9	1.33	2.09
	J0	1.33	2.09
	KV	1.42	2.06
	KW	1.42	2.06
	KX	1.35	1.65
	K7	1.35	1.86
	K8	1.35	1.86
	LV	1.37	1.88
	LW	1.37	1.88
	LX	1.30	1.50
	L7	1.30	1.69
	L8	1.30	1.69
	MV	1.68	3.68
	MW	1.68	3.68
	MX	1.60	2.94
	MY	1.60	3.31
	MZ	1.60	3.31
	M6	1.52	2.65
	M7	1.60	3.12
	M8	1.60	3.12
	M9	1.52	2.81
	M0	1.52	2.81
	NV	1.63	3.06
	NW	1.63	3.06
	NX	1.55	2.45
	NY	1.55	2.76
	NZ	1.55	2.76
	N6	1.47	2.21
	N7	1.55	2.60

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	N8	1.55	2.60
	N9	1.47	2.34
	N0	1.47	2.34
	OV	1.58	2.66
	OW	1.58	2.66
	OX	1.50	2.13
	OY	1.50	2.40
	OZ	1.50	2.40
	O6	1.42	1.92
	O7	1.50	2.26
	O8	1.50	2.26
	O9	1.42	2.04
	O0	1.42	2.04
	PV	1.52	2.54
	PW	1.52	2.54
	PX	1.45	2.03
	PY	1.45	2.28
	PZ	1.45	2.28
	P6	1.37	1.83
	P7	1.45	2.16
	P8	1.45	2.16
	P9	1.37	1.94
	P0	1.37	1.94
	QV	1.47	2.03
	QW	1.47	2.03
	QX	1.40	1.62
	Q7	1.40	1.72
	Q8	1.40	1.72
	RV	1.42	1.84
	RW	1.42	1.84
	RX	1.35	1.47
	R7	1.35	1.56
	R8	1.35	1.56
	SV	2.42	4.63
	SW	2.42	4.63
	SX	2.29	3.70
	SY	2.29	4.16
	SZ	2.29	4.16
	S6	2.18	3.33

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	S7	2.29	3.70
	S8	2.29	3.70
	S9	2.18	3.33
	S0	2.18	3.33
	TV	2.31	3.85
	TW	2.31	3.85
	TX	2.19	3.08
	TY	2.19	3.47
	TZ	2.19	3.47
	T6	2.08	2.77
	T7	2.19	3.08
	T8	2.19	3.08
	T9	2.08	2.77
	T0	2.08	2.77
	UV	2.21	3.35
	UW	2.21	3.35
	UX	2.09	2.68
	UY	2.09	3.02
	UZ	2.09	3.02
	U6	1.99	2.41
	U7	2.09	2.68
	U8	2.09	2.68
	U9	1.99	2.41
	U0	1.99	2.41
	VV	2.10	3.19
	VW	2.10	3.19
	VX	2.00	2.55
	VY	2.00	2.87
	VZ	2.00	2.87
	V6	1.90	2.30
	V7	2.00	2.55
	V8	2.00	2.55
	V9	1.90	2.30
	V0	1.90	2.30
	WV	2.00	2.55
	WW	2.00	2.55
	WX	1.90	2.04
	W7	1.90	2.04
	W8	1.90	2.04

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	XV	1.89	2.31
	XW	1.89	2.31
	XX	1.80	1.85
	X7	1.80	1.85
	X8	1.80	1.85
	YV	1.26	1.46
	YW	1.26	1.46
	YX	1.20	1.17
	ZV	1.84	3.03
	ZW	1.84	3.03
	ZX	1.75	2.42
	ZY	1.75	2.72
	ZZ	1.75	2.72
	Z6	1.66	2.18
	0V	1.73	2.53
	0W	1.73	2.53
	0X	1.65	2.02
	0Y	1.65	2.27
	0Z	1.65	2.27
	06	1.56	1.82
	1V	1.63	2.20
	1W	1.63	2.20
	1X	1.55	1.76
	1Y	1.55	1.98
	1Z	1.55	1.98
	16	1.47	1.58
	2V	1.52	2.10
	2W	1.52	2.10
	2X	1.45	1.68
	2Y	1.45	1.89
	2Z	1.45	1.89
	26	1.37	1.51
	3V	1.42	1.68
	3W	1.42	1.68
	3X	1.35	1.34
	4V	1.31	1.53
	4W	1.31	1.53
	4X	1.25	1.22
	5V	1.05	1.25

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	5W	1.05	1.25
	5X	1.10	1.31
	5Y	1.10	1.31
	5Z	1.16	1.38
	56	1.26	1.50
	57	1.26	1.50
	58	0.79	0.94
	59	0.79	0.94
	6V	1.05	1.19
	6W	1.05	1.19
	6X	1.10	1.25
	6Y	1.10	1.25
	6Z	1.16	1.31
	66	1.26	1.43
	67	1.26	1.43
	68	0.79	0.89
	69	0.79	0.89
	7V	1.05	1.25
	7W	1.05	1.25
	7X	1.23	1.46
	7Y	1.23	1.46
	7Z	1.28	1.53
	76	1.40	1.67
	77	1.40	1.67
	78	0.79	0.94
	79	0.79	0.94
	8V	1.05	1.38
	8W	1.05	1.38
	8X	1.23	1.60
	8Y	1.23	1.60
	8Z	1.28	1.68
	86	1.40	1.83
	87	1.40	1.83
	88	0.79	1.03
	89	0.79	1.03
	9V	1.05	1.59
	9W	1.05	1.59
	9X	1.23	1.85
	9Y	1.23	1.85

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	9Z	1.28	1.94
	96	1.40	2.12
	97	1.40	2.12
	98	0.79	1.19
	99	0.79	1.19
	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	1.30	2.40
	AX	1.24	1.92
	AY	1.24	2.16
	AZ	1.24	2.16
	A6	1.17	1.73
	A7	1.24	2.28
	A8	1.24	2.28
	A9	1.17	2.05
	A0	1.17	2.05
	BV	1.25	2.00
	BW	1.25	2.00
	BX	1.19	1.60
	BY	1.19	1.80
	BZ	1.19	1.80
	B6	1.13	1.44
	B7	1.19	1.90
	B8	1.19	1.90
	B9	1.13	1.71
	B0	1.13	1.71
	CV	1.20	1.74
	CW	1.20	1.74
	CX	1.14	1.39
	CY	1.14	1.57
	CZ	1.14	1.57
	C6	1.08	1.25
	C7	1.14	1.65
	C8	1.14	1.65
	C9	1.08	1.49
	C0	1.08	1.49

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	DV	1.15	1.66
	DW	1.15	1.66
	DX	1.09	1.33
	DY	1.09	1.49
	DZ	1.09	1.49
	D6	1.04	1.20
	D7	1.09	1.58
	D8	1.09	1.58
	D9	1.04	1.42
	D0	1.04	1.42
	EV	1.10	1.33
	EW	1.10	1.33
	EX	1.05	1.06
	E7	1.05	1.26
	E8	1.05	1.26
	FV	1.05	1.21
	FW	1.05	1.21
	FX	1.00	0.97
	F7	1.00	1.15
	F8	1.00	1.15
	GV	1.55	2.98
	GW	1.55	2.98
	GX	1.47	2.38
	GY	1.47	2.68
	GZ	1.47	2.68
	G6	1.40	2.15
	G7	1.47	2.68
	G8	1.47	2.68
	G9	1.40	2.41
	G0	1.40	2.41
	HV	1.50	2.48
	HW	1.50	2.48
	HX	1.43	1.98
	HY	1.43	2.23
	HZ	1.43	2.23
	H6	1.35	1.79
	H7	1.43	2.23
	H8	1.43	2.23
	H9	1.35	2.01

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	H0	1.35	2.01
	IV	1.45	2.16
	IW	1.45	2.16
	IX	1.38	1.73
	IY	1.38	1.94
	IZ	1.38	1.94
	I6	1.31	1.56
	I7	1.38	1.94
	I8	1.38	1.94
	I9	1.31	1.75
	I0	1.31	1.75
	JV	1.40	2.06
	JW	1.40	2.06
	JX	1.33	1.65
	JY	1.33	1.85
	JZ	1.33	1.85
	J6	1.26	1.48
	J7	1.33	1.85
	J8	1.33	1.85
	J9	1.26	1.67
	J0	1.26	1.67
	KV	1.35	1.65
	KW	1.35	1.65
	KX	1.28	1.32
	K7	1.28	1.49
	K8	1.28	1.49
	LV	1.30	1.50
	LW	1.30	1.50
	LX	1.24	1.20
	L7	1.24	1.35
	L8	1.24	1.35
	MV	1.60	2.94
	MW	1.60	2.94
	MX	1.52	2.35
	MY	1.52	2.65
	MZ	1.52	2.65
	M6	1.44	2.12
	M7	1.52	2.50
	M8	1.52	2.50

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	M9	1.44	2.25
	M0	1.44	2.25
	NV	1.55	2.45
	NW	1.55	2.45
	NX	1.47	1.96
	NY	1.47	2.21
	NZ	1.47	2.21
	N6	1.40	1.76
	N7	1.47	2.08
	N8	1.47	2.08
	N9	1.40	1.87
	N0	1.40	1.87
	OV	1.50	2.13
	OW	1.50	2.13
	OX	1.43	1.70
	OY	1.43	1.92
	OZ	1.43	1.92
	O6	1.35	1.53
	O7	1.43	1.81
	O8	1.43	1.81
	O9	1.35	1.63
	O0	1.35	1.63
	PV	1.45	2.03
	PW	1.45	2.03
	PX	1.38	1.62
	PY	1.38	1.83
	PZ	1.38	1.83
	P6	1.31	1.46
	P7	1.38	1.73
	P8	1.38	1.73
	P9	1.31	1.55
	P0	1.31	1.55
	QV	1.40	1.62
	QW	1.40	1.62
	QX	1.33	1.30
	Q7	1.33	1.38
	Q8	1.33	1.38
	RV	1.35	1.47
	RW	1.35	1.47

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	RX	1.28	1.18
	R7	1.28	1.25
	R8	1.28	1.25
	SV	2.30	3.70
	SW	2.30	3.70
	SX	2.19	2.96
	SY	2.19	3.33
	SZ	2.19	3.33
	S6	2.08	2.66
	S7	2.19	2.96
	S8	2.19	2.96
	S9	2.08	2.66
	S0	2.08	2.66
	TV	2.20	3.08
	TW	2.20	3.08
	TX	2.09	2.46
	TY	2.09	2.77
	TZ	2.09	2.77
	T6	1.99	2.22
	T7	2.09	2.46
	T8	2.09	2.46
	T9	1.99	2.22
	T0	1.99	2.22
	UV	2.10	2.68
	UW	2.10	2.68
	UX	2.00	2.14
	UY	2.00	2.41
	UZ	2.00	2.41
	U6	1.90	1.93
	U7	2.00	2.14
	U8	2.00	2.14
	U9	1.90	1.93
	U0	1.90	1.93
	VV	2.00	2.55
	VW	2.00	2.55
	VX	1.90	2.04
	VY	1.90	2.30
	VZ	1.90	2.30
	V6	1.81	1.84

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	V7	1.90	2.04
	V8	1.90	2.04
	V9	1.81	1.84
	V0	1.81	1.84
	WV	1.90	2.04
	WW	1.90	2.04
	WX	1.81	1.63
	W7	1.81	1.63
	W8	1.81	1.63
	XV	1.80	1.85
	XW	1.80	1.85
	XX	1.71	1.48
	X7	1.71	1.48
	X8	1.71	1.48
	YV	1.20	1.17
	YW	1.20	1.17
	YX	1.14	0.94
	ZV	1.75	2.42
	ZW	1.75	2.42
	ZX	1.66	1.94
	ZY	1.66	2.18
	ZZ	1.66	2.18
	Z6	1.58	1.74
	0V	1.65	2.02
	0W	1.65	2.02
	0X	1.57	1.62
	0Y	1.57	1.82
	0Z	1.57	1.82
	06	1.49	1.45
	1V	1.55	1.76
	1W	1.55	1.76
	1X	1.47	1.41
	1Y	1.47	1.58
	1Z	1.47	1.58
	16	1.40	1.27
	2V	1.45	1.68
	2W	1.45	1.68
	2X	1.38	1.34
	2Y	1.38	1.51

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	2Z	1.38	1.51
	26	1.31	1.21
	3V	1.35	1.34
	3W	1.35	1.34
	3X	1.28	1.07
	4V	1.25	1.22
	4W	1.25	1.22
	4X	1.19	0.98
	5V	1.00	1.00
	5W	1.00	1.00
	5X	1.05	1.05
	5Y	1.05	1.05
	5Z	1.10	1.10
	56	1.20	1.20
	57	1.20	1.20
	58	0.75	0.75
	59	0.75	0.75
	6V	1.00	0.95
	6W	1.00	0.95
	6X	1.05	1.00
	6Y	1.05	1.00
	6Z	1.10	1.05
	66	1.20	1.14
	67	1.20	1.14
	68	0.75	0.71
	69	0.75	0.71
	7V	1.00	1.00
	7W	1.00	1.00
	7X	1.17	1.17
	7Y	1.17	1.17
	7Z	1.22	1.22
	76	1.33	1.33
	77	1.33	1.33
	78	0.75	0.75
	79	0.75	0.75
	8V	1.00	1.10
	8W	1.00	1.10
	8X	1.17	1.28
	8Y	1.17	1.28

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	8Z	1.22	1.34
	86	1.33	1.47
	87	1.33	1.47
	88	0.75	0.83
	89	0.75	0.83
	9V	1.00	1.27
	9W	1.00	1.27
	9X	1.17	1.48
	9Y	1.17	1.48
	9Z	1.22	1.55
	96	1.33	1.69
	97	1.33	1.69
	98	0.75	0.95
	99	0.75	0.95
	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 Benefits Xpress Discount Factor

BenefitsXpress Discount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Auto-Home Discount Factor

Auto/Home	Factor
Yes	0.95
No	1.00

American National General Insurance Company
Auto New Parent Discount Factor

Age of Youngest Child in Household	Factor
0-2	0.95
3-4	0.97

American National General Insurance Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
0	Less Than 3	1.00
1	3-5	0.85
2	6 Or More	0.70

American National General Insurance Company
Auto Defensive Driver Discount Factor

DefensiveDriverDiscount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
21-24 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
25 and Over All Married Females	0-1	0.00
	1-2	0.07
	3-5	0.10
	6 Or More	0.18

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National General Insurance Company
Auto Passive Restraint Discount Factor

Passive Restraint Discount	Description	Factor
B	Driver Side Only Air Bag	0.80
C	Driver and Passenger Side Air Bag	0.70
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.60
0	NONE	1.00

American National General Insurance Company
Auto Tri-Line Client (TLC) Discount Factor

Life Rating Class	Description	Factor
A	Preferred Plus Non-Nicotine	0.85
B	All Other	0.90

American National General Insurance Company
Auto Student Away At School Discount Factor

Away At School	Factor
Yes	0.70
No	1.00

American National General Insurance Company
Auto Named Non-Owned Vehicle Factors

Vehicle Type Coverage	NON OWNED Factor
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
ADD	1.00
UIMBI	0.50
INC LS	1.00

American National General Insurance Company
Auto Non-Owned Vehicle Factors

Usage	Lien Code Description Coverage	Non-Owned Car Owned By A Business Factor
PLEASURE	BI	0.50
	PD	0.50
	MED	0.50
	UMBI	0.50
	UMPD	0.50
	COMP	0.50
	COLL	0.50
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	0.50
	INC LS	1.00
OTHER	BI	1.00
	PD	1.00
	MED	1.00
	UMBI	1.00
	UMPD	1.00
	COMP	1.00
	COLL	1.00
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	1.00
	INC LS	1.00

American National General Insurance Company
Auto Endorsement Premiums

EndoNumber	Premium	Description
SA233	8	Ins For Sound Rec tran repo
SA1640	34	LV Personal Effects 5000
SA1641	65	LV Personal Effects 10000
SA1642	95	LV Personal Effects 15000
SA1643	123	LV Personal Effects 20000
SA1644	149	LV Personal Effects 25000
SA1645	204	LV Personal Effects 35000
SA1646	281	LV Personal Effects 50000
SA1647	409	LV Personal Effects 75000
SA1648	528	LV Personal Effects 100000
SA1652	26	Full Timer 25/50
SA1654	30	Full Timer 50/100
SA1655	36	Full Timer 100/300
SA1656	38	Full Timer 250/500
SA1657	39	Full Timer 300/500
SA1658	41	Full Timer 500/500

American National General Insurance Company
Auto GAP Endorsement Factors

GAP Endorsement	COMP	COLL
Yes	0.07	0.07
No	0.00	0.00

American National General Insurance Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost	Value	COMP	COLL	Value	COMP	COLL
1	Yes	1.15	1.15	Yes	1.175	1.175
0	No	1.00	1.00	No	1.000	1.000

American National General Insurance Company
Auto Utility Trailer Base Rates

Coverage Vehicle Body Type	COMP	COLL
UTILITY TRAILER	168	31

American National General Insurance Company
Auto Utility Trailer Comprehensive Deductible Factors

Deductible Code	Limit	Factor
A	ACV	1.22
B	50	1.00
C	100	0.85
F	200	0.66
I	500	0.53
L	1,000	0.48

American National General Insurance Company
Auto Utility Trailer Collision Deductible Factors

Deductible Code	Limit	Factor
B	50	1.19
C	100	1.00
E	200	0.94
F	250	0.88
G	500	0.84
K	1,000	0.75

American National General Insurance Company
Auto Utility Trailer Actual Cash Value Factors

Coverage Actual Cash Value	COMP	COLL
0-750	0.13	0.19
751-1500	0.14	0.22
1501-2250	0.15	0.25
2251-3000	0.17	0.28
3001-4500	0.20	0.31
4501-6000	0.25	0.34
6001-7500	0.32	0.44
7501-9000	0.39	0.47
9001-11000	0.47	0.50
11001-13000	0.54	0.53
13001-15000	0.64	0.75
15001-17000	0.75	0.78
17001-19000	0.87	0.94
19001-21000	1.00	1.00
Ea. Additional 2000	0.13	0.06

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	285	165	54	44	231	19	41	10	7	17	16	24
2	224	158	50	39	200	19	42	9	7	17	16	24
4	318	204	79	75	375	19	42	8	7	17	16	24
5	268	155	63	71	221	17	42	8	7	17	16	24
6	246	144	53	44	195	16	37	7	7	17	16	24
7	263	141	73	79	267	18	43	8	7	17	16	24
8	352	218	85	59	257	17	42	9	7	17	16	24
9	268	144	67	90	206	16	37	7	7	17	16	24
10	179	123	43	51	143	16	37	8	7	17	16	24
11	224	155	66	47	226	15	41	7	7	17	16	24
12	330	201	72	101	334	17	42	8	7	17	16	24
13	185	95	57	65	231	17	37	7	7	17	16	24
14	402	187	93	90	349	17	46	8	7	17	16	24
15	179	134	50	38	206	15	37	7	7	17	16	24
16	185	95	45	55	190	15	37	7	7	17	16	24
17	324	151	72	68	211	19	43	10	7	17	16	24
99	194	118	48	51	195	15	38	7	7	17	16	24

American National General Insurance Company
Motorcycle Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.19
I	300/500	1.21
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Motorcycle Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Motorcycle Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00

American National General Insurance Company
Motorcycle Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.75
E	50/100	0.90
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Motorcycle Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.45
E	50/100	0.60
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National General Insurance Company
Motorcycle Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National General Insurance Company
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1989	0.62	0.39
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	0.64	0.42
1996	0.66	0.45
1997	0.68	0.48
1998	0.70	0.51
1999	0.72	0.54
2000	0.74	0.57
2001	0.76	0.60
2002	0.78	0.64
2003	0.81	0.68
2004	0.84	0.73
2005	0.87	0.78
2006	0.90	0.83
2007	0.93	0.88
2008	0.96	0.94
2009	1.00	1.00
2010	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Motorcycle Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.77	1.49
17	1.84	1.54
18	1.90	1.58
19	1.97	1.62
20	2.04	1.67
21	2.11	1.71
22	2.18	1.75
23	2.24	1.80
24	2.31	1.84
25	2.38	1.89
26	2.45	1.93
27	2.52	1.97
28	2.58	2.02
29	2.65	2.06
30	2.72	2.10
Ea. Additional 1	0.07	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	0.70
N	2,000	0.60

American National General Insurance Company
Motorcycle Class Factors

Coverage ClassCode	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
MM	0.46	0.27	1.42	0.84	0.79	3.76	3.76	1.04
MP	0.46	0.27	1.42	0.84	0.79	3.76	3.76	1.04
NM	0.51	0.30	1.52	0.98	0.87	4.23	4.23	1.17
NP	0.51	0.30	1.52	0.98	0.87	4.23	4.23	1.17
PM	0.62	0.34	1.67	1.25	1.12	4.65	4.65	1.29
PP	0.62	0.34	1.67	1.25	1.12	4.65	4.65	1.29
UM	0.62	0.34	1.67	1.25	1.12	4.65	4.65	1.29
UP	0.62	0.34	1.67	1.25	1.12	4.65	4.65	1.29
QM	0.91	0.56	2.52	1.66	1.82	5.29	5.29	1.46
QP	0.91	0.56	2.52	1.66	1.82	5.29	5.29	1.46
TM	0.95	0.56	2.68	1.66	1.82	5.29	5.29	1.46
TP	0.95	0.56	2.68	1.66	1.82	5.29	5.29	1.46
RM	1.55	0.99	4.12	2.82	3.30	5.71	5.71	1.58
RP	1.55	0.99	4.12	2.82	3.30	5.71	5.71	1.58
SM	1.92	1.27	5.20	3.70	4.57	5.71	5.71	1.58
SP	1.92	1.27	5.20	3.70	4.57	5.71	5.71	1.58
MN	0.5	0.29	1.56	0.93	0.84	4.14	4.14	1.09
MQ	0.5	0.29	1.56	0.93	0.84	4.14	4.14	1.09
NN	0.56	0.32	1.67	1.08	0.92	4.65	4.65	1.23
NQ	0.56	0.32	1.67	1.08	0.92	4.65	4.65	1.23
PN	0.67	0.37	1.83	1.37	1.18	5.11	5.11	1.36
PQ	0.67	0.37	1.83	1.37	1.18	5.11	5.11	1.36
UN	0.67	0.37	1.83	1.37	1.18	5.11	5.11	1.36
UQ	0.67	0.37	1.83	1.37	1.18	5.11	5.11	1.36
QN	1	0.60	2.78	1.84	1.92	5.81	5.81	1.54
QQ	1	0.60	2.78	1.84	1.92	5.81	5.81	1.54
TN	1.05	0.60	2.93	1.84	1.92	5.81	5.81	1.54
TQ	1.05	0.60	2.93	1.84	1.92	5.81	5.81	1.54
RN	1.71	1.06	4.53	3.11	3.49	6.27	6.27	1.66
RQ	1.71	1.06	4.53	3.11	3.49	6.27	6.27	1.66
SN	2.11	1.36	5.71	4.07	4.83	6.27	6.27	1.66
SQ	2.11	1.36	5.71	4.07	4.83	6.27	6.27	1.66

American National General Insurance Company
Motorcycle Benefits Xpress Discount Factor

BenefitsXpress Discount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Multi-Cycle Discount Factor

MultiCycle	Factor
Yes	0.85
No	1.00

American National General Insurance Company
Motorcycle Defensive Driver Discount Factor

DefensiveDriverDiscount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Motorcycle Multi-Line Discount Factor

Code	Description	Factor
4	Motorcycle - Auto	0.95
5	Motorcycle - Home	0.95
6	Motorcycle - Auto - Life	0.90
7	Motorcycle - Home - Life	0.90
8	Motorcycle - Auto - Home	0.80
9	Motorcycle - Auto - Home - Life	0.80
H	Motorcycle - Auto	0.95
I	Motorcycle - Home	0.95
J	Motorcycle - Auto - Life	0.90
K	Motorcycle - Home - Life	0.90
L	Motorcycle - Auto - Home	0.80
M	Motorcycle - Auto - Home - Life	0.80

American National General Insurance Company
Preferred Motorcycle Customer Plus (PMC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
21-24 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
25 and Over All Married Females	0-1	0.00
	1-2	0.07
	3-5	0.10
	6 Or More	0.18

American National General Insurance Company
Preferred Motorcycle Customer Plus (PMC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National General Insurance Company
Motorcycle Rider Group Discount Factor

RiderGroup	Factor
Yes	0.75
No	1.00

American National General Insurance Company
Motorcycle Safe Cycle Discount Factor

SafeCycle	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Motorcycle Student Away At School Discount Factor

Away At School	Factor
Yes	0.70
No	1.00

American National General Insurance Company
Motorcycle Endorsement Premiums

EndoNumber	Premium	Description
SA1391	23	Original Parts Endorsement
SA1397	36	Inc Lim-Cycle Accessories 4000
SA1398	68	Inc Lim-Cycle Accessories 5000
SA1399	111	Inc Lim-Cycle Accessories 7000
SA1400	132	Inc Lim-Cycle Accessories 9000
SA1401	171	Inc Lim-Cycle Accessory 12000
SA1402	228	Inc Lim-Cycle Accessory 15000
SA1403	321	Inc Lim-Cycle Accessory 20000

American National General Insurance Company
Motorcycle GAP Endorsement Factors

GAP Endorsement	COMP	COLL
Yes	0.07	0.07
No	0.00	0.00

American National General Insurance Company
Index

RV Base Rates	R-1
RV Limit Factors	R-2
RV Deductible Factors	R-3
RV Engine Displacement Factors	R-4
RV Actual Cash Value Factors	R-5

Supporting Document Schedules

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 05/19/2009

Comments:

Dear Ms. Grissom,

5/15/09 now we think we have filled Form APCS out correctly.

Sincerely,

Melissa Marrs

Attachments:

FORM APCS.xls

FORM APCS.pdf

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 05/19/2009

Comments:

Attachment:

A-1 ANG.pdf

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 05/19/2009

Comments:

Attachment:

F319AR_051205 - ANG.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 05/19/2009

Bypass Reason: Not applicable to this filing.

Comments:

Satisfied -Name: Actuarial Memorandum and Actuarial Exhibits

Review Status: Filed 05/19/2009

Comments:

Attachments:

ANG Actuarial Memorandum AR.pdf

ANGIC Actuarial Exhibits AR.pdf

Satisfied -Name: Revised Manual Rule Pages Marked-Up to Withdraw the DriveSmart Discount

Review Status: Filed 05/19/2009

Comments:

Attachment:

AR ANG MR 3-09 mark up to 3-09B.pdf

SERFF Tracking Number:	*ANPC-126061665*	*State:*	*Arkansas*
Filing Company:	*American National General Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANG-09-0166*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Automobile*		
Project Name/Number:	*AR ANG Auto RR - PA/*		

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

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	39942
Company Name:	American National General Insurance Comp
Contact Person:	Melissa Marrs
Telephone No.:	417-887-4990, Ext. 2445
Email Address:	Mmarrs@ANPAC.com
Effective Date:	15-Jun-09

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20-40*	%
AUTO/HOMEOWNERS	*5*	%
GOOD STUDENT	*5%-15% in class*	%
ANTI-THEFT DEVICE	*na*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*na*	%

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 death*
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 t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	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
Vehicle	**Coverages**	**Age**	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*		$318	$389	$191	$176	$415	$506	$246	$225	$445	$545	$260	$238	$519	$636	$302	$277	$581	$715	$339	$311
	Minimum Liability with Comprehensive and Collision		$510	$637	$300	$276	$697	$875	$408	$372	$664	$827	$385	$350	$874	$1,100	$506	$462	$937	$1,177	$541	$495
	100/300/50 Liability with Comprehensive and Collision		$550	$681	$328	$304	$742	$927	$443	$407	$711	$881	$419	$382	$929	$1,164	$546	$501	$999	$1,248	$584	$536
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$318	$389	$191	$176	$415	$506	$246	$225	$445	$545	$260	$238	$519	$636	$302	$277	$581	$715	$339	$311
	Minimum Liability with Comprehensive and Collision		$482	$599	$284	$260	$649	$808	$378	$344	$629	$782	$365	$334	$814	$1,019	$470	$429	$878	$1,097	$507	$463
	100/300/50 Liability with Comprehensive and Collision		$522	$643	$312	$288	$694	$860	$413	$379	$676	$836	$399	$366	$869	$1,083	$510	$468	$940	$1,168	$550	$504
2003 Honda Odyssey "EX"	*Minimum Liability*		$263	$320	$158	$145	$345	$422	$205	$189	$364	$446	$217	$200	$424	$518	$251	$229	$478	$586	$280	$257
	Minimum Liability with Comprehensive and Collision		$427	$530	$251	$229	$579	$724	$337	$308	$548	$683	$322	$296	$719	$901	$419	$381	$775	$968	$448	$409
	100/300/50 Liability with Comprehensive and Collision		$458	$564	$276	$253	$615	$764	$368	$339	$589	$728	$352	$325	$764	$953	$451	$413	$827	$1,028	$485	$445
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$291	$355	$176	$162	$379	$463	$226	$209	$405	$494	$239	$220	$476	$583	$279	$257	$533	$655	$312	$286
	Minimum Liability with Comprehensive and Collision		$584	$730	$339	$310	$800	$1,010	$464	$426	$734	$915	$425	$388	$1,003	$1,267	$578	$529	$1,064	$1,341	$612	$559
	100/300/50 Liability with Comprehensive and Collision		$619	$768	$367	$337	$849	$1,064	$500	$459	$784	$973	$458	$419	$1,053	$1,323	$613	$563	$1,120	$1,405	$653	$599
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$263	$320	$158	$145	$345	$422	$205	$189	$364	$446	$217	$200	$424	$518	$251	$229	$478	$586	$280	$257
	Minimum Liability with Comprehensive and Collision		$697	$880	$405	$369	$987	$1,262	$570	$520	$855	$1,080	$496	$453	$1,228	$1,573	$709	$646	$1,278	$1,629	$736	$670
	100/300/50 Liability with Comprehensive and Collision		$728	$914	$430	$393	$1,023	$1,302	$601	$551	$896	$1,125	$526	$482	$1,273	$1,625	$741	$678	$1,330	$1,689	$773	$706
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$305	$370	$187	$172	$402	$490	$241	$223	$422	$513	$253	$234	$496	$607	$294	$271	$559	$685	$328	$301
	Minimum Liability with Comprehensive and Collision		$485	$604	$288	$263	$670	$844	$396	$363	$626	$778	$367	$337	$838	$1,059	$488	$447	$895	$1,128	$522	$476
	100/300/50 Liability with Comprehensive and Collision		$525	$647	$321	$295	$723	$902	$436	$400	$682	$842	$406	$374	$892	$1,119	$527	$485	$956	$1,197	$568	$521

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*		%
	Please Specify Qualification for Discount:		
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	7-24	%
	Auto-Home Discount	5	%
	New Parent Discount	3-5	%
	Student Away at School	30	%

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 Ranges	PAC+/PMC+ Part B Proposed Discount	
4-589	0	1.5%
590-609	4	2.3%
610-644	8	7.9%
645-679	12	13.5%

680-704, no risk score, no match	16	11.9%
705-729	22	12.1%
730-764	28	10.4%
765-799	32	11.7%
800-997	36	28.8%

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

Signature

Melissa Marrs

Printed Name

Regulatory Compliance Analyst II

Title

417-887-4990, ext. 2445

Telephone Number

mmarrs@anpac.com

Email address

AID PC A-1 (1/06)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-ANG-09-0166
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	8.0%	0.9%					
Auto PD	1.1%	0.9%					
Auto Med	-2.3%	1.4%					
Auto UMBI	-2.7%	-5.6%					
Auto UIMBI	8.6%	-0.8%					
Auto UMPD	13.8%	-4.5%					
Auto Comp	17.5%	6.0%					
Auto Coll	10.8%	2.2%					
TOTAL OVERALL EFFECT	6.8%	1.4%					

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
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	16.2%	19.0%
B. General Expense	1.0%	1.4%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	5.1%	5.3%
E. Other: Incurred ULAE	7.4%	9.8%
F. TOTAL	32.7%	38.5%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -8.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

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 1.4%, which has a revenue effect of $3,486.

Exhibit I – Credibility Weighted Rate Level Indications

In this exhibit, ANG'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 12/31/07 incurred losses were evaluated as of 3/31/08, 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 2.00% 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 1.75% and 0.25%, respectively. Due to inconsistency in the Comprehensive data, we have based our Comprehensive trends on Property Damage and Collision severity trends. A trend of 3.64% 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 investment earnings on unearned premium reserves and loss reserves. 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.

Base Rates for this company are developed from base ("1 DRRP point") rates used in ANPAC. The overall ANPAC to ANG differential for each coverage is displayed at the bottom of each page.

Exhibit X – Liability/Physical Damage Relativity Revisions

This exhibit displays the current and proposed limit and deductible relativities. All proposed changes in relativities are based upon similar changes in ANPAC.

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 – Symbol Code Relativities

This exhibit displays the current and proposed symbol code relativities. All proposed changes in relativities are based upon similar changes in ANPAC.

Exhibit XIII – 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. Pages 3 through 8 display the current and proposed ANG class factors.

Exhibit XIV – AmeriCycle® Factor Revision

We have adjusted the class 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.

Exhibit XVI – GAP Endorsement Revision

We are revising the way we rate our Gap Coverage Endorsements for private passenger autos, leased autos, and motorcycles. Currently we charge a flat rate per endorsed vehicle. We will now charge 7% of the endorsed vehicle's physical damage premium.

Exhibit XVII – Rec Vehicles and Utility Trailers Base Rate Calculations

We are revising base rates for Recreational Vehicles and Utility Trailers. Page 1 shows the percentage change by vehicle type for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. Page 2 shows the percentage change by vehicle type for Comprehensive and Collision coverages, as well as the total percent change.

Exhibit XVIII – Liability/Physical Damage Relativity Revisions

Limit, deductible, engine displacement, and Actual Cash Value rating factors have been adjusted for Recreational Vehicles and Utility Trailers. Pages 1 through 12 show the factor changes for Recreational Vehicles. Page 13 shows the factor changes for Utility Trailers.

Other Revisions

We are introducing the *Drive*Smart℠ for Teens Discount. Qualifying vehicles will receive a discount on Bodily Injury, Property Damage, Medical Payments and Collision for the installation and use of an ANPAC-approved driver safety monitoring device, provided that the rated driver is less than 19 years of age. The discount will vary by the age of the rated driver; 18 year olds will receive an 8% discount, 17 year olds will receive a 12% discount, and those under 17 will receive a 15% discount.

Rate Level History

Effective Date	Overall Percent Change
10/01/04	10.50%
09/01/05	0.00%
07/15/06	-4.00%
04/15/07	-2.10%
05/14/08	-30.70%

American National General Insurance Company
Credibility Weighted Rate Level Indications
Arkansas
Fiscal Years Ending 12/31/05, 12/31/06 and 12/31/07
Losses Valued as of 03/31/08 and Trended to 11/01/09

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Drift Adjustment	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	119.0%	87,707	11	1,082	0.1008	70.2%	75.1%	8.0%	0.9%
Property Damage	71.7%	51,753	43	1,082	0.1994	72.8%	72.6%	1.1%	0.9%
Medical Payments	17.5%	9,052	6	1,082	0.0745	71.9%	67.9%	-2.3%	1.4%
Uninsured Motorist - BI	10.9%	6,167	2	1,082	0.0430	70.2%	67.6%	-2.7%	-5.6%
Underinsured Motorist - BI	245.3%	6,003	1	1,082	0.0304	70.2%	75.5%	8.6%	-0.8%
Uninsured Motorist - PD	192.2%	3,115	6	1,082	0.0745	72.8%	81.7%	13.8%	-4.5%
Comprehensive	137.8%	14,819	21	1,082	0.1393	64.4%	74.6%	17.5%	6.0%
Collision	100.8%	45,226	37	1,082	0.1849	65.5%	72.0%	10.8%	2.2%
Towing and Labor	25.9%	2,781	13	1,082	0.1096	64.4%	60.2%	-5.2%	0.0%
Wage Loss	114.2%	1,840	1	1,082	0.0304	70.2%	71.5%	2.9%	0.0%
Rental Reimbursement	179.0%	172	2	1,082	0.0430	64.4%	69.3%	9.2%	0.0%
Accidental Death and Dismemberment	0.0%	1,473	-	1,082	-	70.2%	70.2%	1.0%	0.0%
All Liability	100.4%	167,110				71.1%	73.7%	5.0%	0.3%
All Physical Damage	106.2%	62,998				65.2%	72.1%	11.7%	3.6%
All Coverages	102.0%	230,108				69.5%	73.3%	6.8%	1.4%

American National General Insurance Company
Rate Level Indications
Arkansas
Fiscal Years Ending 12/31/05, 12/31/06 and 12/31/07
Losses Valued as of 03/31/08 and Trended to 11/01/09

Bodily Injury

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	157,032	0.8120	1.0000	127,516	28,486	1.0375	29,554	1.0481	30,976	1.0441	32,341	69.5%	25.4%	
12/31/2006	122,846	0.8076	1.0000	99,209	308,437	1.0603	327,035	1.0037	328,241	1.0337	339,311	69.5%	342.0%	
12/31/2007	103,181	0.8500	1.0000	87,707	1,600	1.2618	2,019	1.2587	2,541	1.0235	2,601	69.5%	3.0%	
Total	383,059			314,432	338,524		358,608		361,758		374,253	69.5%	119.0%	71.3%

Property Damage

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	108,019	0.7125	1.0000	76,967	58,682	1.0012	58,753	1.0207	59,971	1.0666	63,968	71.8%	83.1%	
12/31/2006	85,555	0.6877	1.0000	58,835	43,533	1.0062	43,804	1.0443	45,745	1.0509	48,071	71.8%	81.7%	
12/31/2007	72,108	0.7177	1.0000	51,753	19,561	1.0188	19,929	1.0864	21,650	1.0354	22,416	71.8%	43.3%	
Total	265,681			187,555	121,777		122,485		127,366		134,455	71.8%	71.7%	-0.2%

Medical Payments

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	17,349	0.8485	1.0000	14,720	3,821	0.9860	3,768	1.0175	3,834	1.1680	4,478	69.5%	30.4%	
12/31/2006	13,728	0.8114	1.0000	11,138	509	0.9269	472	1.0173	480	1.1269	541	69.5%	4.9%	
12/31/2007	11,691	0.7742	1.0000	9,052	1,200	0.8393	1,007	1.0000	1,007	1.0873	1,095	69.5%	12.1%	
Total	42,768			34,910	5,530		5,247		5,321		6,114	69.5%	17.5%	-74.8%

Uninsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	24,746	0.3700	1.0000	9,156	1,000	1.0506	1,051	1.0000	1,051	1.0441	1,097	69.5%	12.0%	
12/31/2006	19,797	0.3844	1.0000	7,608	-	1.1137	-	1.0000	-	1.0337	-	69.5%	0.0%	
12/31/2007	14,454	0.4267	1.0000	6,167	1,000	1.3642	1,364	1.0000	1,364	1.0235	1,396	69.5%	22.6%	
Total	58,996			22,931	2,000		2,415		2,415		2,493	69.5%	10.9%	-84.4%

Underinsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	14,451	0.7775	1.0000	11,237	-	1.0140	-	1.0000	-	1.0441	-	69.5%	0.0%	
12/31/2006	12,315	0.7254	1.0000	8,934	50,000	1.2422	62,110	1.0000	62,110	1.0337	64,205	69.5%	718.7%	
12/31/2007	8,599	0.6982	1.0000	6,003	-	1.8323	-	1.0000	-	1.0235	-	69.5%	0.0%	
Total	35,365			26,174	50,000		62,110		62,110		64,205	69.5%	245.3%	253.0%

Uninsured Motorist - PD

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	11,297	0.4386	1.0000	4,955	12,744	1.0100	12,871	1.0087	12,983	1.0666	13,848	71.8%	279.5%	
12/31/2006	8,922	0.4441	1.0000	3,960	1,498	1.0075	1,509	1.0000	1,509	1.0509	1,586	71.8%	40.1%	
12/31/2007	6,546	0.4758	1.0000	3,115	7,455	0.9823	7,323	1.0130	7,419	1.0354	7,682	71.8%	246.6%	
Total	26,765			12,030	21,697		21,704		21,911		23,116	71.8%	192.2%	167.6%

American National General Insurance Company
Rate Level Indications
Arkansas
Fiscal Years Ending 12/31/05, 12/31/06 and 12/31/07
Losses Valued as of 03/31/08 and Trended to 11/01/09

Comprehensive

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses adjusted for CAT Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	50,362	0.3952	1.1264	22,422	20,666	1.0379	21,450	1.0499	22,520	1.0666	24,021	63.5%	107.1%	
12/31/2006	43,461	0.4050	1.0959	19,289	31,104	1.0369	32,251	1.0467	33,758	1.0509	35,476	63.5%	183.9%	
12/31/2007	32,574	0.4266	1.0662	14,819	16,982	1.0187	17,301	1.0275	17,777	1.0354	18,405	63.5%	124.2%	
Total	126,397			56,529	68,752		71,002		74,055		77,902	63.5%	137.8%	117.0%

Collision

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	109,529	0.5622	1.2812	78,890	38,753	0.9981	38,679	1.0492	40,582	1.0329	41,918	65.0%	53.1%	
12/31/2006	80,543	0.5679	1.2101	55,356	72,792	0.9956	72,472	1.0442	75,678	1.0252	77,588	65.0%	140.2%	
12/31/2007	67,497	0.5863	1.1429	45,226	59,916	0.9707	58,161	1.0366	60,288	1.0176	61,349	65.0%	135.6%	
Total	257,569			179,472	171,460		169,312		176,548		180,855	65.0%	100.8%	55.0%

Towing and Labor

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	4,458	1.0000	1.0000	4,459	408	1.0000	408	1.0000	409	1.0666	1,159	63.5%	26.0%	
12/31/2006	3,565	1.0000	1.0000	3,563	223	1.0000	223	1.0000	223	1.0509	837	63.5%	23.5%	
12/31/2007	2,780	1.0000	1.0000	2,781	239	1.0000	239	1.0000	239	1.0354	802	63.5%	28.8%	
Total	10,803			10,803	870		870		871		2,798	63.5%	25.9%	-59.2%

Wage Loss

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	2,801	1.0000	1.0000	2,800	-	1.0000	-	1.0000	-	1.0441	-	69.5%	0.0%	
12/31/2006	2,334	1.0000	1.0000	2,332	7,700	1.0000	7,700	1.0000	7,700	1.0337	7,960	69.5%	341.3%	
12/31/2007	1,840	1.0000	1.0000	1,840	-	1.0000	-	1.0000	-	1.0235	-	69.5%	0.0%	
Total	6,974			6,972	7,700		7,700		7,700		7,960	69.5%	114.2%	64.3%

Rental Reimbursement

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	371	1.0000	1.0000	371	1,193	1.0000	1,193	1.0000	1,193	1.0666	1,273	63.5%	343.1%	
12/31/2006	168	1.0000	1.0000	168	-	1.0000	-	1.0000	-	1.0509	-	63.5%	0.0%	
12/31/2007	173	1.0000	1.0000	172	-	1.0000	-	1.0000	-	1.0354	-	63.5%	0.0%	
Total	712			711	1,193		1,193		1,193		1,273	63.5%	179.0%	182.0%

Accidental Death and Dismemberment

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	EP @ CRL MY and Symbol Drift	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/2005	2,098	1.0000	1.0000	2,097	-	1.0000	-	1.0000	-	1.0441	-	69.5%	0.0%	
12/31/2006	1,818	1.0000	1.0000	1,818	-	1.0000	-	1.0000	-	1.0337	-	69.5%	0.0%	
12/31/2007	1,474	1.0000	1.0000	1,473	-	1.0000	-	1.0000	-	1.0235	-	69.5%	0.0%	
Total	5,390			5,388	-		-		-		-	69.5%	0.0%	-100.0%

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
1996	4,678,992	5,487,452	6,027,988	6,245,426	6,304,301	6,309,001	6,308,507	6,303,507	6,303,507	6,308,507
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	6,553,081	6,546,564	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	
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		
2001	7,059,855	8,167,725	8,467,736	8,656,751	8,574,242	8,592,562	8,629,062			
2002	7,758,948	9,686,154	10,234,985	10,389,087	10,381,376	10,659,239				
2003	7,951,701	9,274,192	9,402,985	9,514,860	9,511,454					
2004	5,927,659	7,098,277	7,398,142	7,527,421						
2005	3,704,226	4,419,294	4,446,722							
2006	4,664,920	5,485,596								
2007	2,530,465									

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
1996	1.1728	1.0985	1.0361	1.0094	1.0007	0.9999	0.9992	1.0000	1.0008
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	1.0000	0.9990	0.9974
1999	1.2368	1.0575	1.0454	0.9919	0.9923	1.0000	1.0000	1.0000	
2000	1.2111	1.0967	1.0097	1.0082	0.9963	0.9999	1.0000		
2001	1.1569	1.0367	1.0223	0.9905	1.0021	1.0042			
2002	1.2484	1.0567	1.0151	0.9993	1.0268				
2003	1.1663	1.0139	1.0119	0.9996					
2004	1.1975	1.0422	1.0175						
2005	1.1930	1.0062							
2006	1.1759								
3 Pt. Avg.	1.1888	1.0208	1.0148	0.9965	1.0084	1.0014	1.0000	0.9997	0.9994
3-Pt. Wtd Avg.	1.1893	1.0219	1.0146	0.9967	1.0113	1.0017	1.0000	0.9997	0.9994
Selected	1.1900	1.0220	1.0150	1.0100	1.0100	1.0020	1.0000	1.0000	1.0000

15 to 123 Months =	1.2618
27 to 123 Months =	1.0603
39 to 123 Months =	1.0375
51 to 123 Months =	1.0221
63 to 123 Months =	1.0120
75 to 123 Months =	1.0020
87 to 123 Months =	1.0000
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
1996	4,386,099	4,461,937	4,497,573	4,495,632	4,497,011	4,497,011	4,496,697	4,496,697	4,496,697	4,496,697
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	
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		
2001	5,782,471	6,111,551	6,141,577	6,155,020	6,154,289	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				
2003	6,094,306	6,185,593	6,200,664	6,204,963	6,201,870					
2004	4,745,373	4,733,580	4,779,526	4,774,333						
2005	3,450,005	3,513,531	3,522,987							
2006	3,093,064	3,158,416								
2007	2,524,321									

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
1996	1.0173	1.0080	0.9996	1.0003	1.0000	0.9999	1.0000	1.0000	1.0000
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	
2000	1.0332	1.0000	0.9991	1.0000	1.0002	1.0000	1.0000		
2001	1.0569	1.0049	1.0022	0.9999	0.9967	1.0000			
2002	1.0146	1.0106	1.0016	1.0034	1.0000				
2003	1.0150	1.0024	1.0007	0.9995					
2004	0.9975	1.0097	0.9989						
2005	1.0184	1.0027							
2006	1.0211								
3 Pt. Avg.	1.0123	1.0049	1.0004	1.0009	0.9990	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0104	1.0049	1.0006	1.0011	0.9990	1.0000	1.0000	1.0000	1.0000
Selected	1.0125	1.0050	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0188
27 to 123 Months =	1.0062
39 to 123 Months =	1.0012
51 to 123 Months =	1.0006
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
1996	680,008	633,504	577,238	569,252	565,693	565,693	565,693	565,693	565,693	565,693
1997	728,950	612,497	590,639	587,038	571,038	570,538	564,592	564,592	564,592	564,592
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	
2000	507,405	467,353	461,855	460,092	463,315	462,982	462,982	462,982		
2001	679,677	628,583	603,023	602,436	603,375	602,419	602,419			
2002	845,262	784,217	740,870	732,635	729,520	727,465				
2003	803,879	773,652	765,646	759,344	755,777					
2004	610,240	551,179	520,493	512,289						
2005	477,104	429,854	378,305							
2006	348,175	318,629								
2007	306,072									

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
1996	0.9316	0.9112	0.9862	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000
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	
2000	0.9211	0.9882	0.9962	1.0070	0.9993	1.0000	1.0000		
2001	0.9248	0.9593	0.9990	1.0016	0.9984	1.0000			
2002	0.9278	0.9447	0.9889	0.9957	0.9972				
2003	0.9624	0.9897	0.9918	0.9953					
2004	0.9032	0.9443	0.9842						
2005	0.9010	0.8801							
2006	0.9151								
3 Pt. Avg.	0.9064	0.9380	0.9883	0.9975	0.9983	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	0.9054	0.9486	0.9888	0.9973	0.9981	1.0000	1.0000	1.0000	1.0000
Selected	0.9055	0.9400	0.9900	0.9975	0.9985	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	0.8393
27 to 123 Months =	0.9269
39 to 123 Months =	0.9860
51 to 123 Months =	0.9960
63 to 123 Months =	0.9985
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
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
1996	738,020	860,742	940,135	910,073	891,073	891,073	891,073	891,073	891,073	891,073
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	728,519	728,520	728,630
1999	526,004	745,754	769,921	778,471	776,221	751,499	751,479	751,419	751,419	
2000	394,744	594,792	649,747	710,190	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			
2002	982,287	993,991	939,947	948,385	964,135	939,890				
2003	844,448	1,062,875	1,091,152	1,105,154	1,297,177					
2004	962,769	1,014,662	1,084,272	1,066,185						
2005	852,000	1,017,122	1,090,012							
2006	396,227	660,648								
2007	206,319									

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
1996	1.1663	1.0922	0.9680	0.9791	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0002
1999	1.4178	1.0324	1.0111	0.9971	0.9682	1.0000	0.9999	1.0000	
2000	1.5068	1.0924	1.0930	0.9394	1.0000	1.0000	1.0000		
2001	1.3758	1.1297	0.9955	0.9270	0.9991	1.0000			
2002	1.0119	0.9456	1.0090	1.0166	0.9749				
2003	1.2587	1.0266	1.0128	1.1738					
2004	1.0539	1.0686	0.9833						
2005	1.1938	1.0717							
2006	1.6673								
3 Pt. Avg.	1.3050	1.0556	1.0017	1.0391	0.9913	1.0000	1.0000	1.0000	1.0001
3-Pt. Wtd Avg.	1.2177	1.0552	1.0014	1.0386	0.9906	1.0000	1.0000	1.0000	1.0000
Selected	1.2250	1.0600	1.0250	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.3642
27 to 123 Months =	1.1137
39 to 123 Months =	1.0506
51 to 123 Months =	1.0250
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
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
1996	231,500	364,700	396,875	408,208	525,708	625,708	625,708	625,708	590,708	625,708
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	381,618	326,618	326,618
1999	65,101	151,600	167,404	254,025	265,525	280,525	280,525	269,025	269,025	
2000	266,000	310,761	597,261	689,761	676,709	656,709	656,709	656,709		
2001	277,500	529,500	708,059	866,304	894,304	915,304	915,304			
2002	845,850	1,252,850	1,345,350	1,441,350	1,461,350	1,466,350				
2003	574,259	708,318	1,030,319	1,066,998	1,001,998					
2004	276,501	509,943	594,863	488,863						
2005	397,474	537,998	562,437							
2006	418,500	558,910								
2007	270,555									

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
1996	1.5754	1.0882	1.0286	1.2878	1.1902	1.0000	1.0000	0.9441	1.0593
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	1.0000	0.8559	1.0000
1999	2.3287	1.1042	1.5174	1.0453	1.0565	1.0000	0.9590	1.0000	
2000	1.1683	1.9219	1.1549	0.9811	0.9704	1.0000	1.0000		
2001	1.9081	1.3372	1.2235	1.0323	1.0235	1.0000			
2002	1.4812	1.0738	1.0714	1.0139	1.0034				
2003	1.2334	1.4546	1.0356	0.9391					
2004	1.8443	1.1665	0.8218						
2005	1.3535	1.0454							
2006	1.3355								
3 Pt. Avg.	1.5111	1.2222	0.9763	0.9951	0.9991	1.0000	0.9863	0.9520	1.0198
3-Pt. Wtd Avg.	1.4708	1.2456	1.0090	0.9950	1.0020	1.0000	0.9913	0.9539	1.0240
Selected	1.4750	1.2250	1.0100	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.8323
27 to 123 Months =	1.2422
39 to 123 Months =	1.0140
51 to 123 Months =	1.0040
63 to 123 Months =	1.0020
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
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
1996	257,141	253,464	247,813	247,843	247,843	247,843	247,843	247,843	247,843	247,843
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	
2000	196,562	206,764	206,849	206,468	205,964	206,021	206,098	206,098		
2001	279,531	283,226	282,704	283,088	282,822	282,905	280,152			
2002	247,117	242,797	243,462	246,883	245,956	245,518				
2003	219,723	212,580	212,090	213,591	213,659					
2004	152,239	143,245	142,962	142,752						
2005	169,368	164,572	164,056							
2006	87,806	88,559								
2007	77,326									

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
1996	0.9857	0.9777	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	
2000	1.0519	1.0004	0.9982	0.9976	1.0003	1.0004	1.0000		
2001	1.0132	0.9982	1.0014	0.9991	1.0003	0.9903			
2002	0.9825	1.0027	1.0141	0.9962	0.9982				
2003	0.9675	0.9977	1.0071	1.0003					
2004	0.9409	0.9980	0.9985						
2005	0.9717	0.9969							
2006	1.0086								
3 Pt. Avg.	0.9737	0.9975	1.0066	0.9985	0.9996	0.9932	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	0.9682	0.9975	1.0079	0.9985	0.9996	0.9929	1.0000	1.0000	1.0000
Selected	0.9750	0.9975	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	0.9823
27 to 123 Months =	1.0075
39 to 123 Months =	1.0100
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
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
1996	2,328,040	2,317,020	2,312,681	2,312,478	2,312,478	2,312,478	2,312,478	2,311,478	2,311,478	2,312,478
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	
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		
2001	3,312,873	3,282,772	3,288,818	3,288,635	3,268,701	3,265,589	3,264,138			
2002	3,693,464	3,647,896	3,647,113	3,647,163	3,646,490	3,646,622				
2003	2,995,549	2,989,902	3,020,870	3,039,698	3,036,878					
2004	2,197,804	2,176,309	2,176,852	2,500,978						
2005	2,147,717	2,068,261	2,021,350							
2006	1,414,104	1,412,132								
2007	991,248									

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
1996	0.9953	0.9981	0.9999	1.0000	1.0000	1.0000	0.9996	1.0000	1.0004
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	
2000	1.0051	1.0137	0.9999	0.9999	1.0000	1.0000	1.0000		
2001	0.9909	1.0018	0.9999	0.9939	0.9990	0.9996			
2002	0.9877	0.9998	1.0000	0.9998	1.0000				
2003	0.9981	1.0104	1.0062	0.9991					
2004	0.9902	1.0002	1.1489						
2005	0.9630	0.9773							
2006	0.9986								
3 Pt. Avg.	0.9839	0.9960	1.0517	0.9976	0.9997	0.9999	0.9999	0.9998	1.0001
3-Pt. Wtd Avg.	0.9821	0.9979	1.0388	0.9977	0.9997	0.9998	0.9999	0.9998	1.0001
Selected	0.9825	0.9990	1.0400	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0187
27 to 123 Months =	1.0369
39 to 123 Months =	1.0379
51 to 123 Months =	0.9980
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
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
1996	5,773,272	5,605,635	5,580,600	5,591,491	5,585,809	5,580,670	5,580,580	5,580,417	5,580,117	5,580,580
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	5,578,109	5,577,985
1998	5,947,369	5,778,017	5,738,351	5,730,039	5,730,105	5,728,001	5,726,590	5,726,590	5,724,944	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	
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		
2001	8,892,893	8,595,008	8,602,079	8,635,424	8,631,922	8,631,299	8,629,366			
2002	9,723,557	9,361,650	9,336,425	9,335,401	9,332,945	9,327,380				
2003	7,538,158	7,397,265	7,350,422	7,328,204	7,326,554					
2004	5,767,500	5,630,257	5,627,126	5,624,366						
2005	4,629,323	4,497,387	4,486,560							
2006	3,861,721	3,764,830								
2007	3,299,297									

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
1996	0.9710	0.9955	1.0020	0.9990	0.9991	1.0000	1.0000	0.9999	1.0001
1997	0.9396	0.9916	0.9996	0.9996	1.0002	1.0000	1.0000	1.0000	1.0000
1998	0.9715	0.9931	0.9986	1.0000	0.9996	0.9998	1.0000	0.9997	0.9995
1999	0.9678	0.9926	0.9994	0.9986	1.0000	1.0000	1.0000	1.0000	
2000	0.9770	0.9971	0.9996	0.9999	0.9994	0.9998	1.0000		
2001	0.9665	1.0008	1.0039	0.9996	0.9999	0.9998			
2002	0.9628	0.9973	0.9999	0.9997	0.9994				
2003	0.9813	0.9937	0.9970	0.9998					
2004	0.9762	0.9994	0.9995						
2005	0.9715	0.9976							
2006	0.9749								
3 Pt. Avg.	0.9742	0.9969	0.9988	0.9997	0.9996	0.9999	1.0000	0.9999	0.9999
3-Pt. Wtd Avg.	0.9743	0.9965	0.9988	0.9997	0.9996	0.9999	1.0000	0.9999	0.9998
Selected	0.9750	0.9975	0.9990	0.9996	0.9996	0.9999	1.0000	1.0000	1.0000

15 to 123 Months =	0.9707
27 to 123 Months =	0.9956
39 to 123 Months =	0.9981
51 to 123 Months =	0.9991
63 to 123 Months =	0.9995
75 to 123 Months =	0.9999
87 to 123 Months =	1.0000
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

American National General Isurance 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
1996	176,966	389,822	837,318	1,066,268	1,136,137	1,157,144	1,159,130	1,159,130	1,159,130	1,159,130
1997	114,330	398,081	656,703	927,298	1,041,941	1,090,023	1,091,649	1,094,789	1,091,649	1,094,789
1998	127,370	329,464	554,293	705,026	779,954	823,735	859,259	859,259	865,587	881,703
1999	67,393	220,567	307,306	404,585	490,460	509,449	513,191	514,943	515,574	
2000	77,670	196,652	310,505	427,668	468,844	473,920	476,363	476,363		
2001	99,508	325,893	554,395	717,214	818,239	837,402	853,897			
2002	123,408	371,700	604,067	734,083	803,194	867,471				
2003	105,926	399,494	657,883	888,910	984,706					
2004	79,162	331,780	572,782	765,090						
2005	38,928	174,156	259,792							
2006	77,971	214,070								
2007	24,697									

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
1996	2.2028	2.1479	1.2734	1.0655	1.0185	1.0017	1.0000	1.0000	1.0000
1997	3.4819	1.6497	1.4121	1.1236	1.0461	1.0015	1.0029	0.9971	1.0029
1998	2.5867	1.6824	1.2719	1.1063	1.0561	1.0431	1.0000	1.0074	1.0186
1999	3.2728	1.3933	1.3166	1.2123	1.0387	1.0073	1.0034	1.0012	
2000	2.5319	1.5790	1.3773	1.0963	1.0108	1.0052	1.0000		
2001	3.2750	1.7012	1.2937	1.1409	1.0234	1.0197			
2002	3.0120	1.6251	1.2152	1.0941	1.0800				
2003	3.7714	1.6468	1.3512	1.1078					
2004	4.1912	1.7264	1.3357						
2005	4.4738	1.4917							
2006	2.7455								
3 Pt. Avg.	3.8035	1.6216	1.3007	1.1143	1.0381	1.0107	1.0011	1.0019	1.0072
3-Pt. Wtd Avg.	3.6724	1.6461	1.3016	1.1136	1.0423	1.0125	1.0009	1.0015	1.0062
Selected	3.6724	1.6461	1.3016	1.1136	1.0423	1.0125	1.0009	1.0015	1.0062

15 to 123 Months =	9.3277
27 to 123 Months =	2.5400
39 to 123 Months =	1.5430
51 to 123 Months =	1.1855
63 to 123 Months =	1.0645
75 to 123 Months =	1.0213
87 to 123 Months =	1.0087
99 to 123 Months =	1.0077
111 to 123 Months =	1.0062

American National General Isurance 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
1996	185,952	197,890	206,014	208,591	209,493	209,493	209,493	209,493	209,493	209,493
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	
2000	174,137	190,762	195,808	196,499	196,499	197,076	197,076	197,076		
2001	206,178	224,688	230,880	239,543	242,819	253,953	253,953			
2002	198,358	250,684	232,040	239,319	239,321	239,321				
2003	185,216	202,343	206,763	207,655	207,655					
2004	141,253	146,838	149,348	149,438						
2005	121,797	127,287	129,560							
2006	95,864	106,661								
2007	76,337									

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
1996	1.0642	1.0411	1.0125	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000
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	
2000	1.0955	1.0265	1.0035	1.0000	1.0029	1.0000	1.0000		
2001	1.0898	1.0276	1.0375	1.0137	1.0459	1.0000			
2002	1.2638	0.9256	1.0314	1.0000	1.0000				
2003	1.0925	1.0218	1.0043	1.0000					
2004	1.0395	1.0171	1.0006						
2005	1.0451	1.0179							
2006	1.1126								
3 Pt. Avg.	1.0657	1.0189	1.0121	1.0046	1.0163	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0609	1.0193	1.0140	1.0048	1.0173	1.0000	1.0000	1.0000	1.0000
Selected	1.0609	1.0193	1.0140	1.0048	1.0173	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.1209
27 to 123 Months =	1.0565
39 to 123 Months =	1.0365
51 to 123 Months =	1.0221
63 to 123 Months =	1.0173
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 Isurance 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
1996	32,919	43,403	43,974	50,264	52,909	52,920	52,920	52,920	52,920	52,920
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	
2000	18,072	23,244	26,569	31,285	32,219	32,219	32,224	32,224		
2001	15,225	32,305	60,930	62,224	62,224	62,299	62,299			
2002	16,115	20,880	23,436	29,869	29,875	29,875				
2003	23,171	29,168	30,766	30,876	30,876					
2004	16,902	24,027	27,061	30,551						
2005	6,768	13,344	20,565							
2006	7,609	9,125								
2007	8,557									

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
1996	1.3185	1.0132	1.1430	1.0526	1.0002	1.0000	1.0000	1.0000	1.0000
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	
2000	1.2862	1.1430	1.1775	1.0299	1.0000	1.0002	1.0000		
2001	2.1218	1.8861	1.0212	1.0000	1.0012	1.0000			
2002	1.2957	1.1224	1.2745	1.0002	1.0000				
2003	1.2588	1.0548	1.0036	1.0000					
2004	1.4215	1.1263	1.1290						
2005	1.9716	1.5411							
2006	1.1992								
3 Pt. Avg.	1.5308	1.2407	1.1357	1.0001	1.0004	1.0015	1.0233	1.0000	1.0000
3-Pt. Wtd Avg.	1.4865	1.1781	1.1235	1.0000	1.0006	1.0015	1.0278	1.0000	1.0000
Selected	1.4865	1.1781	1.1235	1.0000	1.0006	1.0015	1.0278	1.0000	1.0000

15 to 123 Months =	2.0266
27 to 123 Months =	1.3634
39 to 123 Months =	1.1572
51 to 123 Months =	1.0300
63 to 123 Months =	1.0300
75 to 123 Months =	1.0294
87 to 123 Months =	1.0278
99 to 123 Months =	1.0000
111 to 123 Months =	1.0000

American National General Isurance 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
1996	10,224	39,182	102,896	134,689	167,929	192,541	227,075	244,376	309,222	227,075
1997	6,067	114,055	216,820	256,036	277,108	293,100	318,154	319,062	318,154	319,062
1998	8,144	36,726	66,655	89,667	92,742	94,662	96,913	96,913	103,217	103,217
1999	3,179	34,761	82,147	100,312	121,010	131,106	131,106	136,061	136,061	
2000	10,641	33,420	62,812	90,922	99,951	101,785	109,143	109,415		
2001	7,307	28,353	98,561	148,689	165,628	173,514	184,957			
2002	8,623	39,465	74,871	186,450	206,569	217,987				
2003	17,507	34,332	84,434	117,691	157,958					
2004	9,144	50,504	75,248	98,628						
2005	5,079	17,899	69,110							
2006	21,864	66,805								
2007	21,225									

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
1996	3.8324	2.6261	1.3090	1.2468	1.1466	1.1794	1.0762	1.2654	0.7343
1997	18.7992	1.9010	1.1809	1.0823	1.0577	1.0855	1.0029	0.9972	1.0029
1998	4.5096	1.8149	1.3452	1.0343	1.0207	1.0238	1.0000	1.0650	1.0000
1999	10.9346	2.3632	1.2211	1.2063	1.0834	1.0000	1.0378	1.0000	
2000	3.1407	1.8795	1.4475	1.0993	1.0183	1.0723	1.0025		
2001	3.8803	3.4762	1.5086	1.1139	1.0476	1.0659			
2002	4.5767	1.8971	2.4903	1.1079	1.0553				
2003	1.9610	2.4593	1.3939	1.3421					
2004	5.5232	1.4899	1.3107						
2005	3.5241	3.8611							
2006	3.0555								
3 Pt. Avg.	4.0343	2.6034	1.7316	1.1880	1.0404	1.0461	1.0134	1.0207	0.9124
3-Pt. Wtd Avg.	3.7467	2.2270	1.7172	1.1708	1.0448	1.0463	1.0155	1.0098	0.8888
Selected	3.7467	2.2270	1.7172	1.1708	1.0448	1.0463	1.0155	1.0098	0.8888

15 to 123 Months =	16.7120
27 to 123 Months =	4.4604
39 to 123 Months =	2.0029
51 to 123 Months =	1.1664
63 to 123 Months =	0.9963
75 to 123 Months =	0.9536
87 to 123 Months =	0.9114
99 to 123 Months =	0.8975
111 to 123 Months =	0.8888

American National General Isurance 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
1996	10,871	12,780	12,780	12,780	12,780	12,780	12,780	12,780	12,780	12,780
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	
2000	5,382	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	7,849	7,849			
2002	9,885	11,157	11,157	11,157	11,157	11,157				
2003	4,196	4,196	4,371	4,371	4,371					
2004	3,974	3,974	3,974	3,974						
2005	5,547	5,547	5,547							
2006	2,270	2,774								
2007	1,700									

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
1996	1.1756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	
2000	1.0009	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			
2002	1.1287	1.0000	1.0000	1.0000	1.0000				
2003	1.0000	1.0417	1.0000	1.0000					
2004	1.0000	1.0000	1.0000						
2005	1.0000	1.0000							
2006	1.2220								
3 Pt. Avg.	1.0740	1.0139	1.0000	1.0000	1.0132	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0427	1.0128	1.0000	1.0000	1.0125	1.0000	1.0000	1.0000	1.0000
Selected	1.0427	1.0128	1.0000	1.0000	1.0125	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.0692
27 to 123 Months =	1.0254
39 to 123 Months =	1.0125
51 to 123 Months =	1.0125
63 to 123 Months =	1.0125
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 Isurance 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
1996	91,426	97,176	106,879	112,741	112,635	112,674	112,674	112,674	112,674	112,674
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	
2000	88,442	106,117	131,758	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			
2002	134,405	155,493	162,686	163,378	163,378	163,378				
2003	140,995	171,885	188,606	203,099	205,569					
2004	74,879	111,631	162,569	200,898						
2005	117,396	140,456	150,676							
2006	48,776	49,174								
2007	55,744									

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
1996	1.0629	1.0998	1.0548	0.9991	1.0003	1.0000	1.0000	1.0000	1.0000
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	
2000	1.1998	1.2416	1.0054	1.0000	1.0000	1.0000	1.0000		
2001	1.1275	1.0221	1.0105	1.0015	1.0000	1.0000			
2002	1.1569	1.0463	1.0043	1.0000	1.0000				
2003	1.2191	1.0973	1.0768	1.0122					
2004	1.4908	1.4563	1.2358						
2005	1.1964	1.0728							
2006	1.0082								
3 Pt. Avg.	1.2318	1.2088	1.1056	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.2498	1.1837	1.1041	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000
Selected	1.2498	1.1837	1.1041	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000

15 to 123 Months =	1.6421
27 to 123 Months =	1.3139
39 to 123 Months =	1.1100
51 to 123 Months =	1.0053
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 Isurance 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
1996	227,361	247,766	274,090	290,075	296,227	296,215	296,215	268,750	268,750	296,215
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	
2000	219,391	228,998	231,704	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			
2002	277,740	283,228	289,904	292,585	294,974	294,976				
2003	231,002	237,956	238,928	239,300	243,967					
2004	188,290	194,846	196,117	196,243						
2005	156,657	165,034	166,097							
2006	129,836	139,142								
2007	106,467									

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
1996	1.0897	1.1062	1.0583	1.0212	1.0000	1.0000	0.9073	1.0000	1.1022
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	
2000	1.0438	1.0118	0.9639	1.0000	1.0000	1.0000	1.0000		
2001	1.1338	0.9989	1.0039	1.0000	1.0001	1.0000			
2002	1.0198	1.0236	1.0092	1.0082	1.0000				
2003	1.0301	1.0041	1.0016	1.0195					
2004	1.0348	1.0065	1.0006						
2005	1.0535	1.0064							
2006	1.0717								
3 Pt. Avg.	1.0533	1.0057	1.0038	1.0092	1.0000	1.0000	1.0000	1.0000	1.0341
3-Pt. Wtd Avg.	1.0511	1.0055	1.0044	1.0087	1.0001	1.0000	1.0000	1.0000	1.0352
Selected	1.0511	1.0055	1.0044	1.0087	1.0001	1.0000	1.0000	1.0000	1.0352

15 to 123 Months =	1.1085
27 to 123 Months =	1.0547
39 to 123 Months =	1.0489
51 to 123 Months =	1.0443
63 to 123 Months =	1.0353
75 to 123 Months =	1.0352
87 to 123 Months =	1.0352
99 to 123 Months =	1.0352
111 to 123 Months =	1.0352

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
12/31/2005	$922	1.5430	$1,423	$29,554	1.0481
12/31/2006	$475	2.5400	$1,206	$327,036	1.0037
12/31/2007	$56	9.3277	$522	$2,019	1.2587

Property Damage

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2005	$1,176	1.0365	$1,219	$58,753	1.0207
12/31/2006	$1,837	1.0565	$1,941	$43,804	1.0443
12/31/2007	$1,536	1.1209	$1,722	$19,929	1.0864

Medical Payments

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2005	$57	1.1572	$66	$3,768	1.0175
12/31/2006	$6	1.3634	$8	$472	1.0173
12/31/2007	$0	2.0266	$0	$1,007	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
12/31/2005	$0	2.0029	$0	$1,051	1.0000
12/31/2006	$0	4.4604	$0	$62,110	1.0000
12/31/2007	$0	16.7120	$0	$1,364	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
12/31/2005	$110	1.0125	$111	$12,871	1.0087
12/31/2006	$0	1.0254	$0	$1,509	1.0000
12/31/2007	$89	1.0692	$95	$7,323	1.0130

Comprehensive

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2005	$772	1.1100	$857	$17,171	1.0499
12/31/2006	$918	1.3139	$1,206	$25,817	1.0467
12/31/2007	$232	1.6421	$381	$13,849	1.0275

Collision

Fiscal Year	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
12/31/2005	$1,813	1.0489	$1,902	$38,679	1.0492
12/31/2006	$2,881	1.0547	$3,039	$68,688	1.0442
12/31/2007	$2,041	1.1085	$2,263	$61,850	1.0366

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)
12/31/2005	0.0100	4.3373	1.0441
12/31/2006	0.0100	3.3374	1.0337
12/31/2007	0.0100	2.3376	1.0235

Property Damage

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2005	0.0200	4.3373	1.0896
12/31/2006	0.0200	3.3374	1.0682
12/31/2007	0.0200	2.3376	1.0473

Comprehensive

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2005	0.0175	4.3373	1.0781
12/31/2006	0.0175	3.3374	1.0595
12/31/2007	0.0175	2.3376	1.0413

Collision

Fiscal Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
12/31/2005	0.0025	4.3373	1.0109
12/31/2006	0.0025	3.3374	1.0084
12/31/2007	0.0025	2.3376	1.0058

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Bodily Injury

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-12.45%	0.0112	6.0%	18.81%	0.0130	6.7%	3.90%	0.0254	4.9%
Industry	-5.11%	0.0007	94.0%	2.92%	0.0009	93.3%	-2.25%	0.0013	95.1%
Weighted Trend			**-5.55%**			**3.99%**			**-1.94%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-13.26%	0.0144	3.0%	14.59%	0.0157	5.2%	-0.63%	0.0309	0.5%
Industry	-6.49%	0.0004	97.0%	1.26%	0.0009	94.8%	-5.32%	0.0001	99.5%
Weighted Trend			**-6.69%**			**1.95%**			**-5.30%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-2.42%	0.0124	0.5%	22.76%	0.0194	1.0%	19.92%	0.0234	0.3%
Industry	-3.25%	0.0001	99.5%	-3.25%	0.0002	99.0%	-6.35%	0.0001	99.7%
Weighted Trend			**-3.25%**			**-2.99%**			**-6.27%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	38.13%	0.0006	3.8%	30.13%	0.0370	0.3%	81.26%	0.0308	0.1%
Industry	-4.41%	0.0000	96.2%	-1.72%	0.0001	99.7%	-6.42%	0.0000	99.9%
Weighted Trend			**-2.79%**			**-1.63%**			**-6.33%**

Selected	1.00%

Property Damage

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-7.58%	0.0039	2.6%	2.63%	0.0049	1.0%	-5.19%	0.0100	0.5%
Industry	-1.70%	0.0001	97.4%	2.39%	0.0001	99.0%	0.63%	0.0001	99.5%
Weighted Trend			**-1.85%**			**2.40%**			**0.60%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-4.59%	0.0036	3.3%	2.47%	0.0061	0.4%	-2.33%	0.0123	0.4%
Industry	-2.02%	0.0001	96.7%	2.85%	0.0000	99.6%	0.72%	0.0001	99.6%
Weighted Trend			**-2.10%**			**2.85%**			**0.70%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	1.26%	0.0032	1.6%	9.35%	0.0054	0.4%	10.62%	0.0106	0.1%
Industry	-0.58%	0.0001	98.4%	2.36%	0.0000	99.6%	1.79%	0.0000	99.9%
Weighted Trend			**-0.55%**			**2.39%**			**1.80%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	20.78%	0.0003	1.0%	5.32%	0.0006	0.1%	26.99%	0.0001	3.5%
Industry	0.00%	0.0000	99.0%	2.32%	0.0000	99.9%	2.27%	0.0000	96.5%
Weighted Trend			**0.20%**			**2.33%**			**3.13%**

Selected	2.00%

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Comprehensive

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-19.93%	0.0196	17.4%	17.76%	0.0069	58.3%	-5.77%	0.0368	36.9%
Industry	-11.13%	0.0041	82.6%	9.93%	0.0096	41.7%	-2.29%	0.0215	63.1%
Weighted Trend			**-12.66%**			**14.50%**			**-3.57%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-16.97%	0.0230	15.8%	23.13%	0.0060	65.5%	2.15%	0.0370	43.1%
Industry	-13.61%	0.0043	84.2%	13.08%	0.0114	34.5%	-2.29%	0.0280	56.9%
Weighted Trend			**-14.14%**			**19.66%**			**-0.38%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-29.63%	0.0114	16.0%	25.74%	0.0047	59.9%	-11.72%	0.0194	45.7%
Industry	-21.18%	0.0022	84.0%	-0.22%	0.0071	40.1%	-21.35%	0.0164	54.3%
Weighted Trend			**-22.54%**			**15.32%**			**-16.95%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-24.69%	0.0100	15.6%	34.33%	0.0065	23.3%	1.17%	0.0267	22.5%
Industry	-21.07%	0.0019	84.4%	-12.18%	0.0020	76.7%	-30.68%	0.0077	77.5%
Weighted Trend			**-21.63%**			**-1.34%**			**-23.52%**

Selected	1.75%

Collision

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-8.86%	0.0080	1.9%	1.70%	0.0029	4.1%	-7.31%	0.0099	2.3%
Industry	-1.69%	0.0002	98.1%	1.92%	0.0001	95.9%	0.18%	0.0002	97.7%
Weighted Trend			**-1.83%**			**1.91%**			**0.01%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-1.13%	0.0014	12.2%	1.99%	0.0037	0.5%	0.81%	0.0034	6.4%
Industry	-1.52%	0.0002	87.8%	0.97%	0.0000	99.5%	-0.57%	0.0002	93.6%
Weighted Trend			**-1.47%**			**0.97%**			**-0.48%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	2.14%	0.0011	4.0%	-0.22%	0.0034	0.5%	1.88%	0.0015	3.4%
Industry	0.65%	0.0000	96.0%	1.18%	0.0000	99.5%	1.81%	0.0001	96.6%
Weighted Trend			**0.71%**			**1.17%**			**1.82%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	12.73%	0.0001	4.5%	-17.31%	0.0008	1.1%	-6.93%	0.0011	0.1%
Industry	0.15%	0.0000	95.5%	0.31%	0.0000	98.9%	0.52%	0.0000	99.9%
Weighted Trend			**0.72%**			**0.11%**			**0.51%**

Selected	0.25%

American National Property and Casualty Company
American National General 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 12-31-07		4,485,753
2. Mean Unearned Premium Reserve		2,281,954
3. Deduction for Prepaid Expenses		
Commission And Brokerage Expense		10.3%
Taxes, Licenses, And Fees		3.0%
50% of Other Acquisition Expenses		3.0%
50% of Company Operating Expenses		0.5%
Total		16.8%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		382,227
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		159,737
6. Net Subject to Investment		1,739,990

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium		4,485,753
2. Average Agents' Balances		0.1918
3. Delayed Premiums		860,417

C. Loss Reserve

1. Direct Earned Premium		4,485,753
2. Expected Incurred Losses And Loss Adjustment :	70.3%	3,153,484
3. Expected Mean Loss Reserves		3,611,298
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		90,706
5. Adjusted Mean Loss Reserves		3,520,592

D. Net Subject To Investment		4,400,165		
E. Expected Average Rate of Return		5.1%		
F. Investment Earning on Net Subject to Investment		226,440		
G. Average Rate of Return as a Percent of Direct Earned Premium		5.0%		
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 31.8%)		3.4%		
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Liab excl. PD 5.3%	PD 3.8%	Liab excl. PD 1.9%	PD 0.4%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)			2.9%	0.6%

American National Property and Casualty Company
American National General 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 2007	205,822,154
B) Companywide Auto Liab. Net Prem. Earned 2007 (Excluding Assumed)	202,773,134
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9852

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2007	4,419,302
B) Unearned Premium Reserve December 31, 2006	2,183,691
C) Unearned Premium Reserve December 31, 2007	2,312,608
	0.5087

III. Average Agents' Balances Factor

A) Companywide Auto Liab. Agents' Balances Dec. 31, 2006	38,538,986
B) Companywide Auto Liab. Agents' Balances Dec. 31, 2007	39,249,281
C) Net Earned Premium Percent of Companywide	2.18%
D) Average Agents' Balances	847,671
	0.1918

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2006	3,408,854
B) Incurred Losses & LAE 2007	3,197,122
C) Loss & LAE Reserves December 31, 2005	3,311,969
D) Loss & LAE Reserves December 31, 2006	3,772,893
E) Loss & LAE Reserves December 31, 2007	4,227,386
F) Mean Loss & LAE Reserve 2006	3,542,431
G) Mean Loss & LAE Reserve 2007	4,000,140
H) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	1.0392
I) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	1.2512
	1.1452

American National Property and Casualty Company
American National General 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 12-31-07		2,309,664
2. Mean Unearned Premium Reserve		1,239,533
3. Deduction for Prepaid Expenses		
Commission And Brokerage Expense		10.5%
Taxes, Licenses, And Fees		3.0%
50% of Other Acquisition Expenses		4.3%
50% of Company Operating Expenses		0.7%
Total		18.5%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		228,694
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		86,767
6. Net Subject to Investment		924,072

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium		2,309,664
2. Average Agents' Balances		0.2565
3. Delayed Premiums		592,513

C. Loss Reserve

1. Direct Earned Premium		2,309,664
2. Expected Incurred Losses And Loss Adjustment :	64.6%	1,492,043
3. Expected Mean Loss Reserves		81,789
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		898
5. Adjusted Mean Loss Reserves		80,890

D. Net Subject to Investment		412,449
E. Average Rate of Return		5.1%
F. Investment Earning on Net Subject to Investment		21,225
G. Average Rate of Return as a Percent of Direct Earned Premium		0.9%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 31.8%)		0.6%

I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Comp 2.8%	Coll 1.8%	Comp 2.2%	Coll 1.2%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)			3.3%	1.8%

American National Property and Casualty Company
American National General 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 2007	121,422,677
B) Companywide Auto P. Dmg. Net Prem. Earned 2007 (Excluding Assumed)	119,401,021
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9834

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2007	2,271,209
B) Unearned Premium Reserve December 31,2006	1,203,633
C) Unearned Premium Reserve December 31,2007	1,234,157
	0.5367

III. Average Agents' Balances Factor

A) Companywide Auto P. Damage Agents' Balances Dec. 31, 2006	30,147,576
B) Companywide Auto P. Damage Agents' Balances Dec. 31, 2007	31,113,845
C) Net Earned Premium Percent of Companywide	1.90%
D) Average Agents' Balances	582,648
	0.2565

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2006	1,646,745
B) Incurred Losses & LAE 2007	1,600,845
C) Loss & LAE Reserves December 31, 2005	113,646
D) Loss & LAE Reserves December 31, 2006	53,850
E) Loss & LAE Reserves December 31, 2007	134,334
F) Mean Loss & LAE Reserve 2006	83,748
G) Mean Loss & LAE Reserve 2007	94,092
H) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	0.0509
I) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	0.0588
	0.0548

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

	Investment Income* 2005	Distribution	Federal Income Tax Rate**	Investment Income* 2006	Distribution	Federal Income Tax Rate**	Investment Income* 2007	Distribution	Federal Income Tax Rate**
Bonds (Taxable)	$34,033,222	0.846	0.350	$30,560,826	0.761	0.350	$30,502,097	0.685	0.350
Bonds (Tax Exempt) **	6,432,209	0.160	0.053	7,835,613	0.195	0.053	8,290,576	0.186	0.053
Stocks (Unaffiliated) ***	3,382,475	0.084	0.142	4,165,962	0.104	0.142	4,313,838	0.097	0.142
Other (Net of Depreciation)	1,641,390	0.041	0.350	2,442,094	0.061	0.350	6,136,820	0.138	0.350
Total	$45,489,296	1.131	0.331	$45,004,495	1.121	0.313	$49,243,331	1.105	0.311
Weighted Federal Tax Rate on Investment Income For 2005 through 2007									0.318

*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) x .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 2005	2006	2007
Direct Written Premium	5,022,794	4,797,170	4,524,124
1) Commission and Brokerage	504,895	474,115	468,095
2) Taxes, Licenses, and Fees	132,461	141,958	135,895

	Years 2005	2006	2007	Average	Selected Liab Excl PD	Selected PD	Combined
1) Commission and Brokerage (%WP)	10.1%	9.9%	10.3%	10.1%	10.3%	10.3%	10.3%
2) Taxes, Licenses, and Fees(WP)	2.6%	3.0%	3.0%	2.9%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	2.3%	3.0%	5.9%	3.7%	5.9%	5.9%	5.9%
4) General Expenses (%EP - Companywide)	1.2%	1.8%	1.0%	1.3%	1.0%	1.0%	1.0%
5) Incurred ULAE (%EP - Companywide)	6.4%	7.3%	7.4%	7.0%	7.4%	7.4%	7.4%
6) Expense Ratio	22.6%	25.0%	27.6%	25.0%	27.6%	27.6%	27.6%
7) Underwriting Profit Ratio (Offset for Investment Income)					2.9%	0.6%	2.1%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					69.5%	71.8%	70.3%

American National Property and Casualty Company
American National General Insurance Company
Development of Underwriting Expenses
Physical Damage

Category	Years 2005	2006	2007
Direct Written Premium	2,701,230	2,431,854	2,293,352
1) Commission and Brokerage	277,819	247,200	240,577
2) Taxes, Licenses, and Fees	84,160	72,485	69,309

	Years 2005	2006	2007	Average	Selected CP	Selected CL	Combined
1) Commission and Brokerage (%WP)	10.3%	10.2%	10.5%	10.3%	10.5%	10.5%	10.5%
2) Taxes, Licenses, and Fees(WP)	3.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	3.3%	4.5%	8.5%	5.4%	8.5%	8.5%	8.5%
4) General Expenses (%EP - Companywide)	1.7%	2.7%	1.4%	1.9%	1.4%	1.4%	1.4%
5) Incurred ULAE (%EP - Companywide)	9.9%	10.5%	9.8%	10.1%	9.8%	9.8%	9.8%
6) Expense Ratio	28.3%	30.9%	33.2%	30.7%	33.2%	33.2%	33.2%
7) Underwriting Profit Ratio (Offset for Investment Income)					3.3%	1.8%	2.2%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					63.5%	65.0%	64.6%

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	-2.3%		
Liability Relativity	0.7%		
Class Relativity	1.9%		
PAC+	0.5%		
Americycle	0.2%		
Subtotal	0.9%	$717	$83,403
Property Damage			
Base Rate	-1.6%		
Class Relativity	2.0%		
PAC+	0.6%		
Subtotal	0.9%	$503	$56,734
Medical Payments			
Base Rate	-0.7%		
Liability Relativity	0.2%		
Class Relativity	2.4%		
PAC+	0.6%		
Americycle	-0.9%		
Subtotal	1.4%	$140	$9,780
Uninsured Motorist - BI			
Base Rate	-9.7%		
Liability Relativity	1.7%		
Americycle	2.8%		
Subtotal	-5.6%	($580)	$10,407
Underinsured Motorist - BI			
Base Rate	2.5%		
Liability Relativity	-8.1%		
Americycle	5.3%		
Subtotal	-0.8%	($54)	$6,767
Uninsured Motorist - PD			
Base Rate	-4.5%		
Americycle	-0.1%		
Subtotal	-4.5%	($225)	$4,942

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	9.9%		
Symbol Relativity	0.0%		
Model Year Relativity	-3.7%		
Class Relativity	0.5%		
Subtotal	6.0%	$1,451	$24,224
Collision			
Base Rate	3.8%		
Deductible Relativity	2.4%		
Symbol Relativity	0.1%		
Model Year Relativity	-6.7%		
Class Relativity	1.4%		
PAC+	0.4%		
Americycle	1.2%		
Subtotal	2.2%	$1,186	$55,152
Towing and Labor			
Base Rate	0.0%		
Subtotal	0.0%	$0	$2,421
Wage Loss			
Base Rate	0.0%		
Subtotal	0.0%	$0	$1,402
Rental Reimbursement			
Base Rate	0.0%		
Subtotal	0.0%	$0	$122
Accidental Death and Dismemberment			
Base Rate	0.0%		
Subtotal	0.0%	$0	$1,076
Gap Endorsement			
Subtotal	62.1%	$348	$560
Liability	0.3%	$501	$174,511
Physical Damage	3.6%	$2,985	$82,479
Total	**1.4%**	**$3,486**	**$256,990**

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	42	288	307	285	2.2%
02	54	228	241	224	1.5%
04	1	320	343	318	2.7%
05	0	267	289	268	0.0%
06	27	243	265	246	4.6%
07	3	267	283	263	1.8%
08	2	332	379	352	0.0%
09	0	281	289	268	0.0%
10	52	196	193	179	-5.7%
11	9	221	241	224	4.7%
12	0	332	355	330	0.0%
13	5	202	199	185	-5.4%
14	3	408	433	402	1.8%
15	88	185	193	179	-0.1%
16	26	185	199	185	3.3%
17	5	307	349	324	9.0%
99	0	191	209	194	0.0%
	318	220	235	215	0.9%

BI ANPAC to ANG Differential 0.928

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	42	173	178	165	-2.2%
02	54	162	170	158	0.0%
04	1	212	220	204	-1.3%
05	0	161	167	155	0.0%
06	27	145	155	144	1.8%
07	3	149	152	141	-3.0%
08	2	212	235	218	0.0%
09	0	153	155	144	0.0%
10	52	124	133	123	1.7%
11	9	158	167	155	0.6%
12	0	212	216	201	0.0%
13	5	107	102	95	-9.0%
14	3	199	201	187	-3.7%
15	88	132	144	134	4.1%
16	26	98	102	95	-0.6%
17	5	158	163	151	-2.0%
99	0	124	127	118	0.0%
	318	142	154	140	0.9%

PD ANPAC to ANG Differential 0.929

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	17	55	58	54	0.3%
02	34	48	54	50	6.4%
04	1	80	85	79	0.9%
05	0	64	68	63	0.0%
06	4	52	57	53	4.1%
07	1	75	79	73	-0.6%
08	0	86	92	85	0.0%
09	0	71	72	67	0.0%
10	24	44	46	43	-0.2%
11	3	66	71	66	2.2%
12	0	74	78	72	0.0%
13	1	58	61	57	0.4%
14	0	94	100	93	0.0%
15	53	51	54	50	0.2%
16	20	46	49	45	-0.1%
17	5	75	78	72	-1.9%
99	0	49	52	48	0.0%
	164	51	56	50	1.4%

MP ANPAC to ANG Differential 0.927

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	28	20	20	19	-0.7%
02	51	20	20	19	-0.7%
04	1	20	20	19	-0.7%
05	0	19	18	17	0.0%
06	13	19	17	16	-12.0%
07	3	20	19	18	-5.9%
08	2	20	18	17	0.0%
09	0	18	17	16	0.0%
10	36	18	17	16	-7.1%
11	8	17	16	15	-7.8%
12	0	19	18	17	0.0%
13	4	18	18	17	-1.3%
14	2	20	18	17	0.0%
15	80	17	16	15	-7.8%
16	21	18	16	15	-12.9%
17	5	19	20	19	4.5%
99	0	17	16	15	0.0%
	255	18	18	17	-5.6%

UMBI ANPAC to ANG Differential 0.944

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	16	38	44	41	4.4%
02	18	40	45	42	1.6%
04	1	40	45	42	1.6%
05	0	40	45	42	0.0%
06	4	38	39	37	-5.8%
07	1	40	46	43	4.0%
08	0	42	45	42	0.0%
09	0	38	39	37	0.0%
10	11	37	39	37	-3.2%
11	6	38	44	41	4.4%
12	0	42	45	42	0.0%
13	1	37	39	37	-3.2%
14	2	42	49	46	0.0%
15	55	37	39	37	-3.2%
16	12	37	39	37	-3.2%
17	5	40	46	43	4.0%
99	0	37	41	38	0.0%
	131	38	42	39	-0.8%

UIMBI ANPAC to ANG Differential 0.938

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	25	9	11	10	11.0%
02	51	9	10	9	-0.1%
04	1	8	9	8	-0.1%
05	0	8	9	8	0.0%
06	11	8	8	7	-12.6%
07	3	8	9	8	-0.1%
08	2	9	10	9	0.0%
09	0	8	8	7	0.0%
10	36	8	9	8	-0.1%
11	8	8	8	7	-12.6%
12	0	8	9	8	0.0%
13	4	8	8	7	-12.6%
14	2	8	9	8	0.0%
15	78	8	8	7	-12.6%
16	20	8	8	7	-12.6%
17	5	9	11	10	11.0%
99	0	8	8	7	0.0%
	246	8	9	8	-4.5%

UMPD ANPAC to ANG Differential 0.888

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	26	40	56	44	6.4%
02	35	35	50	39	7.8%
04	1	67	96	75	8.3%
05	0	63	92	71	0.0%
06	24	43	56	44	-1.0%
07	0	72	102	79	0.0%
08	2	56	76	59	0.0%
09	0	79	116	90	0.0%
10	27	44	65	51	12.1%
11	9	42	61	47	8.3%
12	0	91	130	101	0.0%
13	4	64	83	65	-1.7%
14	3	79	116	90	10.2%
15	58	35	49	38	5.0%
16	13	49	71	55	8.6%
17	5	60	87	68	9.6%
99	0	45	66	51	0.0%
	206	41	58	45	6.0%

COMP ANPAC to ANG Differential 0.778

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	26	225	285	231	1.1%
02	33	196	247	200	0.5%
04	1	347	463	375	6.4%
05	0	215	273	221	0.0%
06	24	186	241	195	3.3%
07	0	264	330	267	0.0%
08	2	242	317	257	0.0%
09	0	198	254	206	0.0%
10	27	143	177	143	-1.5%
11	8	220	279	226	1.2%
12	0	342	412	334	0.0%
13	4	231	285	231	-1.5%
14	3	342	431	349	0.5%
15	58	189	254	206	7.4%
16	13	198	235	190	-5.5%
17	5	209	260	211	-0.6%
99	0	189	241	195	0.0%
	203	194	250	202	2.2%

COLL ANPAC to ANG Differential 0.810

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas

Bodily Injury

Limits (000)	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
25/50	17.5%	0.90	0.90	0.90	0.0%
50/100	21.8%	0.95	0.95	0.95	0.0%
100/300	20.9%	1.00	1.00	1.00	0.0%
250/500	38.5%	1.19	1.17	1.19	1.7%
300/500	0.0%	1.21	1.19	1.21	1.7%
500/500	1.3%	1.25	1.23	1.25	1.6%
500/1000	0.0%	1.30	1.27	1.30	2.4%
1000/1000	0.0%	1.40	1.35	1.40	3.7%
Est. Total					0.7%

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas

Medical Payments

Limits	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
1,000	4.3%	0.80	0.80	0.80	0.0%
5,000	90.9%	1.00	1.00	1.00	0.0%
10,000	4.3%	1.45	1.40	1.45	3.6%
25,000	0.6%	1.70	1.70	1.70	0.0%
Est. Total					0.2%

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas

Uninsured Motorist - BI

Limits (000)	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
25/50	48.7%	0.75	0.73	0.75	2.7%
50/100	31.6%	0.90	0.89	0.90	1.1%
100/300	17.4%	1.00	1.00	1.00	0.0%
250/500	2.3%	1.10	1.10	1.10	0.0%
300/500	0.0%	1.15	1.15	1.15	0.0%
500/500	0.0%	1.25	1.25	1.25	0.0%
500/1000	0.0%	1.30	1.30	1.30	0.0%
1000/1000	0.0%	1.40	1.40	1.40	0.0%
Est. Total					1.7%

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas

Underinsured Motorist - BI

Limits (000)	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
25/50	28.5%	0.45	0.52	0.45	-13.5%
50/100	40.9%	0.60	0.67	0.60	-10.4%
100/300	29.1%	1.00	1.00	1.00	0.0%
250/500	1.5%	1.80	1.80	1.80	0.0%
300/500	0.0%	1.90	1.90	1.90	0.0%
500/500	0.0%	2.10	2.10	2.10	0.0%
500/1000	0.0%	2.25	2.25	2.25	0.0%
1000/1000	0.0%	2.60	2.60	2.60	0.0%
Est. Total					-8.1%

American National General Insurance Company
Liability/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	0.5%	1.25	1.23	1.25	1.6%
250	1.9%	1.20	1.19	1.20	0.8%
500	58.9%	1.00	1.00	1.00	0.0%
1,000	37.7%	0.70	0.66	0.70	6.1%
2,000	1.0%	0.60	0.55	0.60	9.1%
5%	0.0%	0.55	0.53	0.55	3.8%
Est. Total					2.4%

American National General Insurance Company
Model Year Relativity Revisions
Arkansas

COMPREHENSIVE

Model Year	ANGIC Factor Present	Rebased	Proposed*	Percent Change	Premium Distribution
2010	1.10	1.05	1.05	-4.5%	0.0%
2009	1.05	1.00	1.00	-4.8%	0.9%
2008	1.00	0.95	0.96	-4.0%	12.6%
2007	0.96	0.91	0.93	-3.1%	13.6%
2006	0.93	0.89	0.90	-3.2%	14.7%
2005	0.90	0.86	0.87	-3.3%	12.7%
2004	0.87	0.83	0.84	-3.4%	10.0%
2003	0.84	0.80	0.81	-3.6%	6.2%
2002	0.81	0.77	0.78	-3.7%	7.2%
2001	0.78	0.74	0.76	-2.6%	7.4%
2000	0.76	0.72	0.74	-2.6%	4.5%
1999	0.74	0.70	0.72	-2.7%	3.4%
1998	0.72	0.69	0.70	-2.8%	2.0%
1997	0.72	0.69	0.68	-5.6%	0.8%
1996	0.72	0.69	0.66	-8.3%	0.6%
1995	0.72	0.69	0.64	-11.1%	0.6%
1994	0.72	0.69	0.62	-13.9%	0.2%
1993	0.72	0.69	0.62	-13.9%	0.7%
1992	0.72	0.69	0.62	-13.9%	0.8%
1991	0.72	0.69	0.62	-13.9%	0.0%
1990	0.72	0.69	0.62	-13.9%	1.0%
<=1989	0.72	0.69	0.62	-13.9%	0.4%
Est. Total				-3.7%	

COLLISION

Model Year	ANGIC Factor Present	Rebased	Proposed*	Percent Change	Premium Distribution
2010	1.10	1.05	1.05	-4.5%	0.0%
2009	1.05	1.00	1.00	-4.8%	1.8%
2008	1.00	0.95	0.94	-6.0%	12.3%
2007	0.94	0.90	0.88	-6.4%	15.6%
2006	0.88	0.84	0.83	-5.7%	16.5%
2005	0.83	0.79	0.78	-6.0%	12.6%
2004	0.78	0.74	0.73	-6.4%	9.0%
2003	0.73	0.70	0.68	-6.8%	5.6%
2002	0.68	0.65	0.64	-5.9%	6.4%
2001	0.64	0.61	0.60	-6.3%	7.0%
2000	0.60	0.57	0.57	-5.0%	4.1%
1999	0.57	0.54	0.54	-5.3%	3.7%
1998	0.54	0.51	0.51	-5.6%	1.3%
1997	0.54	0.51	0.48	-11.1%	0.5%
1996	0.54	0.51	0.45	-16.7%	0.7%
1995	0.54	0.51	0.42	-22.2%	0.5%
1994	0.54	0.51	0.39	-27.8%	0.2%
1993	0.54	0.51	0.39	-27.8%	0.7%
1992	0.54	0.51	0.39	-27.8%	0.7%
1991	0.54	0.51	0.39	-27.8%	0.0%
1990	0.54	0.51	0.39	-27.8%	0.5%
<=1989	0.54	0.51	0.39	-27.8%	0.2%
Est. Total				-6.7%	

*Present factors adjusted up to the current base model year

American National General Insurance Company
Symbol Code Relativity Revisions
Arkansas

COMPREHENSIVE

Symbol	ANGIC Factor Present	ANGIC Factor Proposed	Percent Change	Premium Distribution
1	0.28	0.28	0.0%	0.1%
2	0.28	0.28	0.0%	0.0%
3	0.28	0.28	0.0%	0.0%
4	0.34	0.34	0.0%	0.0%
5	0.41	0.41	0.0%	0.0%
6	0.55	0.55	0.0%	0.2%
7	0.70	0.70	0.0%	1.0%
8	0.85	0.85	0.0%	2.3%
10	1.00	1.00	0.0%	4.2%
11	1.20	1.20	0.0%	9.5%
12	1.40	1.40	0.0%	15.3%
13	1.55	1.55	0.0%	18.0%
14	1.65	1.65	0.0%	6.1%
15	1.70	1.70	0.0%	2.4%
16	1.77	1.77	0.0%	4.8%
17	1.84	1.84	0.0%	4.1%
18	1.90	1.90	0.0%	5.2%
19	1.97	1.97	0.0%	3.0%
20	2.04	2.04	0.0%	1.9%
21	2.11	2.11	0.0%	0.7%
22	2.18	2.18	0.0%	4.2%
23	2.24	2.24	0.0%	2.8%
24	2.31	2.31	0.0%	0.8%
25	2.38	2.38	0.0%	2.1%
26	2.45	2.45	0.0%	1.6%
27	2.52	2.52	0.0%	3.2%
28	2.58	2.58	0.0%	0.6%
29	2.65	2.65	0.0%	0.0%
30	2.72	2.72	0.0%	0.5%
31	2.79	2.79	0.0%	0.0%
32	2.86	2.86	0.0%	0.5%
33	2.92	2.93	0.3%	0.4%
34	2.99	3.00	0.3%	0.0%
35	3.06	3.07	0.3%	0.0%
36	3.13	3.14	0.3%	0.5%
37	3.20	3.21	0.3%	2.0%
38	3.26	3.28	0.6%	0.0%
39	3.33	3.35	0.6%	0.0%
40	3.40	3.42	0.6%	0.0%
41	3.47	3.49	0.6%	0.4%
42	3.54	3.56	0.6%	0.0%
43	3.60	3.63	0.8%	0.0%
44	3.67	3.70	0.8%	0.0%
45	3.74	3.77	0.8%	0.0%
46	3.81	3.84	0.8%	0.0%
47	3.88	3.91	0.8%	1.3%
48	3.94	3.98	1.0%	0.0%
49	4.01	4.05	1.0%	0.0%
50	4.08	4.12	1.0%	0.0%
51	4.15	4.19	1.0%	0.0%
52	4.22	4.26	0.9%	0.0%
53	4.28	4.33	1.2%	0.0%

American National General Insurance Company
Symbol Code Relativity Revisions
Arkansas

COMPREHENSIVE

Symbol	ANGIC Factor Present	ANGIC Factor Proposed	Percent Change	Premium Distribution
54	4.35	4.40	1.1%	0.0%
55	4.42	4.47	1.1%	0.0%
56	4.49	4.54	1.1%	0.0%
57	4.56	4.61	1.1%	0.0%
58	4.62	4.68	1.3%	0.0%
59	4.69	4.75	1.3%	0.0%
60	4.76	4.82	1.3%	0.0%
61	4.83	4.89	1.2%	0.0%
62	4.90	4.96	1.2%	0.0%
63	4.96	5.03	1.4%	0.0%
64	5.03	5.10	1.4%	0.0%
65	5.10	5.17	1.4%	0.0%
66	5.17	5.24	1.4%	0.0%
67	5.24	5.31	1.3%	0.0%
68	5.30	5.38	1.5%	0.0%
69	5.37	5.45	1.5%	0.0%
70	5.44	5.52	1.5%	0.0%
71	5.51	5.59	1.5%	0.0%
72	5.58	5.66	1.4%	0.0%
73	5.64	5.73	1.6%	0.0%
74	5.71	5.80	1.6%	0.0%
75	5.78	5.87	1.6%	0.0%
76	5.85	5.94	1.5%	0.0%
77	5.92	6.01	1.5%	0.0%
78	5.98	6.08	1.7%	0.0%
79	6.05	6.15	1.7%	0.0%
80	6.12	6.22	1.6%	0.0%
81	6.19	6.29	1.6%	0.0%
82	6.26	6.36	1.6%	0.0%
83	6.32	6.43	1.7%	0.0%
84	6.39	6.50	1.7%	0.0%
85	6.46	6.57	1.7%	0.0%
86	6.53	6.64	1.7%	0.0%
87	6.60	6.71	1.7%	0.0%
88	6.66	6.78	1.8%	0.0%
89	6.73	6.85	1.8%	0.0%
90	6.80	6.92	1.8%	0.0%
91	6.87	6.99	1.7%	0.0%
92	6.94	7.06	1.7%	0.0%
93	7.00	7.13	1.9%	0.0%
94	7.07	7.20	1.8%	0.0%
95	7.14	7.27	1.8%	0.0%
96	7.21	7.34	1.8%	0.0%
97	7.28	7.41	1.8%	0.0%
98	7.34	7.48	1.9%	0.0%
99	7.41	7.55	1.9%	0.0%
ea add'l	0.04	0.07	2.3%	0.0%
Est. Total			0.0%	

American National General Insurance Company
Symbol Code Relativity Revisions
Arkansas

COLLISION

Symbol	ANGIC Factor Present	ANGIC Factor Proposed	Percent Change	Premium Distribution
1	0.44	0.44	0.0%	0.0%
2	0.44	0.44	0.0%	0.0%
3	0.44	0.44	0.0%	0.0%
4	0.50	0.50	0.0%	0.0%
5	0.56	0.56	0.0%	0.0%
6	0.64	0.64	0.0%	0.1%
7	0.76	0.76	0.0%	0.6%
8	0.88	0.88	0.0%	2.3%
10	1.00	1.00	0.0%	4.4%
11	1.15	1.15	0.0%	10.1%
12	1.24	1.24	0.0%	12.9%
13	1.33	1.33	0.0%	13.9%
14	1.39	1.39	0.0%	4.3%
15	1.45	1.45	0.0%	3.6%
16	1.49	1.49	0.0%	3.5%
17	1.54	1.54	0.0%	3.4%
18	1.58	1.58	0.0%	2.2%
19	1.62	1.62	0.0%	2.5%
20	1.67	1.67	0.0%	3.4%
21	1.71	1.71	0.0%	6.0%
22	1.75	1.75	0.0%	3.6%
23	1.80	1.80	0.0%	1.7%
24	1.84	1.84	0.0%	3.9%
25	1.89	1.89	0.0%	1.9%
26	1.93	1.93	0.0%	1.7%
27	1.97	1.97	0.0%	2.7%
28	2.02	2.02	0.0%	0.6%
29	2.06	2.06	0.0%	1.5%
30	2.10	2.10	0.0%	0.7%
31	2.15	2.15	0.0%	1.3%
32	2.19	2.20	0.5%	0.6%
33	2.23	2.25	0.9%	1.9%
34	2.28	2.30	0.9%	0.0%
35	2.32	2.35	1.3%	0.3%
36	2.36	2.40	1.7%	1.7%
37	2.41	2.45	1.7%	0.0%
38	2.45	2.50	2.0%	1.5%
39	2.49	2.55	2.4%	0.0%
40	2.54	2.60	2.4%	0.0%
41	2.58	2.65	2.7%	0.3%
42	2.62	2.70	3.1%	0.0%
43	2.67	2.75	3.0%	0.0%
44	2.71	2.80	3.3%	0.0%
45	2.76	2.85	3.3%	0.0%
46	2.80	2.90	3.6%	0.0%
47	2.84	2.95	3.9%	0.0%
48	2.89	3.00	3.8%	0.0%
49	2.93	3.05	4.1%	0.0%
50	2.97	3.10	4.4%	0.0%
51	3.02	3.15	4.3%	0.7%
52	3.06	3.20	4.6%	0.0%
53	3.10	3.25	4.8%	0.0%

American National General Insurance Company
Symbol Code Relativity Revisions
Arkansas

COLLISION

Symbol	ANGIC Factor Present	ANGIC Factor Proposed	Percent Change	Premium Distribution
54	3.15	3.30	4.8%	0.0%
55	3.19	3.35	5.0%	0.0%
56	3.23	3.40	5.3%	0.0%
57	3.28	3.45	5.2%	0.0%
58	3.32	3.50	5.4%	0.0%
59	3.36	3.55	5.7%	0.0%
60	3.41	3.60	5.6%	0.0%
61	3.45	3.65	5.8%	0.0%
62	3.49	3.70	6.0%	0.0%
63	3.54	3.75	5.9%	0.0%
64	3.58	3.80	6.1%	0.0%
65	3.63	3.85	6.1%	0.0%
66	3.67	3.90	6.3%	0.0%
67	3.71	3.95	6.5%	0.0%
68	3.76	4.00	6.4%	0.0%
69	3.80	4.05	6.6%	0.0%
70	3.84	4.10	6.8%	0.0%
71	3.89	4.15	6.7%	0.0%
72	3.93	4.20	6.9%	0.0%
73	3.97	4.25	7.1%	0.0%
74	4.02	4.30	7.0%	0.0%
75	4.06	4.35	7.1%	0.0%
76	4.10	4.40	7.3%	0.0%
77	4.15	4.45	7.2%	0.0%
78	4.19	4.50	7.4%	0.0%
79	4.23	4.55	7.6%	0.0%
80	4.28	4.60	7.5%	0.0%
81	4.32	4.65	7.6%	0.0%
82	4.36	4.70	7.8%	0.0%
83	4.41	4.75	7.7%	0.0%
84	4.45	4.80	7.9%	0.0%
85	4.49	4.85	8.0%	0.0%
86	4.54	4.90	7.9%	0.0%
87	4.58	4.95	8.1%	0.0%
88	4.63	5.00	8.0%	0.0%
89	4.67	5.05	8.1%	0.0%
90	4.71	5.10	8.3%	0.0%
91	4.76	5.15	8.2%	0.0%
92	4.80	5.20	8.3%	0.0%
93	4.84	5.25	8.5%	0.0%
94	4.89	5.30	8.4%	0.0%
95	4.93	5.35	8.5%	0.0%
96	4.97	5.40	8.7%	0.0%
97	5.02	5.45	8.6%	0.0%
98	5.06	5.50	8.7%	0.0%
99	5.10	5.55	8.8%	0.0%
ea add'l	0.03	0.05	9.2%	0.0%
Est. Total			0.1%	

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	<17	AV	2.40	2.16	2.40	11.1%
Female	17	BV	2.00	1.88	2.00	6.4%
	18	CV	1.74	1.71	1.74	1.8%
Occasional	19-20	DV	1.66	1.48	1.66	12.2%
	21-22	EV	1.33	1.29	1.33	3.1%
	23-24	FV	1.21	1.17	1.21	3.4%

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried	<17	GV	2.98	2.70	2.98	10.4%
Female	17	HV	2.48	2.35	2.48	5.5%
	18	IV	2.16	2.14	2.16	0.9%
Principal	19-20	JV	2.06	1.85	2.06	11.4%
	21-22	KV	1.65	1.61	1.65	2.5%
	23-24	LV	1.50	1.46	1.50	2.7%

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried	<17	MV	2.94	2.86	2.94	2.8%
Male	17	NV	2.45	2.49	2.45	-1.6%
	18	OV	2.13	2.26	2.13	-5.8%
Occasional	19-20	PV	2.03	1.97	2.03	3.0%
	21-22	QV	1.62	1.72	1.62	-5.8%
	23-24	RV	1.47	1.56	1.47	-5.8%

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried	<17	SV	3.70	3.33	3.70	11.1%
Male	17	TV	3.08	2.90	3.08	6.2%
	18	UV	2.68	2.63	2.68	1.9%
Principal	19-20	VV	2.55	2.29	2.55	11.4%
	21-22	WV	2.04	1.99	2.04	2.5%
	23-24	XV	1.85	1.80	1.85	2.8%
	25-29	YV	1.17	1.17	1.17	0.0%

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Married	<17	ZV	2.42	2.16	2.42	12.0%
Male	17	0V	2.02	1.88	2.02	7.4%
	18	1V	1.76	1.71	1.76	2.9%
	19-20	2V	1.68	1.48	1.68	13.5%
	21-22	3V	1.34	1.29	1.34	3.9%
	23-24	4V	1.22	1.17	1.22	4.3%

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
No	<45	5W	1.00	1.00	1.00	0.0%
Youthfuls	45-64	6W	0.83	0.95	0.95	0.0%
	65-69	7W	0.85	1.00	1.00	0.0%
7,500	70-74	8W	1.00	1.10	1.10	0.0%
or Over	75+	9W	1.15	1.21	1.27	5.0%

American National General Insurance Company
Class Factor Relativity Revision
Comprehensive Coverage

Arkansas

Multi-Car
Pleasure Use

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried	<17	AV	1.30	1.27	1.30	2.4%
Female	17	BV	1.25	1.22	1.25	2.5%
	18	CV	1.20	1.17	1.20	2.6%
Occasional	19-20	DV	1.15	1.12	1.15	2.7%
	21-22	EV	1.10	1.07	1.10	2.8%
	23-24	FV	1.05	1.02	1.05	2.9%

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried	<17	GV	1.55	1.51	1.55	2.6%
Female	17	HV	1.50	1.46	1.50	2.7%
	18	IV	1.45	1.41	1.45	2.8%
Principal	19-20	JV	1.40	1.37	1.40	2.2%
	21-22	KV	1.35	1.32	1.35	2.3%
	23-24	LV	1.30	1.27	1.30	2.4%

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried	<17	MV	1.60	1.56	1.60	2.6%
Male	17	NV	1.55	1.51	1.55	2.6%
	18	OV	1.50	1.46	1.50	2.7%
Occasional	19-20	PV	1.45	1.41	1.45	2.8%
	21-22	QV	1.40	1.37	1.40	2.2%
	23-24	RV	1.35	1.32	1.35	2.3%

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried	<17	SV	2.30	2.24	2.30	2.7%
Male	17	TV	2.20	2.15	2.20	2.3%
	18	UV	2.10	2.05	2.10	2.4%
Principal	19-20	VV	2.00	1.95	2.00	2.6%
	21-22	WV	1.90	1.85	1.90	2.7%
	23-24	XV	1.80	1.76	1.80	2.3%
	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	<17	ZV	1.75	1.71	1.75	2.3%
Male	17	0V	1.65	1.61	1.65	2.5%
	18	1V	1.55	1.51	1.55	2.6%
	19-20	2V	1.45	1.41	1.45	2.8%
	21-22	3V	1.35	1.32	1.35	2.3%
	23-24	4V	1.25	1.22	1.25	2.5%

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
No	<45	5W	1.00	1.00	1.00	0.0%
Youthfuls	45-64	6W	0.80	1.00	1.00	0.0%
	65-69	7W	0.80	1.00	1.00	0.0%
7,500	70-74	8W	0.80	1.00	1.00	0.0%
or Over	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 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
AV	2.70	3.00	11.1%	1.33	1.37	3.0%	0	0	0	0	0	0	0	0	0	0
AW	2.70	3.00	11.1%	1.33	1.37	3.0%	0	0	0	0	0	0	0	0	0	0
AX	2.16	2.40	11.1%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
AY	2.43	2.70	11.1%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
AZ	2.43	2.70	11.1%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
A6	1.94	2.16	11.3%	1.20	1.23	2.5%	0	0	0	0	0	0	0	0	0	0
A7	2.57	2.85	10.9%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
A8	2.57	2.85	10.9%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
A9	2.31	2.57	11.3%	1.20	1.23	2.5%	0	0	0	0	0	0	0	0	0	0
A0	2.31	2.57	11.3%	1.20	1.23	2.5%	0	0	0	0	0	0	0	0	0	0
BV	2.35	2.50	6.4%	1.28	1.31	2.3%	0	0	0	0	0	0	0	0	0	0
BW	2.35	2.50	6.4%	1.28	1.31	2.3%	0	0	0	0	0	0	0	0	0	0
BX	1.88	2.00	6.4%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
BY	2.11	2.25	6.6%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
BZ	2.11	2.25	6.6%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
B6	1.69	1.80	6.5%	1.16	1.18	1.7%	0	0	0	0	0	0	0	0	0	0
B7	2.23	2.38	6.7%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
B8	2.23	2.38	6.7%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
B9	2.01	2.14	6.5%	1.16	1.18	1.7%	0	0	0	0	0	0	0	0	0	0
B0	2.01	2.14	6.5%	1.16	1.18	1.7%	0	0	0	0	0	0	0	0	0	0
CV	2.14	2.18	1.9%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
CW	2.14	2.18	1.9%	1.23	1.26	2.4%	0	0	0	0	0	0	0	0	0	0
CX	1.71	1.74	1.8%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
CY	1.92	1.96	2.1%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
CZ	1.92	1.96	2.1%	1.17	1.20	2.6%	728	743	622	635	0	0	58	59	496	506
C6	1.54	1.57	1.9%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
C7	2.03	2.07	2.0%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
C8	2.03	2.07	2.0%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
C9	1.83	1.86	1.6%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
C0	1.83	1.86	1.6%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
DV	1.85	2.08	12.4%	1.18	1.21	2.5%	0	0	0	0	0	0	0	0	0	0
DW	1.85	2.08	12.4%	1.18	1.21	2.5%	0	0	0	0	0	0	0	0	0	0
DX	1.48	1.66	12.2%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
DY	1.67	1.87	12.0%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
DZ	1.67	1.87	12.0%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
D6	1.33	1.49	12.0%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
D7	1.76	1.97	11.9%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
D8	1.76	1.97	11.9%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
D9	1.58	1.77	12.0%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
D0	1.58	1.77	12.0%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
EV	1.61	1.66	3.1%	1.12	1.16	3.6%	0	0	0	0	0	0	0	0	0	0
EW	1.61	1.66	3.1%	1.12	1.16	3.6%	0	0	0	0	0	0	0	0	0	0
EX	1.29	1.33	3.1%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
E7	1.53	1.58	3.3%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
E8	1.53	1.58	3.3%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
FV	1.46	1.51	3.4%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
FW	1.46	1.51	3.4%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
FX	1.17	1.21	3.4%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
F7	1.39	1.44	3.6%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
F8	1.39	1.44	3.6%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
GV	3.38	3.73	10.4%	1.59	1.63	2.5%	0	0	0	0	0	0	0	0	0	0
GW	3.38	3.73	10.4%	1.59	1.63	2.5%	0	0	0	0	0	0	0	0	0	0
GX	2.70	2.98	10.4%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
GY	3.04	3.35	10.2%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
GZ	3.04	3.35	10.2%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
G6	2.43	2.68	10.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
G7	3.04	3.35	10.2%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
G8	3.04	3.35	10.2%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
G9	2.73	3.02	10.6%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
G0	2.73	3.02	10.6%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
HV	2.94	3.10	5.4%	1.53	1.58	3.3%	0	0	0	0	0	0	0	0	0	0
HW	2.94	3.10	5.4%	1.53	1.58	3.3%	0	0	0	0	0	0	0	0	0	0
HX	2.35	2.48	5.5%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
HY	2.64	2.79	5.7%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
HZ	2.64	2.79	5.7%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
H6	2.12	2.23	5.2%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
H7	2.64	2.79	5.7%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
H8	2.64	2.79	5.7%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
H9	2.38	2.51	5.5%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
H0	2.38	2.51	5.5%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
IV	2.68	2.70	0.7%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
IW	2.68	2.70	0.7%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
IX	2.14	2.16	0.9%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
IY	2.41	2.43	0.8%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
IZ	2.41	2.43	0.8%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
I6	1.93	1.94	0.5%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
I7	2.41	2.43	0.8%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
I8	2.41	2.43	0.8%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
I9	2.17	2.19	0.9%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
I0	2.17	2.19	0.9%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
JV	2.31	2.58	11.7%	1.44	1.47	2.1%	0	0	0	0	0	0	0	0	0	0
JW	2.31	2.58	11.7%	1.44	1.47	2.1%	2,736	3,056	1,794	2,004	340	380	194	198	912	1,019
JX	1.85	2.06	11.4%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
JY	2.08	2.32	11.5%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
JZ	2.08	2.32	11.5%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
J6	1.67	1.85	10.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
J7	2.08	2.32	11.5%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
J8	2.08	2.32	11.5%	1.37	1.40	2.2%	268	299	174	194	50	56	42	43	138	154
J9	1.87	2.09	11.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
J0	1.87	2.09	11.8%	1.30	1.33	2.3%	414	463	308	344	110	123	0	0	0	0
KV	2.01	2.06	2.5%	1.39	1.42	2.2%	0	0	0	0	0	0	0	0	0	0
KW	2.01	2.06	2.5%	1.39	1.42	2.2%	1,726	1,769	1,222	1,252	108	111	188	192	964	988
KX	1.61	1.65	2.5%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
K7	1.81	1.86	2.8%	1.32	1.35	2.3%	0	0	0	0	0	0	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
K8	1.81	1.86	2.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
LV	1.83	1.88	2.7%	1.33	1.37	3.0%	644	662	458	471	0	0	0	0	0	0
LW	1.83	1.88	2.7%	1.33	1.37	3.0%	318	327	210	216	74	76	70	72	342	351
LX	1.46	1.50	2.7%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
L7	1.64	1.69	3.0%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
L8	1.64	1.69	3.0%	1.27	1.30	2.4%	360	371	232	239	0	0	78	80	392	404
MV	3.57	3.68	3.1%	1.64	1.68	2.4%	0	0	0	0	0	0	0	0	0	0
MW	3.57	3.68	3.1%	1.64	1.68	2.4%	0	0	0	0	0	0	0	0	0	0
MX	2.86	2.94	2.8%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
MY	3.22	3.31	2.8%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
MZ	3.22	3.31	2.8%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
M6	2.57	2.65	3.1%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
M7	3.04	3.12	2.6%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
M8	3.04	3.12	2.6%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
M9	2.73	2.81	2.9%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
M0	2.73	2.81	2.9%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
NV	3.11	3.06	-1.6%	1.59	1.63	2.5%	0	0	0	0	0	0	0	0	0	0
NW	3.11	3.06	-1.6%	1.59	1.63	2.5%	0	0	0	0	0	0	0	0	0	0
NX	2.49	2.45	-1.6%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
NY	2.80	2.76	-1.4%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
NZ	2.80	2.76	-1.4%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
N6	2.24	2.21	-1.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
N7	2.65	2.60	-1.9%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
N8	2.65	2.60	-1.9%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
N9	2.38	2.34	-1.7%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
N0	2.38	2.34	-1.7%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
OV	2.82	2.66	-5.7%	1.53	1.58	3.3%	0	0	0	0	0	0	0	0	0	0
OW	2.82	2.66	-5.7%	1.53	1.58	3.3%	0	0	0	0	0	0	0	0	0	0
OX	2.26	2.13	-5.8%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
OY	2.54	2.40	-5.5%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
OZ	2.54	2.40	-5.5%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
O6	2.03	1.92	-5.4%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
O7	2.40	2.26	-5.8%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
O8	2.40	2.26	-5.8%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
O9	2.16	2.04	-5.6%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
O0	2.16	2.04	-5.6%	1.38	1.42	2.9%	0	0	0	0	0	0	0	0	0	0
PV	2.46	2.54	3.3%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
PW	2.46	2.54	3.3%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
PX	1.97	2.03	3.0%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
PY	2.22	2.28	2.7%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
PZ	2.22	2.28	2.7%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
P6	1.77	1.83	3.4%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
P7	2.09	2.16	3.3%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
P8	2.09	2.16	3.3%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
P9	1.88	1.94	3.2%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
P0	1.88	1.94	3.2%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
QV	2.15	2.03	-5.6%	1.44	1.47	2.1%	0	0	0	0	0	0	0	0	0	0
QW	2.15	2.03	-5.6%	1.44	1.47	2.1%	0	0	0	0	0	0	0	0	0	0
QX	1.72	1.62	-5.8%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
Q7	1.83	1.72	-6.0%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
Q8	1.83	1.72	-6.0%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
RV	1.95	1.84	-5.6%	1.39	1.42	2.2%	0	0	0	0	0	0	0	0	0	0
RW	1.95	1.84	-5.6%	1.39	1.42	2.2%	0	0	0	0	0	0	0	0	0	0
RX	1.56	1.47	-5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
R7	1.66	1.56	-6.0%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
R8	1.66	1.56	-6.0%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
SV	4.16	4.63	11.3%	2.35	2.42	3.0%	0	0	0	0	0	0	0	0	0	0
SW	4.16	4.63	11.3%	2.35	2.42	3.0%	0	0	0	0	0	0	0	0	0	0
SX	3.33	3.70	11.1%	2.23	2.29	2.7%	0	0	0	0	0	0	0	0	0	0
SY	3.75	4.16	10.9%	2.23	2.29	2.7%	0	0	0	0	0	0	0	0	0	0
SZ	3.75	4.16	10.9%	2.23	2.29	2.7%	0	0	0	0	0	0	0	0	0	0
S6	3.00	3.33	11.0%	2.12	2.18	2.8%	0	0	0	0	0	0	0	0	0	0
S7	3.33	3.70	11.1%	2.23	2.29	2.7%	0	0	0	0	0	0	0	0	0	0
S8	3.33	3.70	11.1%	2.23	2.29	2.7%	0	0	0	0	0	0	0	0	0	0
S9	3.00	3.33	11.0%	2.12	2.18	2.8%	0	0	0	0	0	0	0	0	0	0
S0	3.00	3.33	11.0%	2.12	2.18	2.8%	0	0	0	0	0	0	0	0	0	0
TV	3.63	3.85	6.1%	2.26	2.31	2.2%	0	0	0	0	0	0	0	0	0	0
TW	3.63	3.85	6.1%	2.26	2.31	2.2%	0	0	0	0	0	0	0	0	0	0
TX	2.90	3.08	6.2%	2.14	2.19	2.3%	0	0	0	0	0	0	0	0	0	0
TY	3.26	3.47	6.4%	2.14	2.19	2.3%	0	0	0	0	0	0	0	0	0	0
TZ	3.26	3.47	6.4%	2.14	2.19	2.3%	0	0	0	0	0	0	0	0	0	0
T6	2.61	2.77	6.1%	2.04	2.08	2.0%	0	0	0	0	0	0	0	0	0	0
T7	2.90	3.08	6.2%	2.14	2.19	2.3%	0	0	0	0	0	0	0	0	0	0
T8	2.90	3.08	6.2%	2.14	2.19	2.3%	0	0	0	0	0	0	0	0	0	0
T9	2.61	2.77	6.1%	2.04	2.08	2.0%	0	0	0	0	0	0	0	0	0	0
T0	2.61	2.77	6.1%	2.04	2.08	2.0%	0	0	0	0	0	0	0	0	0	0
UV	3.29	3.35	1.8%	2.15	2.21	2.8%	0	0	0	0	0	0	0	0	0	0
UW	3.29	3.35	1.8%	2.15	2.21	2.8%	0	0	0	0	0	0	0	0	0	0
UX	2.63	2.68	1.9%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
UY	2.96	3.02	2.0%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
UZ	2.96	3.02	2.0%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
U6	2.37	2.41	1.7%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
U7	2.63	2.68	1.9%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
U8	2.63	2.68	1.9%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
U9	2.37	2.41	1.7%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
U0	2.37	2.41	1.7%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
VV	2.86	3.19	11.5%	2.05	2.10	2.4%	0	0	0	0	0	0	0	0	0	0
VW	2.86	3.19	11.5%	2.05	2.10	2.4%	2,534	2,826	1,844	2,057	430	480	218	223	1,022	1,140
VX	2.29	2.55	11.4%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
VY	2.58	2.87	11.2%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
VZ	2.58	2.87	11.2%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
V6	2.06	2.30	11.7%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
V7	2.29	2.55	11.4%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
V8	2.29	2.55	11.4%	1.95	2.00	2.6%	0	0	0	0	0	0	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
V9	2.06	2.30	11.7%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
V0	2.06	2.30	11.7%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
WV	2.49	2.55	2.4%	1.94	2.00	3.1%	0	0	0	0	0	0	0	0	0	0
WW	2.49	2.55	2.4%	1.94	2.00	3.1%	558	571	398	408	124	127	70	72	414	424
WX	1.99	2.04	2.5%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
W7	1.99	2.04	2.5%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
W8	1.99	2.04	2.5%	1.85	1.90	2.7%	274	281	186	191	72	74	0	0	0	0
XV	2.25	2.31	2.7%	1.85	1.89	2.2%	0	0	0	0	0	0	0	0	0	0
XW	2.25	2.31	2.7%	1.85	1.89	2.2%	964	990	626	643	134	138	314	321	682	700
XX	1.80	1.85	2.8%	1.76	1.80	2.3%	0	0	0	0	0	0	0	0	0	0
X7	1.80	1.85	2.8%	1.76	1.80	2.3%	0	0	0	0	0	0	0	0	0	0
X8	1.80	1.85	2.8%	1.76	1.80	2.3%	0	0	0	0	0	0	0	0	0	0
YV	1.46	1.46	0.0%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
YW	1.46	1.46	0.0%	1.26	1.26	0.0%	1,554	1,554	942	942	258	258	106	106	740	740
YX	1.17	1.17	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
ZV	2.70	3.03	12.2%	1.80	1.84	2.2%	0	0	0	0	0	0	0	0	0	0
ZW	2.70	3.03	12.2%	1.80	1.84	2.2%	0	0	0	0	0	0	0	0	0	0
ZX	2.16	2.42	12.0%	1.71	1.75	2.3%	0	0	0	0	0	0	0	0	0	0
ZY	2.43	2.72	11.9%	1.71	1.75	2.3%	0	0	0	0	0	0	0	0	0	0
ZZ	2.43	2.72	11.9%	1.71	1.75	2.3%	0	0	0	0	0	0	0	0	0	0
Z6	1.94	2.18	12.4%	1.62	1.66	2.5%	0	0	0	0	0	0	0	0	0	0
0V	2.35	2.53	7.7%	1.69	1.73	2.4%	0	0	0	0	0	0	0	0	0	0
0W	2.35	2.53	7.7%	1.69	1.73	2.4%	0	0	0	0	0	0	0	0	0	0
0X	1.88	2.02	7.4%	1.61	1.65	2.5%	0	0	0	0	0	0	0	0	0	0
0Y	2.11	2.27	7.6%	1.61	1.65	2.5%	0	0	0	0	0	0	0	0	0	0
0Z	2.11	2.27	7.6%	1.61	1.65	2.5%	0	0	0	0	0	0	0	0	0	0
06	1.69	1.82	7.7%	1.53	1.56	2.0%	0	0	0	0	0	0	0	0	0	0
1V	2.14	2.20	2.8%	1.59	1.63	2.5%	410	421	248	255	0	0	74	76	252	259
1W	2.14	2.20	2.8%	1.59	1.63	2.5%	0	0	0	0	0	0	0	0	0	0
1X	1.71	1.76	2.9%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
1Y	1.92	1.98	3.1%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
1Z	1.92	1.98	3.1%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
16	1.54	1.58	2.6%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
2V	1.85	2.10	13.5%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
2W	1.85	2.10	13.5%	1.48	1.52	2.7%	456	518	280	318	96	109	72	74	460	522
2X	1.48	1.68	13.5%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
2Y	1.67	1.89	13.2%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
2Z	1.67	1.89	13.2%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
26	1.33	1.51	13.5%	1.34	1.37	2.2%	0	0	0	0	0	0	0	0	0	0
3V	1.61	1.68	4.3%	1.39	1.42	2.2%	210	219	154	161	0	0	62	63	194	202
3W	1.61	1.68	4.3%	1.39	1.42	2.2%	668	697	450	470	0	0	206	210	820	856
3X	1.29	1.34	3.9%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
4V	1.46	1.53	4.8%	1.28	1.31	2.3%	0	0	0	0	0	0	0	0	0	0
4W	1.46	1.53	4.8%	1.28	1.31	2.3%	194	203	130	136	32	34	80	82	226	237
4X	1.17	1.22	4.3%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
5V	1.25	1.25	0.0%	1.05	1.05	0.0%	334	334	214	214	8	8	102	102	280	280
5W	1.25	1.25	0.0%	1.05	1.05	0.0%	1,146	1,146	776	776	154	154	282	282	1,000	1,000
5X	1.31	1.31	0.0%	1.10	1.10	0.0%	436	436	300	300	0	0	106	106	266	266
5Y	1.31	1.31	0.0%	1.10	1.10	0.0%	10,204	10,204	6,842	6,842	1,316	1,316	1,662	1,662	8,002	8,002
5Z	1.38	1.38	0.0%	1.16	1.16	0.0%	1,890	1,890	1,152	1,152	260	260	130	130	718	718
56	1.50	1.50	0.0%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
57	1.50	1.50	0.0%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
58	0.94	0.94	0.0%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
59	0.94	0.94	0.0%	0.79	0.79	0.0%	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%	712	712	484	484	0	0	26	26	54	54
6X	1.25	1.25	0.0%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
6Y	1.25	1.25	0.0%	1.10	1.10	0.0%	3,056	3,056	2,068	2,068	504	504	578	578	2,274	2,274
6Z	1.31	1.31	0.0%	1.16	1.16	0.0%	244	244	130	130	0	0	0	0	0	0
66	1.42	1.43	0.7%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
67	1.42	1.43	0.7%	1.26	1.26	0.0%	0	0	0	0	0	0	0	0	0	0
68	0.89	0.89	0.0%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
69	0.89	0.89	0.0%	0.79	0.79	0.0%	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%	438	438	298	298	0	0	102	102	308	308
7X	1.46	1.46	0.0%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
7Y	1.46	1.46	0.0%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
7Z	1.53	1.53	0.0%	1.28	1.28	0.0%	0	0	0	0	0	0	0	0	0	0
76	1.67	1.67	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
77	1.67	1.67	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
78	0.94	0.94	0.0%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
79	0.94	0.94	0.0%	0.79	0.79	0.0%	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%	588	588	348	348	68	68	164	164	370	370
8X	1.60	1.60	0.0%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
8Y	1.60	1.60	0.0%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
8Z	1.68	1.68	0.0%	1.28	1.28	0.0%	0	0	0	0	0	0	0	0	0	0
86	1.83	1.83	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
87	1.83	1.83	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
88	1.03	1.03	0.0%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
89	1.03	1.03	0.0%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
9V	1.51	1.59	5.3%	1.05	1.05	0.0%	448	472	232	244	122	128	48	48	130	137
9W	1.51	1.59	5.3%	1.05	1.05	0.0%	486	512	272	286	144	152	0	0	0	0
9X	1.76	1.85	5.1%	1.23	1.23	0.0%	0	0	0	0	0	0	0	0	0	0
9Y	1.76	1.85	5.1%	1.23	1.23	0.0%	558	587	364	383	0	0	0	0	0	0
9Z	1.85	1.94	4.9%	1.28	1.28	0.0%	0	0	0	0	0	0	0	0	0	0
96	2.02	2.12	5.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
97	2.02	2.12	5.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
98	1.13	1.19	5.3%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
99	1.13	1.19	5.3%	0.79	0.79	0.0%	0	0	0	0	0	0	0	0	0	0
Single Car Total							35,556	2.9%	23,758	3.0%	4,404	3.5%	5,076	0.8%	21,456	2.1%

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 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
AV	2.16	2.40	11.1%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
AW	2.16	2.40	11.1%	1.27	1.30	2.4%	0	0	0	0	0	0	0	0	0	0
AX	1.73	1.92	11.0%	1.21	1.24	2.5%	0	0	0	0	0	0	0	0	0	0
AY	1.94	2.16	11.3%	1.21	1.24	2.5%	0	0	0	0	0	0	0	0	0	0
AZ	1.94	2.16	11.3%	1.21	1.24	2.5%	428	477	260	289	98	109	92	94	340	379
A6	1.56	1.73	10.9%	1.15	1.17	1.7%	0	0	0	0	0	0	0	0	0	0
A7	2.05	2.28	11.2%	1.21	1.24	2.5%	0	0	0	0	0	0	0	0	0	0
A8	2.05	2.28	11.2%	1.21	1.24	2.5%	428	476	262	291	0	0	38	39	210	234
A9	1.85	2.05	10.8%	1.15	1.17	1.7%	0	0	0	0	0	0	0	0	0	0
A0	1.85	2.05	10.8%	1.15	1.17	1.7%	0	0	0	0	0	0	0	0	0	0
BV	1.88	2.00	6.4%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
BW	1.88	2.00	6.4%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
BX	1.50	1.60	6.7%	1.16	1.19	2.6%	0	0	0	0	0	0	0	0	0	0
BY	1.69	1.80	6.5%	1.16	1.19	2.6%	0	0	0	0	0	0	0	0	0	0
BZ	1.69	1.80	6.5%	1.16	1.19	2.6%	0	0	0	0	0	0	0	0	0	0
B6	1.35	1.44	6.7%	1.10	1.13	2.7%	0	0	0	0	0	0	0	0	0	0
B7	1.79	1.90	6.1%	1.16	1.19	2.6%	0	0	0	0	0	0	0	0	0	0
B8	1.79	1.90	6.1%	1.16	1.19	2.6%	416	442	308	327	0	0	0	0	0	0
B9	1.61	1.71	6.2%	1.10	1.13	2.7%	0	0	0	0	0	0	0	0	0	0
B0	1.61	1.71	6.2%	1.10	1.13	2.7%	0	0	0	0	0	0	0	0	0	0
CV	1.71	1.74	1.8%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
CW	1.71	1.74	1.8%	1.17	1.20	2.6%	0	0	0	0	0	0	0	0	0	0
CX	1.37	1.39	1.5%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
CY	1.54	1.57	1.9%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
CZ	1.54	1.57	1.9%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
C6	1.23	1.25	1.6%	1.06	1.08	1.9%	0	0	0	0	0	0	0	0	0	0
C7	1.62	1.65	1.9%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
C8	1.62	1.65	1.9%	1.11	1.14	2.7%	0	0	0	0	0	0	0	0	0	0
C9	1.46	1.49	2.1%	1.06	1.08	1.9%	0	0	0	0	0	0	0	0	0	0
C0	1.46	1.49	2.1%	1.06	1.08	1.9%	0	0	0	0	0	0	0	0	0	0
DV	1.48	1.66	12.2%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
DW	1.48	1.66	12.2%	1.12	1.15	2.7%	0	0	0	0	0	0	0	0	0	0
DX	1.18	1.33	12.7%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
DY	1.33	1.49	12.0%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
DZ	1.33	1.49	12.0%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
D6	1.07	1.20	12.1%	1.01	1.04	3.0%	0	0	0	0	0	0	0	0	0	0
D7	1.41	1.58	12.1%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
D8	1.41	1.58	12.1%	1.06	1.09	2.8%	0	0	0	0	0	0	0	0	0	0
D9	1.27	1.42	11.8%	1.01	1.04	3.0%	0	0	0	0	0	0	0	0	0	0
D0	1.27	1.42	11.8%	1.01	1.04	3.0%	0	0	0	0	0	0	0	0	0	0
EV	1.29	1.33	3.1%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
EW	1.29	1.33	3.1%	1.07	1.10	2.8%	0	0	0	0	0	0	0	0	0	0
EX	1.03	1.06	2.9%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
E7	1.23	1.26	2.4%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
E8	1.23	1.26	2.4%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
FV	1.17	1.21	3.4%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
FW	1.17	1.21	3.4%	1.02	1.05	2.9%	0	0	0	0	0	0	0	0	0	0
FX	0.94	0.97	3.2%	0.97	1.00	3.1%	0	0	0	0	0	0	0	0	0	0
F7	1.11	1.15	3.6%	0.97	1.00	3.1%	0	0	0	0	0	0	0	0	0	0
F8	1.11	1.15	3.6%	0.97	1.00	3.1%	0	0	0	0	0	0	0	0	0	0
GV	2.70	2.98	10.4%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
GW	2.70	2.98	10.4%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
GX	2.16	2.38	10.2%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
GY	2.43	2.68	10.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
GZ	2.43	2.68	10.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
G6	1.94	2.15	10.8%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
G7	2.43	2.68	10.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
G8	2.43	2.68	10.3%	1.43	1.47	2.8%	430	474	252	278	0	0	74	76	236	260
G9	2.19	2.41	10.0%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
G0	2.19	2.41	10.0%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
HV	2.35	2.48	5.5%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
HW	2.35	2.48	5.5%	1.46	1.50	2.7%	456	481	328	346	88	93	0	0	0	0
HX	1.88	1.98	5.3%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
HY	2.12	2.23	5.2%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
HZ	2.12	2.23	5.2%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
H6	1.69	1.79	5.9%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
H7	2.12	2.23	5.2%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
H8	2.12	2.23	5.2%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
H9	1.90	2.01	5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
H0	1.90	2.01	5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
IV	2.14	2.16	0.9%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
IW	2.14	2.16	0.9%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
IX	1.71	1.73	1.2%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
IY	1.93	1.94	0.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
IZ	1.93	1.94	0.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
I6	1.54	1.56	1.3%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
I7	1.93	1.94	0.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
I8	1.93	1.94	0.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
I9	1.73	1.75	1.2%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
I0	1.73	1.75	1.2%	1.27	1.31	3.1%	366	370	230	233	0	0	0	0	0	0
JV	1.85	2.06	11.4%	1.37	1.40	2.2%	378	421	196	218	48	53	0	0	0	0
JW	1.85	2.06	11.4%	1.37	1.40	2.2%	2,022	2,252	1,350	1,503	258	287	332	339	1,352	1,505
JX	1.48	1.65	11.5%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
JY	1.67	1.85	10.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
JZ	1.67	1.85	10.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
J6	1.33	1.48	11.3%	1.24	1.26	1.6%	0	0	0	0	0	0	0	0	0	0
J7	1.67	1.85	10.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
J8	1.67	1.85	10.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
J9	1.50	1.67	11.3%	1.24	1.26	1.6%	0	0	0	0	0	0	0	0	0	0
J0	1.50	1.67	11.3%	1.24	1.26	1.6%	0	0	0	0	0	0	0	0	0	0
KV	1.61	1.65	2.5%	1.32	1.35	2.3%	304	312	170	174	54	55	64	65	386	396
KW	1.61	1.65	2.5%	1.32	1.35	2.3%	1,268	1,300	796	816	148	152	168	172	510	523
KX	1.29	1.32	2.3%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
K7	1.45	1.49	2.8%	1.25	1.28	2.4%	0	0	0	0	0	0	0	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 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
K8	1.45	1.49	2.8%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
LV	1.46	1.50	2.7%	1.27	1.30	2.4%	218	224	154	158	0	0	94	96	222	228
LW	1.46	1.50	2.7%	1.27	1.30	2.4%	696	715	422	434	114	117	48	49	130	134
LX	1.17	1.20	2.6%	1.21	1.24	2.5%	0	0	0	0	0	0	0	0	0	0
L7	1.31	1.35	3.1%	1.21	1.24	2.5%	0	0	0	0	0	0	0	0	0	0
L8	1.31	1.35	3.1%	1.21	1.24	2.5%	402	414	278	286	0	0	72	74	332	342
MV	2.86	2.94	2.8%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
MW	2.86	2.94	2.8%	1.56	1.60	2.6%	0	0	0	0	0	0	0	0	0	0
MX	2.29	2.35	2.6%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
MY	2.57	2.65	3.1%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
MZ	2.57	2.65	3.1%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
M6	2.06	2.12	2.9%	1.41	1.44	2.1%	0	0	0	0	0	0	0	0	0	0
M7	2.43	2.50	2.9%	1.48	1.52	2.7%	0	0	0	0	0	0	0	0	0	0
M8	2.43	2.50	2.9%	1.48	1.52	2.7%	376	387	190	195	0	0	80	82	236	243
M9	2.19	2.25	2.7%	1.41	1.44	2.1%	0	0	0	0	0	0	0	0	0	0
M0	2.19	2.25	2.7%	1.41	1.44	2.1%	0	0	0	0	0	0	0	0	0	0
NV	2.49	2.45	-1.6%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
NW	2.49	2.45	-1.6%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
NX	1.99	1.96	-1.5%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
NY	2.24	2.21	-1.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
NZ	2.24	2.21	-1.3%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
N6	1.79	1.76	-1.7%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
N7	2.12	2.08	-1.9%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
N8	2.12	2.08	-1.9%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
N9	1.90	1.87	-1.6%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
N0	1.90	1.87	-1.6%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
OV	2.26	2.13	-5.8%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
OW	2.26	2.13	-5.8%	1.46	1.50	2.7%	0	0	0	0	0	0	0	0	0	0
OX	1.81	1.70	-6.1%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
OY	2.03	1.92	-5.4%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
OZ	2.03	1.92	-5.4%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
O6	1.63	1.53	-6.1%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
O7	1.92	1.81	-5.7%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
O8	1.92	1.81	-5.7%	1.39	1.43	2.9%	0	0	0	0	0	0	0	0	0	0
O9	1.73	1.63	-5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
O0	1.73	1.63	-5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
PV	1.97	2.03	3.0%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
PW	1.97	2.03	3.0%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
PX	1.58	1.62	2.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
PY	1.77	1.83	3.4%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
PZ	1.77	1.83	3.4%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
P6	1.42	1.46	2.8%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
P7	1.67	1.73	3.6%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
P8	1.67	1.73	3.6%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
P9	1.51	1.55	2.6%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
P0	1.51	1.55	2.6%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
QV	1.72	1.62	-5.8%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
QW	1.72	1.62	-5.8%	1.37	1.40	2.2%	0	0	0	0	0	0	0	0	0	0
QX	1.38	1.30	-5.8%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
Q7	1.46	1.38	-5.5%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
Q8	1.46	1.38	-5.5%	1.30	1.33	2.3%	0	0	0	0	0	0	0	0	0	0
RV	1.56	1.47	-5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
RW	1.56	1.47	-5.8%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
RX	1.25	1.18	-5.6%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
R7	1.33	1.25	-6.0%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
R8	1.33	1.25	-6.0%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
SV	3.33	3.70	11.1%	2.24	2.30	2.7%	0	0	0	0	0	0	0	0	0	0
SW	3.33	3.70	11.1%	2.24	2.30	2.7%	0	0	0	0	0	0	0	0	0	0
SX	2.66	2.96	11.3%	2.13	2.19	2.8%	0	0	0	0	0	0	0	0	0	0
SY	3.00	3.33	11.0%	2.13	2.19	2.8%	0	0	0	0	0	0	0	0	0	0
SZ	3.00	3.33	11.0%	2.13	2.19	2.8%	0	0	0	0	0	0	0	0	0	0
S6	2.40	2.66	10.8%	2.02	2.08	3.0%	0	0	0	0	0	0	0	0	0	0
S7	2.66	2.96	11.3%	2.13	2.19	2.8%	0	0	0	0	0	0	0	0	0	0
S8	2.66	2.96	11.3%	2.13	2.19	2.8%	498	554	290	323	76	85	64	66	218	243
S9	2.40	2.66	10.8%	2.02	2.08	3.0%	0	0	0	0	0	0	0	0	0	0
S0	2.40	2.66	10.8%	2.02	2.08	3.0%	0	0	0	0	0	0	0	0	0	0
TV	2.90	3.08	6.2%	2.15	2.20	2.3%	652	692	370	393	138	147	0	0	0	0
TW	2.90	3.08	6.2%	2.15	2.20	2.3%	0	0	0	0	0	0	0	0	0	0
TX	2.32	2.46	6.0%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
TY	2.61	2.77	6.1%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
TZ	2.61	2.77	6.1%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
T6	2.09	2.22	6.2%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
T7	2.32	2.46	6.0%	2.04	2.09	2.5%	0	0	0	0	0	0	0	0	0	0
T8	2.32	2.46	6.0%	2.04	2.09	2.5%	264	280	162	172	0	0	54	55	0	0
T9	2.09	2.22	6.2%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
T0	2.09	2.22	6.2%	1.94	1.99	2.6%	0	0	0	0	0	0	0	0	0	0
UV	2.63	2.68	1.9%	2.05	2.10	2.4%	0	0	0	0	0	0	0	0	0	0
UW	2.63	2.68	1.9%	2.05	2.10	2.4%	1,036	1,056	730	744	116	118	192	197	504	514
UX	2.10	2.14	1.9%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
UY	2.37	2.41	1.7%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
UZ	2.37	2.41	1.7%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
U6	1.89	1.93	2.1%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
U7	2.10	2.14	1.9%	1.95	2.00	2.6%	0	0	0	0	0	0	0	0	0	0
U8	2.10	2.14	1.9%	1.95	2.00	2.6%	906	923	602	613	94	96	0	0	0	0
U9	1.89	1.93	2.1%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
U0	1.89	1.93	2.1%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
VV	2.29	2.55	11.4%	1.95	2.00	2.6%	1,424	1,586	1,062	1,183	148	165	62	64	298	332
VW	2.29	2.55	11.4%	1.95	2.00	2.6%	1,336	1,488	768	855	256	285	0	0	0	0
VX	1.83	2.04	11.5%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
VY	2.06	2.30	11.7%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
VZ	2.06	2.30	11.7%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
V6	1.65	1.84	11.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
V7	1.83	2.04	11.5%	1.85	1.90	2.7%	0	0	0	0	0	0	0	0	0	0
V8	1.83	2.04	11.5%	1.85	1.90	2.7%	0	0	0	0	0	0	0	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 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
V9	1.65	1.84	11.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
V0	1.65	1.84	11.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
WV	1.99	2.04	2.5%	1.85	1.90	2.7%	386	396	230	236	52	53	0	0	0	0
WW	1.99	2.04	2.5%	1.85	1.90	2.7%	1,508	1,546	888	910	276	283	282	290	222	228
WX	1.59	1.63	2.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
W7	1.59	1.63	2.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
W8	1.59	1.63	2.5%	1.76	1.81	2.8%	0	0	0	0	0	0	0	0	0	0
XV	1.80	1.85	2.8%	1.76	1.80	2.3%	736	756	450	463	140	144	102	104	464	477
XW	1.80	1.85	2.8%	1.76	1.80	2.3%	284	292	176	181	86	88	0	0	0	0
XX	1.44	1.48	2.8%	1.67	1.71	2.4%	0	0	0	0	0	0	0	0	0	0
X7	1.44	1.48	2.8%	1.67	1.71	2.4%	0	0	0	0	0	0	0	0	0	0
X8	1.44	1.48	2.8%	1.67	1.71	2.4%	0	0	0	0	0	0	0	0	0	0
YV	1.17	1.17	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
YW	1.17	1.17	0.0%	1.20	1.20	0.0%	2,332	2,332	1,410	1,410	208	208	556	556	1,512	1,512
YX	0.94	0.94	0.0%	1.14	1.14	0.0%	0	0	0	0	0	0	0	0	0	0
ZV	2.16	2.42	12.0%	1.71	1.75	2.3%	0	0	0	0	0	0	0	0	0	0
ZW	2.16	2.42	12.0%	1.71	1.75	2.3%	0	0	0	0	0	0	0	0	0	0
ZX	1.73	1.94	12.1%	1.62	1.66	2.5%	0	0	0	0	0	0	0	0	0	0
ZY	1.94	2.18	12.4%	1.62	1.66	2.5%	0	0	0	0	0	0	0	0	0	0
ZZ	1.94	2.18	12.4%	1.62	1.66	2.5%	0	0	0	0	0	0	0	0	0	0
Z6	1.56	1.74	11.5%	1.54	1.58	2.6%	0	0	0	0	0	0	0	0	0	0
0V	1.88	2.02	7.4%	1.61	1.65	2.5%	0	0	0	0	0	0	0	0	0	0
0W	1.88	2.02	7.4%	1.61	1.65	2.5%	0	0	0	0	0	0	0	0	0	0
0X	1.50	1.62	8.0%	1.53	1.57	2.6%	0	0	0	0	0	0	0	0	0	0
0Y	1.69	1.82	7.7%	1.53	1.57	2.6%	0	0	0	0	0	0	0	0	0	0
0Z	1.69	1.82	7.7%	1.53	1.57	2.6%	0	0	0	0	0	0	0	0	0	0
06	1.35	1.45	7.4%	1.45	1.49	2.8%	0	0	0	0	0	0	0	0	0	0
1V	1.71	1.76	2.9%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
1W	1.71	1.76	2.9%	1.51	1.55	2.6%	0	0	0	0	0	0	0	0	0	0
1X	1.37	1.41	2.9%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
1Y	1.54	1.58	2.6%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
1Z	1.54	1.58	2.6%	1.43	1.47	2.8%	0	0	0	0	0	0	0	0	0	0
16	1.23	1.27	3.3%	1.36	1.40	2.9%	0	0	0	0	0	0	0	0	0	0
2V	1.48	1.68	13.5%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
2W	1.48	1.68	13.5%	1.41	1.45	2.8%	0	0	0	0	0	0	0	0	0	0
2X	1.18	1.34	13.6%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
2Y	1.33	1.51	13.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
2Z	1.33	1.51	13.5%	1.34	1.38	3.0%	0	0	0	0	0	0	0	0	0	0
26	1.07	1.21	13.1%	1.27	1.31	3.1%	0	0	0	0	0	0	0	0	0	0
3V	1.29	1.34	3.9%	1.32	1.35	2.3%	0	0	0	0	0	0	0	0	0	0
3W	1.29	1.34	3.9%	1.32	1.35	2.3%	288	299	176	183	62	64	0	0	0	0
3X	1.03	1.07	3.9%	1.25	1.28	2.4%	0	0	0	0	0	0	0	0	0	0
4V	1.17	1.22	4.3%	1.22	1.25	2.5%	0	0	0	0	0	0	0	0	0	0
4W	1.17	1.22	4.3%	1.22	1.25	2.5%	1,622	1,691	1,022	1,066	166	173	266	273	938	978
4X	0.94	0.98	4.3%	1.16	1.19	2.6%	0	0	0	0	0	0	0	0	0	0
5V	1.00	1.00	0.0%	1.00	1.00	0.0%	5,404	5,404	3,432	3,432	354	354	996	996	2,496	2,496
5W	1.00	1.00	0.0%	1.00	1.00	0.0%	3,752	3,752	2,380	2,380	310	310	714	714	2,218	2,218
5X	1.05	1.05	0.0%	1.05	1.05	0.0%	690	690	470	470	102	102	180	180	744	744
5Y	1.05	1.05	0.0%	1.05	1.05	0.0%	24,942	24,942	16,046	16,046	2,834	2,834	4,666	4,666	14,958	14,958
5Z	1.10	1.10	0.0%	1.10	1.10	0.0%	5,722	5,722	3,538	3,538	588	588	1,066	1,066	4,122	4,122
56	1.20	1.20	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
57	1.20	1.20	0.0%	1.20	1.20	0.0%	214	214	156	156	32	32	80	80	164	164
58	0.75	0.75	0.0%	0.75	0.75	0.0%	100	100	70	70	14	14	0	0	0	0
59	0.75	0.75	0.0%	0.75	0.75	0.0%	172	172	90	90	0	0	0	0	0	0
6V	0.95	0.95	0.0%	1.00	1.00	0.0%	1,394	1,394	804	804	78	78	186	186	480	480
6W	0.95	0.95	0.0%	1.00	1.00	0.0%	3,908	3,908	2,288	2,288	110	110	530	530	1,200	1,200
6X	1.00	1.00	0.0%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
6Y	1.00	1.00	0.0%	1.05	1.05	0.0%	8,910	8,910	5,408	5,408	824	824	1,802	1,802	6,106	6,106
6Z	1.04	1.05	1.0%	1.10	1.10	0.0%	3,632	3,667	1,872	1,890	308	311	528	528	1,906	1,924
66	1.14	1.14	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
67	1.14	1.14	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
68	0.71	0.71	0.0%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
69	0.71	0.71	0.0%	0.75	0.75	0.0%	296	296	158	158	50	50	38	38	56	56
7V	1.00	1.00	0.0%	1.00	1.00	0.0%	232	232	142	142	46	46	74	74	188	188
7W	1.00	1.00	0.0%	1.00	1.00	0.0%	1,040	1,040	662	662	110	110	270	270	744	744
7X	1.17	1.17	0.0%	1.17	1.17	0.0%	0	0	0	0	0	0	0	0	0	0
7Y	1.17	1.17	0.0%	1.17	1.17	0.0%	258	258	188	188	0	0	0	0	0	0
7Z	1.22	1.22	0.0%	1.22	1.22	0.0%	0	0	0	0	0	0	0	0	0	0
76	1.33	1.33	0.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
77	1.33	1.33	0.0%	1.33	1.33	0.0%	208	208	114	114	28	28	118	118	154	154
78	0.75	0.75	0.0%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
79	0.75	0.75	0.0%	0.75	0.75	0.0%	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%	144	144	76	76	30	30	0	0	0	0
8X	1.28	1.28	0.0%	1.17	1.17	0.0%	0	0	0	0	0	0	0	0	0	0
8Y	1.28	1.28	0.0%	1.17	1.17	0.0%	0	0	0	0	0	0	0	0	0	0
8Z	1.34	1.34	0.0%	1.22	1.22	0.0%	0	0	0	0	0	0	0	0	0	0
86	1.47	1.47	0.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
87	1.47	1.47	0.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
88	0.83	0.83	0.0%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
89	0.83	0.83	0.0%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
9V	1.21	1.27	5.0%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
9W	1.21	1.27	5.0%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
9X	1.41	1.48	5.0%	1.17	1.17	0.0%	0	0	0	0	0	0	0	0	0	0
9Y	1.41	1.48	5.0%	1.17	1.17	0.0%	186	195	100	105	36	38	0	0	0	0
9Z	1.48	1.55	4.7%	1.22	1.22	0.0%	0	0	0	0	0	0	0	0	0	0
96	1.61	1.69	5.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
97	1.61	1.69	5.0%	1.33	1.33	0.0%	0	0	0	0	0	0	0	0	0	0
98	0.91	0.95	4.4%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
99	0.91	0.95	4.4%	0.75	0.75	0.0%	0	0	0	0	0	0	0	0	0	0
Multi Car Total							82,664	1.5%	51,526	1.5%	8,480	1.8%	13,888	0.4%	43,646	1.0%
Class Total							118,220	1.9%	75,284	2.0%	12,884	2.4%	18,964	0.5%	65,102	1.4%

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	0.45	0.46	2.2%	4.7%	92.9%	1100.0%
	Other	MP	0.45	0.46	2.2%	0.0%		
Age 35 to 44	Pleasure	NM	0.50	0.51	2.0%	3.5%	59.9%	0.0%
	Other	NP	0.50	0.51	2.0%	1.0%		
Single Age 30 to 34	Pleasure	PM	0.60	0.62	3.3%	0.0%	18.9%	0.0%
	Other	PP	0.60	0.62	3.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.60	0.62	3.3%	0.5%	14.6%	0.0%
	Other	UP	0.60	0.62	3.3%	0.0%		
Single Age 25 to 29	Pleasure	QM	0.89	0.91	2.2%	0.0%	0.0%	0.0%
	Other	QP	0.89	0.91	2.2%	0.0%		
Married Under Age 25	Pleasure	TM	0.93	0.95	2.2%	0.0%	0.0%	0.0%
	Other	TP	0.93	0.95	2.2%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.52	1.55	2.0%	1.9%	0.0%	0.0%
	Other	RP	1.52	1.55	2.0%	1.9%		
Single Under Age 21	Pleasure	SM	1.88	1.92	2.1%	1.2%	0.0%	0.0%
	Other	SP	1.88	1.92	2.1%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.49	0.50	2.0%	34.9%	179.9%	351.7%
	Other	MQ	0.49	0.50	2.0%	9.7%		
Age 35 to 44	Pleasure	NN	0.55	0.56	1.8%	16.4%	36.9%	0.0%
	Other	NQ	0.55	0.56	1.8%	2.0%		
Single Age 30 to 34	Pleasure	PN	0.66	0.67	1.5%	1.2%	0.0%	0.0%
	Other	PQ	0.66	0.67	1.5%	0.8%		
Married Age 25 to 34	Pleasure	UN	0.66	0.67	1.5%	2.9%	0.0%	0.0%
	Other	UQ	0.66	0.67	1.5%	0.0%		
Single Age 25 to 29	Pleasure	QN	0.98	1.00	2.0%	12.8%	0.0%	0.0%
	Other	QQ	0.98	1.00	2.0%	0.0%		
Married Under Age 25	Pleasure	TN	1.03	1.05	1.9%	0.0%	0.0%	0.0%
	Other	TQ	1.03	1.05	1.9%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.68	1.71	1.8%	0.0%	0.0%	0.0%
	Other	RQ	1.68	1.71	1.8%	0.0%		
Single Under Age 21	Pleasure	SN	2.07	2.11	1.9%	2.2%	0.0%	0.0%
	Other	SQ	2.07	2.11	1.9%	2.4%		

Estimated Percentage Total **2.0%**

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	1.51	1.42	-6.0%	10.6%	48.1%	0.0%
	Other	MP	1.51	1.42	-6.0%	0.0%		
Age 35 to 44	Pleasure	NM	1.62	1.52	-6.2%	17.9%	52.4%	74.9%
	Other	NP	1.62	1.52	-6.2%	8.8%		
Single Age 30 to 34	Pleasure	PM	1.78	1.67	-6.2%	0.0%	10.7%	0.0%
	Other	PP	1.78	1.67	-6.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.78	1.67	-6.2%	6.9%	45.0%	0.0%
	Other	UP	1.78	1.67	-6.2%	0.0%		
Single Age 25 to 29	Pleasure	QM	2.69	2.52	-6.3%	0.0%	71.9%	0.0%
	Other	QP	2.69	2.52	-6.3%	0.0%		
Married Under Age 25	Pleasure	TM	2.85	2.68	-6.0%	0.0%	0.0%	0.0%
	Other	TP	2.85	2.68	-6.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.39	4.12	-6.2%	0.0%	2.1%	0.0%
	Other	RP	4.39	4.12	-6.2%	0.0%		
Single Under Age 21	Pleasure	SM	5.54	5.20	-6.1%	23.9%	9.4%	0.0%
	Other	SP	5.54	5.20	-6.1%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.66	1.56	-6.0%	15.6%	54.3%	36.7%
	Other	MQ	1.66	1.56	-6.0%	0.0%		
Age 35 to 44	Pleasure	NN	1.78	1.67	-6.2%	0.0%	47.2%	0.0%
	Other	NQ	1.78	1.67	-6.2%	8.0%		
Single Age 30 to 34	Pleasure	PN	1.96	1.83	-6.6%	0.0%	0.0%	0.0%
	Other	PQ	1.96	1.83	-6.6%	8.3%		
Married Age 25 to 34	Pleasure	UN	1.96	1.83	-6.6%	0.0%	41.5%	0.0%
	Other	UQ	1.96	1.83	-6.6%	0.0%		
Single Age 25 to 29	Pleasure	QN	2.96	2.78	-6.1%	0.0%	0.0%	0.0%
	Other	QQ	2.96	2.78	-6.1%	0.0%		
Married Under Age 25	Pleasure	TN	3.13	2.93	-6.4%	0.0%	0.0%	0.0%
	Other	TQ	3.13	2.93	-6.4%	0.0%		
Single Age 21 to 24	Pleasure	RN	4.82	4.53	-6.0%	0.0%	0.0%	0.0%
	Other	RQ	4.82	4.53	-6.0%	0.0%		
Single Under Age 21	Pleasure	SN	6.09	5.71	-6.2%	0.0%	0.0%	0.0%
	Other	SQ	6.09	5.71	-6.2%	0.0%		

Estimated Percentage Total **-6.2%**

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	3.38	3.76	11.2%	4.5%	81.2%	0.0%
	Other	MP	3.38	3.76	11.2%	0.0%		
Age 35 to 44	Pleasure	NM	3.80	4.23	11.3%	2.8%	112.4%	0.0%
	Other	NP	3.80	4.23	11.3%	1.8%		
Single Age 30 to 34	Pleasure	PM	4.18	4.65	11.2%	0.0%	2.1%	0.0%
	Other	PP	4.18	4.65	11.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.18	4.65	11.2%	1.7%	162.9%	0.0%
	Other	UP	4.18	4.65	11.2%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.75	5.29	11.4%	0.0%	0.0%	0.0%
	Other	QP	4.75	5.29	11.4%	0.0%		
Married Under Age 25	Pleasure	TM	4.75	5.29	11.4%	0.0%	0.0%	0.0%
	Other	TP	4.75	5.29	11.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.13	5.71	11.3%	0.0%	0.0%	0.0%
	Other	RP	5.13	5.71	11.3%	1.6%		
Single Under Age 21	Pleasure	SM	5.13	5.71	11.3%	2.1%	0.0%	0.0%
	Other	SP	5.13	5.71	11.3%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.72	4.14	11.3%	31.1%	138.6%	0.0%
	Other	MQ	3.72	4.14	11.3%	9.9%		
Age 35 to 44	Pleasure	NN	4.18	4.65	11.2%	18.9%	85.8%	0.0%
	Other	NQ	4.18	4.65	11.2%	5.8%		
Single Age 30 to 34	Pleasure	PN	4.59	5.11	11.3%	1.8%	0.0%	0.0%
	Other	PQ	4.59	5.11	11.3%	1.5%		
Married Age 25 to 34	Pleasure	UN	4.59	5.11	11.3%	4.7%	4.1%	0.0%
	Other	UQ	4.59	5.11	11.3%	0.0%		
Single Age 25 to 29	Pleasure	QN	5.23	5.81	11.1%	7.3%	25.5%	177.3%
	Other	QQ	5.23	5.81	11.1%	0.0%		
Married Under Age 25	Pleasure	TN	5.23	5.81	11.1%	0.0%	0.0%	0.0%
	Other	TQ	5.23	5.81	11.1%	0.0%		
Single Age 21 to 24	Pleasure	RN	5.64	6.27	11.2%	0.0%	0.0%	0.0%
	Other	RQ	5.64	6.27	11.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.64	6.27	11.2%	2.4%	0.0%	0.0%
	Other	SQ	5.64	6.27	11.2%	2.2%		

Estimated Percentage Total **11.3%**

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	3.38	3.76	11.2%	2.9%	66.9%	310.4%
	Other	MP	3.38	3.76	11.2%	0.0%		
Age 35 to 44	Pleasure	NM	3.80	4.23	11.3%	3.0%	83.8%	1188.3%
	Other	NP	3.80	4.23	11.3%	2.2%		
Single Age 30 to 34	Pleasure	PM	4.18	4.65	11.2%	0.0%	468.2%	0.0%
	Other	PP	4.18	4.65	11.2%	0.0%		
Married Age 25 to 34	Pleasure	UM	4.18	4.65	11.2%	0.0%	0.0%	0.0%
	Other	UP	4.18	4.65	11.2%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.75	5.29	11.4%	0.0%	0.0%	0.0%
	Other	QP	4.75	5.29	11.4%	0.0%		
Married Under Age 25	Pleasure	TM	4.75	5.29	11.4%	0.0%	0.0%	0.0%
	Other	TP	4.75	5.29	11.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	5.13	5.71	11.3%	0.0%	0.0%	0.0%
	Other	RP	5.13	5.71	11.3%	2.0%		
Single Under Age 21	Pleasure	SM	5.13	5.71	11.3%	2.8%	0.0%	0.0%
	Other	SP	5.13	5.71	11.3%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.72	4.14	11.3%	34.0%	195.1%	368.5%
	Other	MQ	3.72	4.14	11.3%	0.0%		
Age 35 to 44	Pleasure	NN	4.18	4.65	11.2%	20.8%	55.7%	284.0%
	Other	NQ	4.18	4.65	11.2%	7.3%		
Single Age 30 to 34	Pleasure	PN	4.59	5.11	11.3%	3.1%	0.0%	0.0%
	Other	PQ	4.59	5.11	11.3%	1.9%		
Married Age 25 to 34	Pleasure	UN	4.59	5.11	11.3%	4.5%	0.0%	0.0%
	Other	UQ	4.59	5.11	11.3%	0.0%		
Single Age 25 to 29	Pleasure	QN	5.23	5.81	11.1%	7.3%	0.0%	0.0%
	Other	QQ	5.23	5.81	11.1%	0.0%		
Married Under Age 25	Pleasure	TN	5.23	5.81	11.1%	0.0%	0.0%	0.0%
	Other	TQ	5.23	5.81	11.1%	0.0%		
Single Age 21 to 24	Pleasure	RN	5.64	6.27	11.2%	0.0%	0.0%	0.0%
	Other	RQ	5.64	6.27	11.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.64	6.27	11.2%	4.3%	0.0%	0.0%
	Other	SQ	5.64	6.27	11.2%	3.8%		

Estimated Percentage Total **11.3%**

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	1.05	1.04	-1.0%	5.1%	17.3%	30.8%
	Other	MP	1.05	1.04	-1.0%	0.0%		
Age 35 to 44	Pleasure	NM	1.18	1.17	-0.8%	3.3%	73.3%	0.0%
	Other	NP	1.18	1.17	-0.8%	2.1%		
Single Age 30 to 34	Pleasure	PM	1.30	1.29	-0.8%	0.0%	0.0%	0.0%
	Other	PP	1.30	1.29	-0.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.30	1.29	-0.8%	1.3%	18.4%	0.0%
	Other	UP	1.30	1.29	-0.8%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.47	1.46	-0.7%	0.0%	0.0%	0.0%
	Other	QP	1.47	1.46	-0.7%	0.0%		
Married Under Age 25	Pleasure	TM	1.47	1.46	-0.7%	0.0%	0.0%	0.0%
	Other	TP	1.47	1.46	-0.7%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.59	1.58	-0.6%	0.0%	0.0%	0.0%
	Other	RP	1.59	1.58	-0.6%	1.5%		
Single Under Age 21	Pleasure	SM	1.59	1.58	-0.6%	2.1%	0.0%	0.0%
	Other	SP	1.59	1.58	-0.6%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.10	1.09	-0.9%	28.8%	14.2%	0.0%
	Other	MQ	1.10	1.09	-0.9%	12.3%		
Age 35 to 44	Pleasure	NN	1.24	1.23	-0.8%	18.3%	33.4%	0.0%
	Other	NQ	1.24	1.23	-0.8%	6.9%		
Single Age 30 to 34	Pleasure	PN	1.37	1.36	-0.7%	1.5%	0.0%	0.0%
	Other	PQ	1.37	1.36	-0.7%	1.8%		
Married Age 25 to 34	Pleasure	UN	1.37	1.36	-0.7%	4.6%	0.0%	0.0%
	Other	UQ	1.37	1.36	-0.7%	0.0%		
Single Age 25 to 29	Pleasure	QN	1.55	1.54	-0.6%	6.7%	75.9%	245.9%
	Other	QQ	1.55	1.54	-0.6%	0.0%		
Married Under Age 25	Pleasure	TN	1.55	1.54	-0.6%	0.0%	0.0%	0.0%
	Other	TQ	1.55	1.54	-0.6%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.67	1.66	-0.6%	0.0%	0.0%	0.0%
	Other	RQ	1.67	1.66	-0.6%	0.0%		
Single Under Age 21	Pleasure	SN	1.67	1.66	-0.6%	2.1%	0.0%	0.0%
	Other	SQ	1.67	1.66	-0.6%	1.5%		

Estimated Percentage Total **-0.8%**

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	0.74	0.79	6.8%	4.1%	71.8%	166.7%
	Other	MP	0.74	0.79	6.8%	0.0%		
Age 35 to 44	Pleasure	NM	0.82	0.87	6.1%	3.7%	56.4%	0.0%
	Other	NP	0.82	0.87	6.1%	1.2%		
Single Age 30 to 34	Pleasure	PM	1.06	1.12	5.7%	0.0%	48.2%	-293.0%
	Other	PP	1.06	1.12	5.7%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.06	1.12	5.7%	0.4%	45.1%	112.6%
	Other	UP	1.06	1.12	5.7%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.72	1.82	5.8%	0.0%	43.1%	0.0%
	Other	QP	1.72	1.82	5.8%	0.0%		
Married Under Age 25	Pleasure	TM	1.72	1.82	5.8%	0.0%	50.8%	0.0%
	Other	TP	1.72	1.82	5.8%	0.0%		
Single Age 21 to 24	Pleasure	RM	3.11	3.30	6.1%	0.0%	40.8%	582.9%
	Other	RP	3.11	3.30	6.1%	2.1%		
Single Under Age 21	Pleasure	SM	4.31	4.57	6.0%	0.0%	21.5%	0.0%
	Other	SP	4.31	4.57	6.0%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.79	0.84	6.3%	31.7%	84.2%	154.8%
	Other	MQ	0.79	0.84	6.3%	9.3%		
Age 35 to 44	Pleasure	NN	0.87	0.92	5.7%	17.4%	55.7%	67.9%
	Other	NQ	0.87	0.92	5.7%	3.9%		
Single Age 30 to 34	Pleasure	PN	1.11	1.18	6.3%	1.6%	147.6%	838.1%
	Other	PQ	1.11	1.18	6.3%	1.1%		
Married Age 25 to 34	Pleasure	UN	1.11	1.18	6.3%	3.3%	56.2%	30.5%
	Other	UQ	1.11	1.18	6.3%	0.0%		
Single Age 25 to 29	Pleasure	QN	1.82	1.92	5.5%	12.3%	0.0%	0.0%
	Other	QQ	1.82	1.92	5.5%	0.0%		
Married Under Age 25	Pleasure	TN	1.82	1.92	5.5%	0.0%	17.7%	126.4%
	Other	TQ	1.82	1.92	5.5%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.30	3.49	5.8%	0.0%	40.2%	82.4%
	Other	RQ	3.30	3.49	5.8%	0.0%		
Single Under Age 21	Pleasure	SN	4.57	4.83	5.7%	2.3%	76.9%	346.3%
	Other	SQ	4.57	4.83	5.7%	5.7%		

Estimated Percentage Total **6.0%**

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Description	Current Part A	Proposed Part A	Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
No Match	Over 24	Less than .5	0%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	.5 - 3	7%	7%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	3 - 5	10%	10%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	6 or more	18%	18%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than .5	0%	0%	16%	1	550	550	386	386	96	96	0	0
No Match	21 - 24	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	3 - 5	20%	18%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	6 or more	25%	24%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than .5	0%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	3 - 5	25%	18%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	6 or more	25%	24%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than .5	0%	0%	16%	1	214	214	152	152	0	0	0	0
No Score	Over 24	.5 - 3	7%	7%	16%	1	172	172	40	40	0	0	225	225
No Score	Over 24	3 - 5	10%	10%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	6 or more	18%	18%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than .5	0%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	3 - 5	20%	18%	16%	1	292	301	208	215	0	0	202	208
No Score	21 - 24	6 or more	25%	24%	16%	1	298	303	216	220	0	0	0	0
No Score	Under 21	Less than .5	0%	0%	16%	4	2,320	2,320	1,552	1,552	260	260	460	460
No Score	Under 21	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	3 - 5	25%	18%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	6 or more	25%	24%	16%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	Less than .5	0%	0%	0%	1	82	82	20	20	0	0	76	76
004 - 589	Over 24	.5 - 3	7%	7%	0%	2	624	624	336	336	0	0	490	490
004 - 589	Over 24	3 - 5	10%	10%	0%	3	1,048	1,048	568	568	62	62	630	630
004 - 589	Over 24	6 or more	18%	18%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than .5	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	.5 - 3	13%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	3 - 5	20%	18%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	6 or more	25%	24%	0%	1	674	683	470	476	80	81	364	369
004 - 589	Under 21	Less than .5	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	.5 - 3	13%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	3 - 5	25%	18%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	6 or more	25%	24%	0%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than .5	0%	0%	4%	4	1,671	1,671	1,095	1,095	402	402	57	57
590 - 609	Over 24	.5 - 3	7%	7%	4%	4	1,063	1,063	665	665	170	170	782	782
590 - 609	Over 24	3 - 5	10%	10%	4%	2	363	363	208	208	0	0	64	64
590 - 609	Over 24	6 or more	18%	18%	4%	1	274	274	152	152	82	82	0	0
590 - 609	21 - 24	Less than .5	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	.5 - 3	13%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	3 - 5	20%	18%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	6 or more	25%	24%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than .5	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	.5 - 3	13%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	3 - 5	25%	18%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	6 or more	25%	24%	4%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	Less than .5	0%	0%	8%	4	1,229	1,229	696	696	324	324	1,080	1,080
610 - 644	Over 24	.5 - 3	7%	7%	8%	13	3,738	3,738	2,382	2,382	226	226	2,696	2,696
610 - 644	Over 24	3 - 5	10%	10%	8%	5	1,742	1,742	1,106	1,106	62	62	1,349	1,349
610 - 644	Over 24	6 or more	18%	18%	8%	12	2,734	2,734	1,999	1,999	392	392	1,842	1,842
610 - 644	21 - 24	Less than .5	0%	0%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	.5 - 3	13%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	3 - 5	20%	18%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	6 or more	25%	24%	8%	2	820	832	530	538	0	0	932	946
610 - 644	Under 21	Less than .5	0%	0%	8%	2	822	822	542	542	86	86	494	494
610 - 644	Under 21	.5 - 3	13%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	3 - 5	25%	18%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	6 or more	25%	24%	8%	0	0	0	0	0	0	0	0	0
645 - 679	Over 24	Less than .5	0%	0%	12%	5	1,392	1,392	819	819	141	141	285	285
645 - 679	Over 24	.5 - 3	7%	7%	12%	27	7,429	7,429	4,571	4,571	412	412	4,413	4,413
645 - 679	Over 24	3 - 5	10%	10%	12%	5	1,436	1,436	940	940	158	158	1,262	1,262
645 - 679	Over 24	6 or more	18%	18%	12%	23	6,520	6,520	4,096	4,096	506	506	3,290	3,290
645 - 679	21 - 24	Less than .5	0%	0%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	.5 - 3	13%	13%	12%	1	402	402	278	278	0	0	332	332
645 - 679	21 - 24	3 - 5	20%	18%	12%	1	426	439	328	338	108	111	650	669
645 - 679	21 - 24	6 or more	25%	24%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than .5	0%	0%	12%	1	91	91	44	44	351	351	0	0
645 - 679	Under 21	.5 - 3	13%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	3 - 5	25%	18%	12%	2	1,148	1,276	892	991	212	236	458	509
645 - 679	Under 21	6 or more	25%	24%	12%	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Description	Current Part A	Proposed Part A	Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
No Match	Over 24	Less than .5	0%	0%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Over 24	Less than .5	0%	0%	16%	3	766	766	447	447	52	52	496	496
680 - 704	Over 24	.5 - 3	7%	7%	16%	13	2,854	2,854	1,393	1,393	168	168	1,916	1,916
680 - 704	Over 24	3 - 5	10%	10%	16%	8	1,972	1,972	1,224	1,224	218	218	548	548
680 - 704	Over 24	6 or more	18%	18%	16%	16	4,300	4,300	2,570	2,570	152	152	1,172	1,172
680 - 704	21 - 24	Less than .5	0%	0%	16%	2	1,380	1,380	908	908	140	140	464	464
680 - 704	21 - 24	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	3 - 5	20%	18%	16%	3	1,204	1,242	826	852	62	64	0	0
680 - 704	21 - 24	6 or more	25%	24%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than .5	0%	0%	16%	1	666	666	478	478	168	168	508	508
680 - 704	Under 21	.5 - 3	13%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	3 - 5	25%	18%	16%	1	418	468	278	311	0	0	352	394
680 - 704	Under 21	6 or more	25%	24%	16%	1	432	439	314	319	0	0	0	0
705 - 729	Over 24	Less than .5	0%	0%	22%	3	770	770	420	420	84	84	266	266
705 - 729	Over 24	.5 - 3	7%	7%	22%	21	5,402	5,402	3,594	3,594	1,083	1,083	4,160	4,160
705 - 729	Over 24	3 - 5	10%	10%	22%	9	2,156	2,156	1,177	1,177	44	44	968	968
705 - 729	Over 24	6 or more	18%	18%	22%	19	4,718	4,718	2,796	2,796	594	594	3,902	3,902
705 - 729	21 - 24	Less than .5	0%	0%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	.5 - 3	13%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	3 - 5	20%	18%	22%	2	722	747	410	424	92	95	392	406
705 - 729	21 - 24	6 or more	25%	24%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than .5	0%	0%	22%	2	1,010	1,010	756	756	252	252	564	564
705 - 729	Under 21	.5 - 3	13%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	3 - 5	25%	18%	22%	2	858	971	670	758	152	172	494	559
705 - 729	Under 21	6 or more	25%	24%	22%	0	0	0	0	0	0	0	0	0
730 - 764	Over 24	Less than .5	0%	0%	28%	5	831	831	379	379	114	114	381	381
730 - 764	Over 24	.5 - 3	7%	7%	28%	5	1,178	1,178	575	575	92	92	1,370	1,370
730 - 764	Over 24	3 - 5	10%	10%	28%	12	2,237	2,237	1,316	1,316	376	376	2,192	2,192
730 - 764	Over 24	6 or more	18%	18%	28%	18	3,952	3,952	2,514	2,514	336	336	3,072	3,072
730 - 764	21 - 24	Less than .5	0%	0%	28%	1	496	496	300	300	56	56	246	246
730 - 764	21 - 24	.5 - 3	13%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	3 - 5	20%	18%	28%	1	292	303	158	164	44	46	206	214
730 - 764	21 - 24	6 or more	25%	24%	28%	4	858	876	564	576	176	180	892	911
730 - 764	Under 21	Less than .5	0%	0%	28%	3	987	987	567	567	0	0	1,297	1,297
730 - 764	Under 21	.5 - 3	13%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	3 - 5	25%	18%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	6 or more	25%	24%	28%	1	430	439	252	257	0	0	236	241
765 - 799	Over 24	Less than .5	0%	0%	32%	3	468	468	233	233	184	184	612	612
765 - 799	Over 24	.5 - 3	7%	7%	32%	14	3,093	3,093	1,750	1,750	482	482	2,640	2,640
765 - 799	Over 24	3 - 5	10%	10%	32%	11	2,191	2,191	1,178	1,178	132	132	1,337	1,337
765 - 799	Over 24	6 or more	18%	18%	32%	19	4,022	4,022	2,540	2,540	402	402	4,204	4,204
765 - 799	21 - 24	Less than .5	0%	0%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	.5 - 3	13%	13%	32%	4	1,814	1,814	1,104	1,104	266	266	940	940
765 - 799	21 - 24	3 - 5	20%	18%	32%	1	354	369	194	202	48	50	0	0
765 - 799	21 - 24	6 or more	25%	24%	32%	1	284	291	176	180	86	88	0	0
765 - 799	Under 21	Less than .5	0%	0%	32%	2	1,200	1,200	782	782	116	116	0	0
765 - 799	Under 21	.5 - 3	13%	13%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	3 - 5	25%	18%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	6 or more	25%	24%	32%	1	448	458	242	248	64	65	0	0
800 - 997	Over 24	Less than .5	0%	0%	36%	7	1,243	1,243	675	675	132	132	1,108	1,108
800 - 997	Over 24	.5 - 3	7%	7%	36%	34	7,109	7,109	3,996	3,996	776	776	4,526	4,526
800 - 997	Over 24	3 - 5	10%	10%	36%	9	1,776	1,776	1,144	1,144	158	158	1,065	1,065
800 - 997	Over 24	6 or more	18%	18%	36%	61	12,316	12,316	7,364	7,364	1,598	1,598	6,975	6,975
800 - 997	21 - 24	Less than .5	0%	0%	36%	2	304	304	108	108	0	0	205	205
800 - 997	21 - 24	.5 - 3	13%	13%	36%	3	656	656	470	470	40	40	562	562
800 - 997	21 - 24	3 - 5	20%	18%	36%	4	1,042	1,089	672	703	156	163	222	232
800 - 997	21 - 24	6 or more	25%	24%	36%	4	1,064	1,091	630	646	192	197	834	855
800 - 997	Under 21	Less than .5	0%	0%	36%	7	3,774	3,774	2,262	2,262	560	560	874	874
800 - 997	Under 21	.5-3	13%	13%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	3 - 5	25%	18%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	6 or more	25%	24%	36%	7	2,436	2,498	1,538	1,577	378	388	448	459
Total						480	126,057	126,673	77,235	77,662	14,355	14,441	75,079	75,369
Percentage Change								0.5%		0.6%		0.6%		0.4%

American National General Insurance Company
Gap Endorsement Rating Revision
Arkansas

Vehicle Type	Gap Rate	Current Total Gap Premium	Current Total Phys. Dam. Premium	Proposed Gap Factor	Proposed Total Gap Premium
Auto	14	238	6248	0.07	437
Leased Auto	23	0	0	0.07	0
Cycle	28	42	244.5	0.07	17
Total		280			454
Premium Change					62.1%

American National General Insurance Company
Arkansas
Recreation Vehicles and Utility Trailers
Base Rate Calculations

ANPAC to ANG Factor
0.937

Bodily Injury

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	10	9	8	-20.0%	0
Minibike	10	10	9	-10.0%	0
ATV	10	7	7	-30.0%	38
Dune Buggy	10	10	9	-10.0%	0
Snowmobile	10	7	7	-30.0%	0
Golfmobile	12	16	15	25.0%	0

Property Damage

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	6	5	5	-16.7%	0
Minibike	6	6	6	0.0%	0
ATV	6	4	4	-33.3%	14
Dune Buggy	6	6	6	0.0%	0
Snowmobile	6	4	4	-33.3%	0
Golfmobile	7	7	7	0.0%	0

Medical Payments

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	27	25	23	-14.8%	0
Minibike	27	27	25	-7.4%	0
ATV	27	17	16	-40.7%	0
Dune Buggy	27	27	25	-7.4%	0
Snowmobile	27	21	20	-25.9%	0
Golfmobile	14	13	12	-14.3%	0

Uninsured Motorist BI

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	51	44	41	-19.6%	0
Minibike	51	48	45	-11.8%	0
ATV	51	33	31	-39.2%	0
Dune Buggy	51	49	46	-9.8%	0
Snowmobile	51	39	37	-27.5%	0
Golfmobile	51	44	41	-19.6%	0

American National General Insurance Company
Arkansas
Recreation Vehicles and Utility Trailers
Base Rate Calculations

ANPAC to ANG Factor
0.937

Underinsured Motorist BI

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	70	66	62	-11.4%	0
Minibike	70	69	65	-7.1%	0
ATV	70	44	41	-41.4%	0
Dune Buggy	70	70	66	-5.7%	0
Snowmobile	70	55	52	-25.7%	0
Golfmobile	70	63	59	-15.7%	0

Comprehensive

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	146	143	134	-8.2%	0
Minibike	146	148	139	-4.8%	0
ATV	146	94	88	-39.7%	244
Dune Buggy	146	132	124	-15.1%	0
Snowmobile	71	47	44	-38.0%	0
Golfmobile	21	28	26	23.8%	0
Utility Trailer	134	179	168	25.4%	47

Collision

Vehicle Type	Current Rate	ANPAC Rate	Proposed Rate	Percent Change	In-Force Premium
Trailbike	53	44	41	-22.6%	0
Minibike	53	55	52	-1.9%	0
ATV	53	34	32	-39.6%	166
Dune Buggy	53	61	57	7.5%	0
Snowmobile	28	38	36	28.6%	0
Golfmobile	8	8	7	-12.5%	0
Utility Trailer	30	33	31	3.3%	19

Total

Vehicle Type	Percent Change	Other Changes	Revenue Effect	In-Force Premium
Trailbike	0.0%	0.0%	0.0%	0
Minibike	0.0%	0.2%	0.0%	0
ATV	-38.7%	0.0%	-38.7%	462
Dune Buggy	0.0%	0.0%	0.0%	0
Snowmobile	0.0%	0.0%	0.0%	0
Golfmobile	0.0%	-0.9%	0.0%	0
Rec Vehicle	-38.7%	0.0%	-38.7%	462
Utility Trailer	19.0%	0.0%	19.0%	66

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Trailbike

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.90	0.90	0.90	0.0%	0
50/100	14.7%	0.0%	0.0%	0.95	0.95	0.95	0.0%	10
100/300	66.2%	0.0%	0.0%	1.00	1.00	1.00	0.0%	45
250/500	19.1%	0.0%	0.0%	1.17	1.17	1.19	1.7%	13
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.0%	0.0%	0.0%	1.23	1.23	1.25	1.6%	0
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		0.0%	0.0%				0.3%	68
Engine Displacement								
0-300	66.2%	0.0%	0.0%	1.00	1.00	1.00	0.0%	45
301-600	0.0%	0.0%	0.0%	1.55	1.55	1.55	0.0%	0
601+	33.8%	0.0%	0.0%	2.09	2.09	2.09	0.0%	23
Eng Dis Total		0.0%	0.0%				0.0%	68
BI Total							0.3%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	0.0%	0.0%	0.0%	0.92	0.92	0.92	0.0%	0
50,000	16.7%	0.0%	0.0%	0.94	0.94	0.94	0.0%	6
100,000	66.7%	16.9%	0.0%	1.00	1.00	1.00	0.0%	24
250,000	16.7%	0.0%	0.0%	1.05	1.05	1.05	0.0%	6
300,000	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
500,000	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		12.1%	0.0%				0.0%	36
Engine Displacement								
0-300	35.3%	19.7%	0.0%	1.00	1.00	1.00	0.0%	24
301-600	0.0%	0.0%	0.0%	1.50	1.50	1.50	0.0%	0
601+	17.6%	0.0%	0.0%	2.00	2.00	2.00	0.0%	12
Eng Dis Total		12.1%	0.0%				0.0%	36
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	58
Est. Total		0.0%	0.0%				0.0%	58

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.73	0.73	0.75	2.7%	0
50/100	0.0%	0.0%	0.0%	0.89	0.89	0.90	1.1%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	0
50/100	0.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.80	1.80	1.80	0.0%	0
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Trailbike

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
100	0.0%	220.1%	0.0%	0.85	0.85	0.85	0.0%	0
200	0.0%	7.7%	0.0%	0.66	0.66	0.66	0.0%	0
500	100.0%	0.0%	0.0%	0.53	0.53	0.53	0.0%	241
1,000	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
Ded Total		38.3%	0.0%				0.0%	241
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.15	0.15	0.15	0.0%	0
751-1000	0.0%	0.0%	0.0%	0.19	0.19	0.19	0.0%	0
1001-1250	8.3%	0.0%	0.0%	0.24	0.24	0.24	0.0%	20
1251-1500	0.0%	139.0%	0.0%	0.29	0.29	0.29	0.0%	0
1501-1750	0.0%	0.0%	0.0%	0.35	0.35	0.35	0.0%	0
1751-2000	27.4%	0.0%	0.0%	0.40	0.40	0.40	0.0%	66
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	40.2%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	30.3%	0.0%	0.0%	0.89	0.89	0.89	0.0%	73
4501-5000	34.0%	71.4%	0.0%	1.00	1.00	1.00	0.0%	82
Each Addl 1000	0.0%	46.3%	0.0%	0.20	0.20	0.20	0.0%	0
ACV Total		38.3%	0.0%				0.0%	241
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.11	1.11	1.11	0.0%	0
100	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
200	0.0%	0.0%	0.0%	0.98	0.98	0.98	0.0%	0
500	100.0%	12.0%	0.0%	0.89	0.89	0.89	0.0%	148
1,000	0.0%	0.0%	0.0%	0.75	0.75	0.75	0.0%	0
Ded Total		5.3%	0.0%				0.0%	148
ACV								
0-500	0.0%	0.0%	0.0%	0.14	0.14	0.14	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.18	0.0%	0
751-1000	0.0%	0.0%	0.0%	0.21	0.21	0.21	0.0%	0
1001-1250	8.1%	0.0%	0.0%	0.25	0.25	0.25	0.0%	12
1251-1500	0.0%	0.0%	0.0%	0.30	0.30	0.30	0.0%	0
1501-1750	0.0%	0.0%	0.0%	0.33	0.33	0.33	0.0%	0
1751-2000	27.0%	0.0%	0.0%	0.39	0.39	0.39	0.0%	40
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	0.0%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	30.4%	0.0%	0.0%	0.89	0.89	0.89	0.0%	45
4501-5000	34.5%	0.0%	0.0%	1.00	1.00	1.00	0.0%	51
Each Addl 1000	0.0%	10.5%	0.0%	0.19	0.19	0.19	0.0%	0
ACV Total		5.3%	0.0%				0.0%	148
Total							0.0%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Minibike

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.90	0.90	0.90	0.0%	0
50/100	0.0%	0.0%	0.0%	0.95	0.95	0.95	0.0%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	100.0%	0.0%	0.0%	1.17	1.17	1.19	1.7%	13
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.0%	0.0%	0.0%	1.23	1.23	1.25	1.6%	0
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		0.0%	0.0%				1.7%	13
Engine Displacement								
0-300	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	13
301-600	0.0%	0.0%	0.0%	1.55	1.55	1.55	0.0%	0
601+	0.0%	0.0%	0.0%	2.09	2.09	2.09	0.0%	0
Eng Dis Total		0.0%	0.0%				0.0%	13
BI Total							1.7%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	0.0%	0.0%	0.0%	0.92	0.92	0.92	0.0%	0
50,000	0.0%	0.0%	0.0%	0.94	0.94	0.94	0.0%	0
100,000	100.0%	23.9%	0.0%	1.00	1.00	1.00	0.0%	6
250,000	0.0%	0.0%	0.0%	1.05	1.05	1.05	0.0%	0
300,000	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
500,000	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		18.7%	0.0%				0.0%	6
Engine Displacement								
0-300	46.2%	20.5%	0.0%	1.00	1.00	1.00	0.0%	6
301-600	0.0%	0.0%	0.0%	1.50	1.50	1.50	0.0%	0
601+	0.0%	0.0%	0.0%	2.00	2.00	2.00	0.0%	0
Eng Dis Total		18.7%	0.0%				0.0%	6
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	29
Est. Total		0.0%	0.0%				0.0%	29

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.73	0.73	0.75	2.7%	0
50/100	0.0%	0.0%	0.0%	0.89	0.89	0.90	1.1%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	0
50/100	0.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.80	1.80	1.80	0.0%	0
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Minibike

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	30
100	0.0%	0.0%	0.0%	0.85	0.85	0.85	0.0%	0
200	0.0%	0.0%	0.0%	0.66	0.66	0.66	0.0%	0
500	0.0%	0.0%	0.0%	0.53	0.53	0.53	0.0%	0
1,000	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
Ded Total		33.5%	0.0%				0.0%	30
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.15	0.15	0.15	0.0%	0
751-1000	100.0%	0.0%	0.0%	0.19	0.19	0.19	0.0%	30
1001-1250	0.0%	0.0%	0.0%	0.24	0.24	0.24	0.0%	0
1251-1500	0.0%	447.3%	0.0%	0.29	0.29	0.29	0.0%	0
1501-1750	0.0%	105.7%	0.0%	0.35	0.35	0.35	0.0%	0
1751-2000	0.0%	0.0%	0.0%	0.40	0.40	0.40	0.0%	0
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	0.0%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
4501-5000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	0.0%	0.0%	0.20	0.20	0.20	0.0%	0
ACV Total		33.5%	0.0%				0.0%	30
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	100.0%	0.0%	0.0%	1.11	1.11	1.11	0.0%	13
100	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
200	0.0%	0.0%	0.0%	0.98	0.98	0.98	0.0%	0
500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
1,000	0.0%	0.0%	0.0%	0.75	0.75	0.75	0.0%	0
Ded Total		32.1%	0.0%				0.0%	13
ACV								
0-500	0.0%	0.0%	0.0%	0.14	0.14	0.14	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.18	0.0%	0
751-1000	100.0%	0.0%	0.0%	0.21	0.21	0.21	0.0%	13
1001-1250	0.0%	0.0%	0.0%	0.25	0.25	0.25	0.0%	0
1251-1500	0.0%	0.0%	0.0%	0.30	0.30	0.30	0.0%	0
1501-1750	0.0%	145.2%	0.0%	0.33	0.33	0.33	0.0%	0
1751-2000	0.0%	104.7%	0.0%	0.39	0.39	0.39	0.0%	0
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	0.0%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
4501-5000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	0.0%	0.0%	0.19	0.19	0.19	0.0%	0
ACV Total		32.1%	0.0%				0.0%	13
Total							0.0%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
ATV

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	12.3%	0.0%	0.0%	0.90	0.90	0.90	0.0%	305
50/100	20.0%	25.8%	0.0%	0.95	0.95	0.95	0.0%	498
100/300	30.0%	8.8%	0.0%	1.00	1.00	1.00	0.0%	746
250/500	37.1%	22.6%	0.0%	1.17	1.17	1.19	1.7%	922
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.6%	0.0%	0.0%	1.23	1.23	1.25	1.6%	14
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		16.0%	0.0%				0.6%	2,485
Engine Displacement								
0-300	14.4%	43.1%	0.0%	1.00	1.00	1.00	0.0%	358
301-600	61.7%	13.7%	0.0%	1.55	1.55	1.55	0.0%	1,534
601+	23.9%	3.2%	0.0%	2.09	2.09	2.09	0.0%	593
Eng Dis Total		16.0%	0.0%				0.0%	2,485
BI Total							0.6%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	16.6%	-15.9%	0.0%	0.92	0.92	0.92	0.0%	205
50,000	22.6%	0.4%	0.0%	0.94	0.94	0.94	0.0%	280
100,000	55.7%	7.9%	0.0%	1.00	1.00	1.00	0.0%	689
250,000	4.0%	2.9%	0.0%	1.05	1.05	1.05	0.0%	50
300,000	0.6%	0.0%	0.0%	1.10	1.10	1.10	0.0%	7
500,000	0.6%	0.0%	0.0%	1.15	1.15	1.15	0.0%	7
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		5.2%	0.0%				0.0%	1,238
Engine Displacement								
0-300	7.8%	7.1%	0.0%	1.00	1.00	1.00	0.0%	194
301-600	30.3%	7.2%	0.0%	1.50	1.50	1.50	0.0%	752
601+	11.8%	-1.0%	0.0%	2.00	2.00	2.00	0.0%	292
Eng Dis Total		5.2%	0.0%				0.0%	1,238
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	812
Est. Total		0.0%	0.0%				0.0%	812

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	9.2%	0.0%	0.0%	0.73	0.73	0.75	2.7%	78
50/100	22.6%	0.0%	0.0%	0.89	0.89	0.90	1.1%	192
100/300	12.7%	0.0%	0.0%	1.00	1.00	1.00	0.0%	108
250/500	55.5%	0.0%	0.0%	1.10	1.10	1.10	0.0%	472
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				0.5%	850

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	3.6%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	39
50/100	14.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	150
100/300	7.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	75
250/500	75.4%	0.0%	0.0%	1.80	1.80	1.80	0.0%	810
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				-1.9%	1,074

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
ATV

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	7.4%	0.0%	1.00	1.00	1.00	0.0%	0
100	5.8%	28.3%	0.0%	0.85	0.85	0.85	0.0%	842
200	27.9%	29.5%	29.8%	0.66	0.66	0.66	0.0%	4,080
500	58.9%	16.3%	0.0%	0.53	0.53	0.53	0.0%	8,621
1,000	7.4%	43.8%	324.9%	0.47	0.47	0.47	0.0%	1,084
Ded Total		29.6%	14.1%				0.0%	14,627
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.15	0.15	0.15	0.0%	0
751-1000	0.0%	65.0%	0.0%	0.19	0.19	0.19	0.0%	0
1001-1250	0.0%	0.0%	0.0%	0.24	0.24	0.24	0.0%	0
1251-1500	0.4%	0.0%	0.0%	0.29	0.29	0.29	0.0%	60
1501-1750	0.0%	0.0%	0.0%	0.35	0.35	0.35	0.0%	0
1751-2000	0.5%	18.0%	0.0%	0.40	0.40	0.40	0.0%	74
2001-2500	1.1%	46.7%	0.0%	0.47	0.47	0.47	0.0%	156
2501-3000	3.7%	42.9%	0.0%	0.58	0.58	0.58	0.0%	540
3001-3500	3.3%	15.3%	0.0%	0.68	0.68	0.68	0.0%	490
3501-4000	4.1%	38.8%	0.0%	0.79	0.79	0.79	0.0%	593
4001-4500	6.2%	20.7%	159.6%	0.89	0.89	0.89	0.0%	911
4501-5000	12.1%	29.2%	0.0%	1.00	1.00	1.00	0.0%	1,775
Each Addl 1000	68.6%	31.7%	2.5%	0.20	0.20	0.20	0.0%	10,028
ACV Total		29.6%	14.1%				0.0%	14,627
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.11	1.11	1.11	0.0%	0
100	0.0%	2.7%	0.0%	1.00	1.00	1.00	0.0%	0
200	26.5%	17.3%	0.0%	0.98	0.98	0.98	0.0%	1,998
500	63.4%	12.9%	0.0%	0.89	0.89	0.89	0.0%	4,788
1,000	10.1%	16.0%	0.0%	0.75	0.75	0.75	0.0%	763
Ded Total		23.4%	8.2%				0.0%	7,549
ACV								
0-500	0.0%	0.0%	0.0%	0.14	0.14	0.14	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.18	0.0%	0
751-1000	0.0%	0.0%	0.0%	0.21	0.21	0.21	0.0%	0
1001-1250	0.0%	0.0%	0.0%	0.25	0.25	0.25	0.0%	0
1251-1500	0.4%	0.0%	0.0%	0.30	0.30	0.30	0.0%	32
1501-1750	0.0%	0.0%	0.0%	0.33	0.33	0.33	0.0%	0
1751-2000	0.5%	7.3%	0.0%	0.39	0.39	0.39	0.0%	41
2001-2500	1.3%	0.0%	0.0%	0.47	0.47	0.47	0.0%	96
2501-3000	3.4%	8.9%	0.0%	0.58	0.58	0.58	0.0%	260
3001-3500	3.8%	7.2%	0.0%	0.68	0.68	0.68	0.0%	289
3501-4000	4.3%	12.7%	0.0%	0.79	0.79	0.79	0.0%	324
4001-4500	6.5%	19.0%	103.4%	0.89	0.89	0.89	0.0%	491
4501-5000	11.5%	18.7%	0.0%	1.00	1.00	1.00	0.0%	871
Each Addl 1000	68.2%	27.9%	0.0%	0.19	0.19	0.19	0.0%	5,145
ACV Total		23.4%	8.2%				0.0%	7,549
Total							0.0%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Dune Buggy

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.90	0.90	0.90	0.0%	0
50/100	0.0%	0.0%	0.0%	0.95	0.95	0.95	0.0%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	14.2%	0.0%	1.17	1.17	1.19	1.7%	0
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.0%	0.0%	0.0%	1.23	1.23	1.25	1.6%	0
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		7.0%	0.0%				0.0%	0
Engine Displacement								
0-300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
301-600	0.0%	0.0%	0.0%	1.55	1.55	1.55	0.0%	0
601+	0.0%	10.1%	0.0%	2.09	2.09	2.09	0.0%	0
Eng Dis Total		7.0%	0.0%				0.0%	0
BI Total							0.0%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	0.0%	0.0%	0.0%	0.92	0.92	0.92	0.0%	0
50,000	0.0%	0.0%	0.0%	0.94	0.94	0.94	0.0%	0
100,000	0.0%	100.7%	0.0%	1.00	1.00	1.00	0.0%	0
250,000	0.0%	0.0%	0.0%	1.05	1.05	1.05	0.0%	0
300,000	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
500,000	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		56.6%	0.0%				0.0%	0
Engine Displacement								
0-300	0.0%	268.9%	0.0%	1.00	1.00	1.00	0.0%	0
301-600	0.0%	0.0%	0.0%	1.50	1.50	1.50	0.0%	0
601+	0.0%	0.0%	0.0%	2.00	2.00	2.00	0.0%	0
Eng Dis Total		56.6%	0.0%				0.0%	0
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.73	0.73	0.75	2.7%	0
50/100	0.0%	0.0%	0.0%	0.89	0.89	0.90	1.1%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	0
50/100	0.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.80	1.80	1.80	0.0%	0
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Dune Buggy

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
100	0.0%	0.0%	0.0%	0.85	0.85	0.85	0.0%	0
200	0.0%	0.0%	0.0%	0.66	0.66	0.66	0.0%	0
500	0.0%	0.0%	0.0%	0.53	0.53	0.53	0.0%	0
1,000	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
Ded Total		0.0%	0.0%				0.0%	0
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.15	0.15	0.15	0.0%	0
751-1000	0.0%	0.0%	0.0%	0.19	0.19	0.19	0.0%	0
1001-1250	0.0%	0.0%	0.0%	0.24	0.24	0.24	0.0%	0
1251-1500	0.0%	0.0%	0.0%	0.29	0.29	0.29	0.0%	0
1501-1750	0.0%	0.0%	0.0%	0.35	0.35	0.35	0.0%	0
1751-2000	0.0%	0.0%	0.0%	0.40	0.40	0.40	0.0%	0
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	0.0%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
4501-5000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	0.0%	0.0%	0.20	0.20	0.20	0.0%	0
ACV Total		0.0%	0.0%				0.0%	0
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.11	1.11	1.11	0.0%	0
100	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
200	0.0%	0.0%	0.0%	0.98	0.98	0.98	0.0%	0
500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
1,000	0.0%	272.6%	0.0%	0.75	0.75	0.75	0.0%	0
Ded Total		76.6%	0.0%				0.0%	0
ACV								
0-500	0.0%	0.0%	0.0%	0.14	0.14	0.14	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.18	0.0%	0
751-1000	0.0%	0.0%	0.0%	0.21	0.21	0.21	0.0%	0
1001-1250	0.0%	0.0%	0.0%	0.25	0.25	0.25	0.0%	0
1251-1500	0.0%	0.0%	0.0%	0.30	0.30	0.30	0.0%	0
1501-1750	0.0%	0.0%	0.0%	0.33	0.33	0.33	0.0%	0
1751-2000	0.0%	0.0%	0.0%	0.39	0.39	0.39	0.0%	0
2001-2500	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
2501-3000	0.0%	0.0%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	0.0%	0.0%	0.68	0.68	0.68	0.0%	0
3501-4000	0.0%	0.0%	0.0%	0.79	0.79	0.79	0.0%	0
4001-4500	0.0%	0.0%	0.0%	0.89	0.89	0.89	0.0%	0
4501-5000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	84.4%	0.0%	0.19	0.19	0.19	0.0%	0
ACV Total		76.6%	0.0%				0.0%	0
Total							0.0%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Snowmobile

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.90	0.90	0.90	0.0%	0
50/100	0.0%	0.0%	0.0%	0.95	0.95	0.95	0.0%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	21.3%	0.0%	1.17	1.17	1.19	1.7%	0
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.0%	0.0%	0.0%	1.23	1.23	1.25	1.6%	0
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		11.5%	0.0%				0.0%	0
Engine Displacement								
0-300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
301-600	0.0%	-7.4%	0.0%	1.55	1.55	1.55	0.0%	0
601+	0.0%	37.0%	0.0%	2.09	2.09	2.09	0.0%	0
Eng Dis Total		11.5%	0.0%				0.0%	0
BI Total							0.0%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	0.0%	0.0%	0.0%	0.92	0.92	0.92	0.0%	0
50,000	0.0%	0.0%	0.0%	0.94	0.94	0.94	0.0%	0
100,000	0.0%	8.4%	0.0%	1.00	1.00	1.00	0.0%	0
250,000	0.0%	8.0%	0.0%	1.05	1.05	1.05	0.0%	0
300,000	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
500,000	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		7.2%	0.0%				0.0%	0
Engine Displacement								
0-300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
301-600	0.0%	0.0%	0.0%	1.50	1.50	1.50	0.0%	0
601+	0.0%	16.5%	0.0%	2.00	2.00	2.00	0.0%	0
Eng Dis Total		7.2%	0.0%				0.0%	0
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.73	0.73	0.75	2.7%	0
50/100	0.0%	0.0%	0.0%	0.89	0.89	0.90	1.1%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	0.0%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	0
50/100	0.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	0.0%	0.0%	0.0%	1.80	1.80	1.80	0.0%	0
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				0.0%	0

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Snowmobile

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
100	0.0%	0.0%	0.0%	0.84	0.84	0.85	1.2%	0
200	0.0%	44.8%	0.0%	0.66	0.66	0.66	0.0%	0
500	0.0%	14.2%	0.0%	0.53	0.53	0.53	0.0%	0
1,000	0.0%	0.0%	0.0%	0.47	0.47	0.47	0.0%	0
Ded Total		20.7%	0.0%				0.0%	0
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.15	-16.7%	0
751-1000	0.0%	0.0%	0.0%	0.24	0.24	0.19	-20.8%	0
1001-1250	0.0%	0.0%	0.0%	0.29	0.29	0.24	-17.2%	0
1251-1500	0.0%	18.4%	0.0%	0.34	0.34	0.29	-14.7%	0
1501-1750	0.0%	61.4%	0.0%	0.39	0.39	0.35	-10.3%	0
1751-2000	0.0%	0.0%	0.0%	0.45	0.45	0.40	-11.1%	0
2001-2500	0.0%	31.5%	0.0%	0.50	0.50	0.47	-6.0%	0
2501-3000	0.0%	5.9%	0.0%	0.58	0.58	0.58	0.0%	0
3001-3500	0.0%	6.9%	0.0%	0.67	0.67	0.68	1.5%	0
3501-4000	0.0%	20.9%	0.0%	0.78	0.78	0.79	1.3%	0
4001-4500	0.0%	0.0%	0.0%	0.88	0.88	0.89	1.1%	0
4501-5000	0.0%	10.8%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	27.0%	0.0%	0.20	0.20	0.20	0.0%	0
ACV Total		20.7%	0.0%				0.0%	0
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.10	1.10	1.11	0.9%	0
100	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
200	0.0%	87.0%	0.0%	0.93	0.93	0.98	5.4%	0
500	0.0%	36.7%	0.0%	0.90	0.90	0.89	-1.1%	0
1,000	0.0%	159.0%	0.0%	0.80	0.80	0.75	-6.3%	0
Ded Total		93.0%	0.0%				0.0%	0
ACV								
0-500	0.0%	0.0%	0.0%	0.20	0.20	0.14	-30.0%	0
501-750	0.0%	0.0%	0.0%	0.27	0.27	0.18	-33.3%	0
751-1000	0.0%	0.0%	0.0%	0.33	0.33	0.21	-36.4%	0
1001-1250	0.0%	0.0%	0.0%	0.40	0.40	0.25	-37.5%	0
1251-1500	0.0%	27.2%	0.0%	0.47	0.47	0.30	-36.2%	0
1501-1750	0.0%	195.9%	0.0%	0.53	0.53	0.33	-37.7%	0
1751-2000	0.0%	38.7%	0.0%	0.60	0.60	0.39	-35.0%	0
2001-2500	0.0%	36.3%	0.0%	0.67	0.67	0.47	-29.9%	0
2501-3000	0.0%	111.2%	0.0%	0.73	0.73	0.58	-20.5%	0
3001-3500	0.0%	74.7%	0.0%	0.80	0.80	0.68	-15.0%	0
3501-4000	0.0%	43.6%	0.0%	0.87	0.87	0.79	-9.2%	0
4001-4500	0.0%	135.7%	0.0%	0.93	0.93	0.89	-4.3%	0
4501-5000	0.0%	50.5%	0.0%	1.00	1.00	1.00	0.0%	0
Each Addl 1000	0.0%	104.3%	0.0%	0.17	0.17	0.19	1.7%	0
ACV Total		93.0%	0.0%				0.0%	0
Total							0.0%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Golfmobile

Bodily Injury

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	14.1%	0.0%	0.0%	0.90	0.90	0.90	0.0%	12
50/100	0.0%	-8153.3%	0.0%	0.95	0.95	0.95	0.0%	0
100/300	15.3%	0.0%	0.0%	1.00	1.00	1.00	0.0%	13
250/500	70.6%	1097.7%	0.0%	1.17	1.17	1.19	1.7%	60
300/500	0.0%	0.0%	0.0%	1.19	1.19	1.21	1.7%	0
500/500	0.0%	0.0%	0.0%	1.23	1.23	1.25	1.6%	0
500/1000	0.0%	0.0%	0.0%	1.27	1.27	1.30	2.4%	0
1000/1000	0.0%	0.0%	0.0%	1.35	1.35	1.40	3.7%	0
Limit Total		440.4%	0.0%				1.2%	85
Engine Displacement								
0-300	64.7%	548.8%	0.0%	1.00	1.00	1.00	0.0%	55
301-600	0.0%	0.0%	0.0%	1.46	1.46	1.46	0.0%	0
601+	35.3%	0.0%	0.0%	2.00	2.00	2.00	0.0%	30
Eng Dis Total		440.4%	0.0%				0.0%	85
BI Total							1.2%	

Property Damage

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25,000	14.3%	75.5%	0.0%	0.92	0.92	0.92	0.0%	6
50,000	0.0%	0.0%	0.0%	0.94	0.94	0.94	0.0%	0
100,000	50.0%	50.8%	0.0%	1.00	1.00	1.00	0.0%	21
250,000	35.7%	0.0%	0.0%	1.05	1.05	1.05	0.0%	15
300,000	0.0%	0.0%	0.0%	1.10	1.10	1.10	0.0%	0
500,000	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
1000000	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
Est. Total		46.6%	0.0%				0.0%	42
Engine Displacement								
0-300	31.8%	58.2%	0.0%	1.00	1.00	1.00	0.0%	27
301-600	0.0%	0.0%	0.0%	1.57	1.57	1.57	0.0%	0
601+	17.6%	0.0%	0.0%	2.00	2.00	2.00	0.0%	15
Eng Dis Total		46.6%	0.0%				0.0%	42
PD Total							0.0%	

Medical Payments

Limits	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
5,000	100.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	30
Est. Total		0.0%	0.0%				0.0%	30

Uninsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	39.8%	0.0%	0.0%	0.73	0.73	0.75	2.7%	39
50/100	0.0%	0.0%	0.0%	0.89	0.89	0.90	1.1%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	60.2%	0.0%	0.0%	1.10	1.10	1.10	0.0%	59
300/500	0.0%	0.0%	0.0%	1.15	1.15	1.15	0.0%	0
500/500	0.0%	0.0%	0.0%	1.25	1.25	1.25	0.0%	0
500/1000	0.0%	0.0%	0.0%	1.30	1.30	1.30	0.0%	0
1000/1000	0.0%	0.0%	0.0%	1.40	1.40	1.40	0.0%	0
Est. Total		0.0%	0.0%				1.1%	98

Underinsured Motorist - BI

Limits (000)	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
25/50	22.4%	0.0%	0.0%	0.52	0.52	0.45	-13.5%	39
50/100	0.0%	0.0%	0.0%	0.67	0.67	0.60	-10.4%	0
100/300	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
250/500	77.6%	0.0%	0.0%	1.80	1.80	1.80	0.0%	135
300/500	0.0%	0.0%	0.0%	1.90	1.90	1.90	0.0%	0
500/500	0.0%	0.0%	0.0%	2.10	2.10	2.10	0.0%	0
500/1000	0.0%	0.0%	0.0%	2.25	2.25	2.25	0.0%	0
1000/1000	0.0%	0.0%	0.0%	2.60	2.60	2.60	0.0%	0
Est. Total		0.0%	0.0%				-3.0%	174

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Golfmobile

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.00	1.00	1.00	0.0%	0
100	21.8%	422.2%	0.0%	0.84	0.84	0.85	1.2%	17
200	0.0%	0.0%	0.0%	0.66	0.66	0.66	0.0%	0
500	46.2%	168.6%	0.0%	0.53	0.53	0.53	0.0%	36
1,000	32.1%	0.0%	0.0%	0.47	0.47	0.47	0.0%	25
Ded Total		126.3%	0.0%				0.3%	78
ACV								
0-500	0.0%	0.0%	0.0%	0.13	0.13	0.13	0.0%	0
501-750	0.0%	0.0%	0.0%	0.18	0.18	0.15	-16.7%	0
751-1000	0.0%	243.4%	0.0%	0.24	0.24	0.19	-20.8%	0
1001-1250	0.0%	0.0%	0.0%	0.29	0.29	0.24	-17.2%	0
1251-1500	0.0%	0.0%	0.0%	0.34	0.34	0.29	-14.7%	0
1501-1750	0.0%	0.0%	0.0%	0.39	0.39	0.35	-10.3%	0
1751-2000	0.0%	0.0%	0.0%	0.45	0.45	0.40	-11.1%	0
2001-2500	0.0%	0.0%	0.0%	0.50	0.50	0.47	-6.0%	0
2501-3000	7.7%	0.0%	0.0%	0.58	0.58	0.58	0.0%	6
3001-3500	0.0%	373.9%	0.0%	0.67	0.67	0.68	1.5%	0
3501-4000	0.0%	0.0%	0.0%	0.78	0.78	0.79	1.3%	0
4001-4500	21.8%	207.6%	0.0%	0.88	0.88	0.89	1.1%	17
4501-5000	15.4%	113.1%	0.0%	1.00	1.00	1.00	0.0%	12
Each Addl 1000	55.1%	221.9%	0.0%	0.20	0.20	0.20	0.0%	43
ACV Total		126.3%	0.0%				0.2%	78
Total							0.5%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	0.0%	0.0%	0.0%	1.10	1.10	1.11	0.9%	0
100	17.4%	0.0%	0.0%	1.00	1.00	1.00	0.0%	8
200	0.0%	0.0%	0.0%	0.93	0.93	0.98	5.4%	0
500	47.8%	1.2%	0.0%	0.90	0.90	0.89	-1.1%	22
1,000	34.8%	0.0%	0.0%	0.80	0.80	0.75	-6.3%	16
Ded Total		12.7%	0.0%				-2.7%	46
ACV								
0-500	0.0%	0.0%	0.0%	0.20	0.20	0.14	-30.0%	0
501-750	0.0%	0.0%	0.0%	0.27	0.27	0.18	-33.3%	0
751-1000	0.0%	0.0%	0.0%	0.33	0.33	0.21	-36.4%	0
1001-1250	0.0%	0.0%	0.0%	0.40	0.40	0.25	-37.5%	0
1251-1500	0.0%	0.0%	0.0%	0.47	0.47	0.30	-36.2%	0
1501-1750	0.0%	88.6%	0.0%	0.53	0.53	0.33	-37.7%	0
1751-2000	0.0%	0.0%	0.0%	0.60	0.60	0.39	-35.0%	0
2001-2500	0.0%	0.0%	0.0%	0.67	0.67	0.47	-29.9%	0
2501-3000	10.9%	0.0%	0.0%	0.73	0.73	0.58	-20.5%	5
3001-3500	0.0%	200.9%	0.0%	0.80	0.80	0.68	-15.0%	0
3501-4000	0.0%	0.0%	0.0%	0.87	0.87	0.79	-9.2%	0
4001-4500	17.4%	0.0%	0.0%	0.93	0.93	0.89	-4.3%	8
4501-5000	17.4%	0.0%	0.0%	1.00	1.00	1.00	0.0%	8
Each Addl 1000	54.3%	0.0%	0.0%	0.17	0.17	0.19	1.7%	25
ACV Total		12.7%	0.0%				-2.1%	46
Total							-4.7%	

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas
Utility Trailer

Comprehensive

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
ACV	10.1%	34.7%	0.0%	1.22	1.22	1.22	0.0%	274
50	35.0%	15.5%	0.0%	1.00	1.00	1.00	0.0%	952
100	7.4%	41.1%	0.0%	0.85	0.85	0.85	0.0%	200
200	23.7%	70.2%	0.0%	0.66	0.66	0.66	0.0%	644
500	23.5%	69.0%	0.0%	0.53	0.53	0.53	0.0%	640
1,000	0.4%	0.0%	0.0%	0.48	0.48	0.48	0.0%	11
Ded Total		152.0%	384.9%				0.0%	2,721
ACV								
0-750	4.1%	1.9%	0.0%	0.13	0.13	0.13	0.0%	111
751-1500	10.0%	78.0%	0.0%	0.14	0.14	0.14	0.0%	272
1501-2250	4.7%	88.1%	0.0%	0.15	0.15	0.15	0.0%	128
2251-3000	6.7%	150.1%	0.0%	0.17	0.17	0.17	0.0%	183
3001-4500	9.8%	199.3%	0.0%	0.20	0.20	0.20	0.0%	268
4501-6000	12.6%	162.9%	0.0%	0.25	0.25	0.25	0.0%	342
6001-7500	6.2%	83.4%	0.0%	0.32	0.32	0.32	0.0%	169
7501-9000	5.5%	196.4%	0.0%	0.39	0.39	0.39	0.0%	149
9001-11000	11.0%	85.2%	0.0%	0.47	0.47	0.47	0.0%	298
11001-13000	4.3%	55.8%	0.0%	0.54	0.54	0.54	0.0%	118
13001-15000	3.4%	262.9%	0.0%	0.64	0.64	0.64	0.0%	92
15001-17000	2.6%	569.2%	0.0%	0.75	0.75	0.75	0.0%	71
17001-19000	2.4%	328.6%	0.0%	0.87	0.87	0.87	0.0%	66
19001-21000	3.5%	0.0%	0.0%	1.00	1.00	1.00	0.0%	94
Each Addl 2000	13.2%	90.8%	0.0%	0.13	0.13	0.13	0.0%	360
ACV Total		152.0%	384.9%				0.0%	2,721
Total							0.0%	

Collision

Deductible	Premium Distribution	Countrywide Loss Ratio	Arkansas Loss Ratio	Present Factor	ANPAC Factor	Proposed Factor	Percent Change	In-Force Premium
50	21.7%	23.0%	0.0%	1.19	1.19	1.19	0.0%	195
100	25.0%	9.7%	0.0%	1.00	1.00	1.00	0.0%	224
200	11.6%	0.0%	0.0%	0.94	0.94	0.94	0.0%	104
250	6.4%	26.6%	0.0%	0.88	0.88	0.88	0.0%	57
500	33.7%	49.6%	0.0%	0.84	0.84	0.84	0.0%	302
1,000	1.7%	0.0%	0.0%	0.75	0.75	0.75	0.0%	15
Est. Total		59.1%	0.0%				0.0%	897
ACV								
0-750	4.7%	0.0%	0.0%	0.19	0.19	0.19	0.0%	42
751-1500	11.6%	82.0%	0.0%	0.22	0.22	0.22	0.0%	104
1501-2250	5.4%	41.2%	0.0%	0.25	0.25	0.25	0.0%	48
2251-3000	8.0%	48.6%	0.0%	0.28	0.28	0.28	0.0%	72
3001-4500	12.3%	82.1%	0.0%	0.31	0.31	0.31	0.0%	110
4501-6000	12.9%	22.0%	0.0%	0.34	0.34	0.34	0.0%	116
6001-7500	6.7%	66.8%	0.0%	0.44	0.44	0.44	0.0%	60
7501-9000	4.7%	334.7%	0.0%	0.47	0.47	0.47	0.0%	42
9001-11000	7.6%	0.0%	0.0%	0.50	0.50	0.50	0.0%	68
11001-13000	3.5%	-90.2%	0.0%	0.53	0.53	0.53	0.0%	31
13001-15000	2.7%	23.0%	0.0%	0.75	0.75	0.75	0.0%	24
15001-17000	2.5%	30.1%	0.0%	0.78	0.78	0.78	0.0%	22
17001-19000	2.8%	0.0%	0.0%	0.94	0.94	0.94	0.0%	25
19001-21000	3.0%	204.9%	0.0%	1.00	1.00	1.00	0.0%	27
Each Addl 2000	11.8%	41.1%	0.0%	0.06	0.06	0.06	0.0%	106
ACV Total		59.1%	0.0%				0.0%	897
Total							0.0%	

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 pick-up 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 (1/6th 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 5th 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 (1/12th of the total term premium for twelve-month policies).

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

Recreational Vehicles
The minimum required down payment for a new business applicant is one month's premium (1/12th 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, an $8 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. All policyholders may elect to pay the renewal premium in two installments. Motorcycle and recreational vehicle policyholders may elect to pay the renewal premium in 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.

142. Physical damage coverages may not be deleted if a lienholder exists on the policy.

143. Deleted coverage will be added on the date and time requested by the insured if that date and time is subsequent to the date of the request for addition. Otherwise, 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.

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, use the Multi-Car Primary Classification Factor Tables located in the Premium Section.

Multi-Car Classification does not apply to CHROME® vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME® vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME® 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®, 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:

Average Weekly Use	**Use Classification**
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 257-259 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 Rules 258-259.

258. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price.

259. 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 – 1,600	1
1,601 – 2,100	2
2,101 – 2,750	3
2,751 – 3,700	4
3,701 – 5,000	5
5,001 – 6,500	6
6,501 – 8,000	7
8,001 – 10,000	8
10,001 – 12,500	10
12,501 – 15,000	11
15,001 – 17,500	12
17,501 – 20,000	13
20,001 – 21,000	14
21,001 – 22,000	15
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 - 1,600	1	8,001 - 10,000	8
1,601 - 2,100	2	10,001 - 12,500	10
2,101 - 2,750	3	12,501 - 15,000	11
2,751 - 3,700	4	15,001 - 17,500	12
3,701 - 5,000	5	17,501 - 20,000	13
5,001 - 6,500	6	20,001 - 21,000	14
6,501 - 8,000	7	21,001 - 22,000	15
		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 (based upon VIN number) which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 3 for the applicable coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 3 for the applicable 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, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor 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.

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

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

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

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

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

Renewal Business

If the principal operator of a vehicle has been insured with American National 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 two years, at which time the course must be recompleted to retain discount. Effective June 2, 1992, this discount will apply for a period of three years. 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® 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® policy written in American National General Insurance Company or an affiliated company. Tenant policies written in American National General Insurance Company on or after May 14, 2008, do not qualify as a homeowner policy. Tenant policies written in American National General Insurance Company and receiving the TLC Discount prior to May 14, 2008, will continue to count as a qualifying homeowner policy. In addition, 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.

- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.

- The homeowner/Special Farm Package® 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® 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® 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® and life policies remain in force.

If more than one homeowner/Special Farm Package® 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® 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™ Discount**

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

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services™ group program; and

2) The named insured has an active homeowner/Special Farm Package® policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package® 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® 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*® 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™ Discount factor. The Benefits Xpress Employee Services™ 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™ Program.

~~282. ***Drive*Smart℠ for Teens Discount**~~

~~For each qualifying private passenger automobile on the policy, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums, provided that the rated driver is under 19 years of age. The discount varies by the age of the rated driver of the vehicle and the rated driver's operator status. Refer to Auto rate section R-9 for the *Drive*Smart℠ for Teens Discount factors.~~

~~In order for a private passenger automobile to qualify for the discount, the following conditions must be met:~~

~~1)the vehicle must be equipped with an ANPAC® -approved driver safety monitoring device;~~
~~2)the approved safety device must be verified as active at the time of application, policy change, or renewal;~~
~~3)the approved safety device must remain plugged-in for the timeframe the discount is being applied; and~~
~~4)the named insured must give ANPAC® permission to collect driving data associated with the vehicle(s) containing an approved device.~~

~~This discount does not apply to utility vehicles, farm trucks, CHROME® vehicles, motor homes, motorcycles, and recreational vehicles.~~

~~283~~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® 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® policy must be written in American National Property And Casualty Company.
- The homeowner/Special Farm Package® 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® 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.

~~284~~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.

285. CA$H*BACK* FROM ANPAC®

For policies written in American National General Insurance Company and enrolled in CA$H*BACK* FROM ANPAC® prior to May 14, 2008, insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CA$H*BACK* FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

Enrollment eligibility requirements include:

1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National General Insurance Company or an affiliated company will be enrolled in the CA$H*BACK* program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA$H*BACK* FROM ANPAC®.

2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.

3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.

4) All CA$H*BACK* policies must be written in a state where the CA$H*BACK* program is available.

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

A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and

C) the CA$H*BACK* policies are in a state where the CA$H*BACK* 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$H*BACK* 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$H*BACK* policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

3) A paid claim occurring on or after the insured is a member of the CA$H*BACK* program, under any policy that is part of a CA$H*BACK* 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$H*BACK* 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$H*BACK* 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$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$H*BACK* 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$H*BACK* enrollment anniversary date will change.

PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist 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® 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. DriveSmart℠ for Teens Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 282 and Auto rate section R-9.~~

Step ~~8~~7. Comp Claim Free Discount (Applies to Comprehensive coverage.) Refer to Rule 277 and Auto rate section R-9.

Step ~~9~~8. Preferred Automobile Customer Plus (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, and Underinsured Motorist coverages). Refer to Rule 276 and Auto rate section R-9.

Step~~10~~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~~11~~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~~12~~11. 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~~13~~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~~14~~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~~15~~14. Benefits Xpress Employee Services™ 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~~16~~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~~17~~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~~18~~17. Multi-CHROME® Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 419 and Auto rate section R-15.

Step ~~19~~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~~20~~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~~21~~20. Vehicle Type Factor for CHROME® 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 419 and Auto rate section R-15.

Step~~22~~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~~23~~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® 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:

Conviction	DRRP Points
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

Conviction	DRRP Points
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

Conviction	DRRP Points
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) **All Other** 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.

Description	DRRP Points
*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**:

Description	DRRP Points
* **Unverifiable Three-Year Driving Record** including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* **Inexperienced Operator** – 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)
Allard (1985-Present)
Ariel Atom
Ascari
Aston Martin (1985-Present)
Auburn (1985-1994)
Avanti (1985-1991)
Bentley (1985-Present)
Bertone (1985-2003)
Bitter (1985-1989)
Caterham (1985-Present)
Cizeta-Moroder (1991-1995)
Daimler (1985-Present)
Dodge Viper
Excalibur (1985-1989)
Farboud/Farbio
Ferrari (1985-Present)
Ford GT (2003-2006)
Gray Market Vehicles
ISO (1985-1996)
Jaguar XJ220
Jensen (1985-2001)
Koenigsegg
KTM
Lamborghini (1985-Present)
Lotus (1985-Present)
Maserati (1985-Present)
McLaren
Mercedes-Benz SLR, SL65
Morgan (1985-Present)
Mosler
Nobel
Pagani
Panoz
Pantera (including DeTomaso and Mangusta) (1985-1996)
Panther (1985-1990)
PininFarina (1985-Present)
Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Rolls Royce (1985-Present)
RUF (1985-Present)
Saleen S7
Scimitar (1985-1990)
Sterling (1985-1991)
TVR (1985-Present)
Wiesmann
Zimmer (1985-1988 / 1998-Present)

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, Income Disability, Accidental Death Benefits, Uninsured and Underinsured Motorist 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™ Discount (Applies to Comprehensive and Collision coverages) Refer to Rule 281 and Auto rate section R-9.

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

C H R O M E® PROGRAM

410. In addition to the specific CHROME® 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® Program.

411. Vehicles in this program are insured under the Stated Value Endorsement to the Family Automobile Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated Value Endorsement also provides coverage to spare parts up to $500, 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® Program. In addition to the qualifications below, a vehicle must:

- Be protected in a fully enclosed and locked garage when not in use;
- Be driven less than or equal to 10,000 miles annually;
- Not be driven on a daily basis to and from work or school;
- Carry Comprehensive Coverage at all times.

* **Classic/Antique Vehicle** – 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.

* **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/Kit Car Vehicle** –

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

Kit Car – 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, at least $50,000 in value, 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 the Underwriting Guidelines and 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® vehicle:

* Vehicles under construction;
* Gray Market vehicles;
* Farm trucks, tractors, and motorcycles;
* Vehicles which are not classified as private passenger autos;
* Vehicles used for racing or demonstration of speed or power;
* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Vehicles under construction/restoration cannot be insured in the CHROME® Program until they are fully restored/completed. Otherwise, vehicles under construction must be rated as a regular use automobile with the Car Under Construction Endorsement. Refer to General Rules 745-747. These vehicles must be insured for their current value. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.

416. 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® vehicle it cannot be taken off.

417. The minimum Comprehensive and/or Collision deductible offered in the CHROME® Program is $500. For CHROME® vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of $1,200 is available. Exotic vehicles must purchase either the $2,000 or the 5% (minimum $1,200) deductible.

418. Utility trailers used to haul CHROME® vehicles should be afforded coverage under the private passenger auto policy in our current Utility Trailer Program. (See Section 400.) Custom trailers pulled by a CHROME® vehicle carrying personal belongings should also be insured under the Utility Trailer Program.

419. Rating for all coverages:

CHROME® 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 stated 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® vehicle, mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME® vehicles.

c. Multi-Car Classification is not applicable for the Primary Classification of CHROME® vehicles – refer to Rule 222. For accounts with more than one CHROME® vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME® Discount factor will be applied to each CHROME® vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME® 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® vehicles.

UTILITY VEHICLES

420. 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.

421. 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.

422. 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.

423. 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.

424. 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:

	Class Code
Any operator under Age 25	03
All Others	04

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

FARM TRUCKS

430. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

431. 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.

432. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

433. 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.

434. 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:

	Class Code
Any operator under Age 25	ON
All Others	OP

435. 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 and Underinsured Motorist 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, Underinsured Motorist Bodily Injury, and Uninsured Motorist Property Damage 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.

467. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300 engine displacement category.

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

468. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

469. 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 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	2.772

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, Underinsured Motorist, 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 and Underinsured Motorist 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, and Underinsured Motorist 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™ 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, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Comprehensive and Collision Coverage) 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.

Endorsement	Limit
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:

Endorsement	Limit
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:

Endorsement	Limit
SA-1647	$75,000
SA-1648	$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable rating factors.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to $2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA$HBACK.

598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

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

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 pull-back 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 after-market 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 Stated Value Endorsement to the Motorcycle Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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.

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)
* **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®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® 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® 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, and Underinsured Motorist coverage premiums.

PART A:

New Business

If the principal operator has been continuously insured with his/her prior motorcycle carrier for 3 or more 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.

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.

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

Renewal Business

If the principal operator 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 and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 6. 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™ 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.

Step9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist 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.

Endorsement Number	Total Coverage Amount
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. This coverage provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing motorcycles and to replace accessories (if considered a total loss) without depreciation, when purchased within the past 5 years.

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 Stated Value Endorsement. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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 and R-2 for the applicable base rates and limit factors for this coverage.

TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

PERSONAL INJURY PROTECTION

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

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

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

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

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

* Any automobile, motor home, motorcycle, motorscooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and

* Pickups, panel trucks, or sedan deliveries which are not customarily used for business, professional, or occupational purposes.

722. Rating

* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Nonincome Earners.

  Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors 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 sections R-1 and R-2 for the applicable base rates and limit factors 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, 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, 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, and the New Parent Discount~~, and the *Drive*Smart℠ 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.

Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Manual Rule Pages	04/08/2009	AR ANG MR 3-09.pdf
No original date	Rate and Rule	Auto Rate Pages	04/08/2009	ARANGICAuto Rate Sections 1, 2, 3, 4, 5, 6, 9, 10, 14_03-09.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/14/2009	FORM APCS.xls FORM APCS.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/12/2009	FORM APCS.pdf FORM APCS.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/05/2009	PPA Survey FORM APCS - ANG.pdf PPA Survey FORM APCS - ANG.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	03/04/2009	PPA Survey FORM APCS - ANG.pdf PPA Survey FORM APCS - ANG.xls

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 pick-up 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 (1/6th 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 5th 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 (1/12th of the total term premium for twelve-month policies).

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

Recreational Vehicles
The minimum required down payment for a new business applicant is one month's premium (1/12th 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, an $8 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. All policyholders may elect to pay the renewal premium in two installments. Motorcycle and recreational vehicle policyholders may elect to pay the renewal premium in 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.

142. Physical damage coverages may not be deleted if a lienholder exists on the policy.

143. Deleted coverage will be added on the date and time requested by the insured if that date and time is subsequent to the date of the request for addition. Otherwise, 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.

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, use the Multi-Car Primary Classification Factor Tables located in the Premium Section.

Multi-Car Classification does not apply to CHROME® vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME® vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME® 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®, 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:

Average Weekly Use	**Use Classification**
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 257-259 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 Rules 258-259.

258. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price.

259. 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 – 1,600	1
1,601 – 2,100	2
2,101 – 2,750	3
2,751 – 3,700	4
3,701 – 5,000	5
5,001 – 6,500	6
6,501 – 8,000	7
8,001 – 10,000	8
10,001 – 12,500	10
12,501 – 15,000	11
15,001 – 17,500	12
17,501 – 20,000	13
20,001 – 21,000	14
21,001 – 22,000	15
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 - 1,600	1	8,001 - 10,000	8
1,601 - 2,100	2	10,001 - 12,500	10
2,101 - 2,750	3	12,501 - 15,000	11
2,751 - 3,700	4	15,001 - 17,500	12
3,701 - 5,000	5	17,501 - 20,000	13
5,001 - 6,500	6	20,001 - 21,000	14
6,501 - 8,000	7	21,001 - 22,000	15
		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 (based upon VIN number) which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 3 for the applicable coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 3 for the applicable 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, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor 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.

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

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

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

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

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

Renewal Business

If the principal operator of a vehicle has been insured with American National 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 two years, at which time the course must be recompleted to retain discount. Effective June 2, 1992, this discount will apply for a period of three years. 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® 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® policy written in American National General Insurance Company or an affiliated company. Tenant policies written in American National General Insurance Company on or after May 14, 2008, do not qualify as a homeowner policy. Tenant policies written in American National General Insurance Company and receiving the TLC Discount prior to May 14, 2008, will continue to count as a qualifying homeowner policy. In addition, 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.

- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.

- The homeowner/Special Farm Package® 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® 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® 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® and life policies remain in force.

If more than one homeowner/Special Farm Package® 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® 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™ Discount**

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

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services™ group program; and

2) The named insured has an active homeowner/Special Farm Package® policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package® 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® 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*® 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™ Discount factor. The Benefits Xpress Employee Services™ 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™ Program.

282. *Drive*Smart℠ for Teens Discount

For each qualifying private passenger automobile on the policy, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums, provided that the rated driver is under 19 years of age. The discount varies by the age of the rated driver of the vehicle and the rated driver's operator status. Refer to Auto rate section R-9 for the *Drive*Smart℠ for Teens Discount factors.

In order for a private passenger automobile to qualify for the discount, the following conditions must be met:

1) the vehicle must be equipped with an ANPAC®-approved driver safety monitoring device;
2) the approved safety device must be verified as active at the time of application, policy change, or renewal;
3) the approved safety device must remain plugged-in for the timeframe the discount is being applied; and
4) the named insured must give ANPAC® permission to collect driving data associated with the vehicle(s) containing an approved device.

This discount does not apply to utility vehicles, farm trucks, CHROME® vehicles, motor homes, motorcycles, and recreational vehicles.

283. 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® 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® policy must be written in American National Property And Casualty Company.

- The homeowner/Special Farm Package® 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® 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.

284. 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.

285. CA$H*BACK* FROM ANPAC®

For policies written in American National General Insurance Company and enrolled in CA$H*BACK* FROM ANPAC® prior to May 14, 2008, insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CA$H*BACK* FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

Enrollment eligibility requirements include:

1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National General Insurance Company or an affiliated company will be enrolled in the CA$H*BACK* program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA$H*BACK* FROM ANPAC®.

2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.

3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.

4) All CA$H*BACK* policies must be written in a state where the CA$H*BACK* program is available.

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

A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and

C) the CA$H*BACK* policies are in a state where the CA$H*BACK* 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$H*BACK* 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$H*BACK* policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

3) A paid claim occurring on or after the insured is a member of the CA$H*BACK* program, under any policy that is part of a CA$H*BACK* 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$H*BACK* 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$H*BACK* 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$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$H*BACK* 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$H*BACK* enrollment anniversary date will change.

PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist 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® 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. DriveSmart℠ for Teens Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 282 and Auto rate section R-9.

Step 8. Comp Claim Free Discount (Applies to Comprehensive coverage.) Refer to Rule 277 and Auto rate section R-9.

Step 9. Preferred Automobile Customer Plus (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, and Underinsured Motorist coverages). Refer to Rule 276 and Auto rate section R-9.

Step 10. 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 11. 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 12. 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 13. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.

Step 14. 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 15. Benefits Xpress Employee Services™ 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 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® Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 419 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® 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 419 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® 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:

Conviction	DRRP Points
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

Conviction	DRRP Points
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

Conviction	DRRP Points
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) **All Other** 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.

Description	DRRP Points
*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**:

Description	DRRP Points
* **Unverifiable Three-Year Driving Record** including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* **Inexperienced Operator** – 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)
Allard (1985-Present)
Ariel Atom
Ascari
Aston Martin (1985-Present)
Auburn (1985-1994)
Avanti (1985-1991)
Bentley (1985-Present)
Bertone (1985-2003)
Bitter (1985-1989)
Caterham (1985-Present)
Cizeta-Moroder (1991-1995)
Daimler (1985-Present)
Dodge Viper
Excalibur (1985-1989)
Farboud/Farbio
Ferrari (1985-Present)
Ford GT (2003-2006)
Gray Market Vehicles
ISO (1985-1996)
Jaguar XJ220
Jensen (1985-2001)
Koenigsegg
KTM
Lamborghini (1985-Present)
Lotus (1985-Present)
Maserati (1985-Present)
McLaren
Mercedes-Benz SLR, SL65
Morgan (1985-Present)
Mosler
Nobel
Pagani
Panoz
Pantera (including DeTomaso and Mangusta) (1985-1996)
Panther (1985-1990)
PininFarina (1985-Present)
Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Rolls Royce (1985-Present)
RUF (1985-Present)
Saleen S7
Scimitar (1985-1990)
Sterling (1985-1991)
TVR (1985-Present)
Wiesmann
Zimmer (1985-1988 / 1998-Present)

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, Income Disability, Accidental Death Benefits, Uninsured and Underinsured Motorist 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™ Discount (Applies to Comprehensive and Collision coverages) Refer to Rule 281 and Auto rate section R-9.

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

C H R O M E® PROGRAM

410. In addition to the specific CHROME® 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® Program.

411. Vehicles in this program are insured under the Stated Value Endorsement to the Family Automobile Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated Value Endorsement also provides coverage to spare parts up to $500, 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® Program. In addition to the qualifications below, a vehicle must:

- Be protected in a fully enclosed and locked garage when not in use;
- Be driven less than or equal to 10,000 miles annually;
- Not be driven on a daily basis to and from work or school;
- Carry Comprehensive Coverage at all times.

* **Classic/Antique Vehicle** – 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.

* **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/Kit Car Vehicle** –

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

Kit Car – 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, at least $50,000 in value, 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 the Underwriting Guidelines and 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® vehicle:

* Vehicles under construction;
* Gray Market vehicles;
* Farm trucks, tractors, and motorcycles;
* Vehicles which are not classified as private passenger autos;
* Vehicles used for racing or demonstration of speed or power;
* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Vehicles under construction/restoration cannot be insured in the CHROME® Program until they are fully restored/completed. Otherwise, vehicles under construction must be rated as a regular use automobile with the Car Under Construction Endorsement. Refer to General Rules 745-747. These vehicles must be insured for their current value. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.

416. 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® vehicle it cannot be taken off.

417. The minimum Comprehensive and/or Collision deductible offered in the CHROME® Program is $500. For CHROME® vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of $1,200 is available. Exotic vehicles must purchase either the $2,000 or the 5% (minimum $1,200) deductible.

418. Utility trailers used to haul CHROME® vehicles should be afforded coverage under the private passenger auto policy in our current Utility Trailer Program. (See Section 400.) Custom trailers pulled by a CHROME® vehicle carrying personal belongings should also be insured under the Utility Trailer Program.

419. Rating for all coverages:

CHROME® 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 stated 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® vehicle, mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME® vehicles.

c. Multi-Car Classification is not applicable for the Primary Classification of CHROME® vehicles – refer to Rule 222. For accounts with more than one CHROME® vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME® Discount factor will be applied to each CHROME® vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME® 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® vehicles.

UTILITY VEHICLES

420. 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.

421. 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.

422. 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.

423. 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.

424. 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:

	Class Code
Any operator under Age 25	03
All Others	04

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

FARM TRUCKS

430. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

431. 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.

432. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

433. 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.

434. 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:

	Class Code
Any operator under Age 25	ON
All Others	OP

435. 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 and Underinsured Motorist 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, Underinsured Motorist Bodily Injury, and Uninsured Motorist Property Damage 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.

467. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300 engine displacement category.

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

468. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

469. 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 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	2.772

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, Underinsured Motorist, 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 and Underinsured Motorist 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, and Underinsured Motorist 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™ 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, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Comprehensive and Collision Coverage) 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.

Endorsement	Limit
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:

Endorsement	Limit
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:

Endorsement	Limit
SA-1647	$75,000
SA-1648	$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable rating factors.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to $2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA$HBACK.

598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

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

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 pull-back 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 after-market 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 Stated Value Endorsement to the Motorcycle Policy. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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.

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)
* **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®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® 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® 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, and Underinsured Motorist coverage premiums.

PART A:

New Business

If the principal operator has been continuously insured with his/her prior motorcycle carrier for 3 or more 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.

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.

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

Renewal Business

If the principal operator 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 and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 6. 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™ 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.

Step9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist 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, and Underinsured Motorist 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, and Underinsured Motorist 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.

Endorsement Number	Total Coverage Amount
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. This coverage provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing motorcycles and to replace accessories (if considered a total loss) without depreciation, when purchased within the past 5 years.

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 Stated Value Endorsement. The Stated Value Endorsement indicates the company will pay the stated 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 Stated 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 and R-2 for the applicable base rates and limit factors for this coverage.

TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

PERSONAL INJURY PROTECTION

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

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

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

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

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

* Any automobile, motor home, motorcycle, motorscooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and

* Pickups, panel trucks, or sedan deliveries which are not customarily used for business, professional, or occupational purposes.

722. Rating

* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Nonincome Earners.

  Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors 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 sections R-1 and R-2 for the applicable base rates and limit factors 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, 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, 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 *Drive*Smart[SM] 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 Base Rates

Coverage Territory	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
1	285	165	54	44	231	19	41	10	7	24	2	3
2	224	158	50	39	200	19	42	9	7	24	2	3
4	318	204	79	75	375	19	42	8	7	24	2	3
5	268	155	63	71	221	17	42	8	7	24	2	3
6	246	144	53	44	195	16	37	7	7	24	2	3
7	263	141	73	79	267	18	43	8	7	24	2	3
8	352	218	85	59	257	17	42	9	7	24	2	3
9	268	144	67	90	206	16	37	7	7	24	2	3
10	179	123	43	51	143	16	37	8	7	24	2	3
11	224	155	66	47	226	15	41	7	7	24	2	3
12	330	201	72	101	334	17	42	8	7	24	2	3
13	185	95	57	65	231	17	37	7	7	24	2	3
14	402	187	93	90	349	17	46	8	7	24	2	3
15	179	134	50	38	206	15	37	7	7	24	2	3
16	185	95	45	55	190	15	37	7	7	24	2	3
17	324	151	72	68	211	19	43	10	7	24	2	3
99	194	118	48	51	195	15	38	7	7	24	2	3

American National General Insurance Company
Auto Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.19
I	300/500	1.21
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Auto Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Auto Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00
F	10,000	1.45
K	25,000	1.70

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.75
E	50/100	0.90
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Auto Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.45
E	50/100	0.60
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National General Insurance Company
Auto Limit Factors Towing and Labor or Windshield Repair

Limit Code	Limit	Factor
G	50	1.00
H	100	1.14
Z	Unlimited	1.71

American National General Insurance Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
D	25	0.67
G	40	1.00
H	50	1.21

American National General Insurance Company
Auto Rental Reimbursement Youthful

RRYouthful	Factor
Youthful	1.55
No	1.00

American National General Insurance Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1989	0.62	0.39
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	0.64	0.42
1996	0.66	0.45
1997	0.68	0.48
1998	0.70	0.51
1999	0.72	0.54
2000	0.74	0.57
2001	0.76	0.60
2002	0.78	0.64
2003	0.81	0.68
2004	0.84	0.73
2005	0.87	0.78
2006	0.90	0.83
2007	0.93	0.88
2008	0.96	0.94
2009	1.00	1.00
2010	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.77	1.49
17	1.84	1.54
18	1.90	1.58
19	1.97	1.62
20	2.04	1.67
21	2.11	1.71
22	2.18	1.75
23	2.24	1.80
24	2.31	1.84
25	2.38	1.89
26	2.45	1.93
27	2.52	1.97
28	2.58	2.02
29	2.65	2.06
30	2.72	2.10
Ea. Additional 1	0.07	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	0.70
N	2,000	0.60
X	5%	0.55

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	Coverage ClassCode	COMP	OTHER
Single	AV	1.37	3.00
	AW	1.37	3.00
	AX	1.30	2.40
	AY	1.30	2.70
	AZ	1.30	2.70
	A6	1.23	2.16
	A7	1.30	2.85
	A8	1.30	2.85
	A9	1.23	2.57
	A0	1.23	2.57
	BV	1.31	2.50
	BW	1.31	2.50
	BX	1.25	2.00
	BY	1.25	2.25
	BZ	1.25	2.25
	B6	1.18	1.80
	B7	1.25	2.38
	B8	1.25	2.38
	B9	1.18	2.14
	B0	1.18	2.14
	CV	1.26	2.18
	CW	1.26	2.18
	CX	1.20	1.74
	CY	1.20	1.96
	CZ	1.20	1.96
	C6	1.14	1.57
	C7	1.20	2.07
	C8	1.20	2.07
	C9	1.14	1.86
	C0	1.14	1.86
	DV	1.21	2.08
	DW	1.21	2.08
	DX	1.15	1.66
	DY	1.15	1.87
	DZ	1.15	1.87
	D6	1.09	1.49
	D7	1.15	1.97
	D8	1.15	1.97
	D9	1.09	1.77

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	D0	1.09	1.77
	EV	1.16	1.66
	EW	1.16	1.66
	EX	1.10	1.33
	E7	1.10	1.58
	E8	1.10	1.58
	FV	1.10	1.51
	FW	1.10	1.51
	FX	1.05	1.21
	F7	1.05	1.44
	F8	1.05	1.44
	GV	1.63	3.73
	GW	1.63	3.73
	GX	1.55	2.98
	GY	1.55	3.35
	GZ	1.55	3.35
	G6	1.47	2.68
	G7	1.55	3.35
	G8	1.55	3.35
	G9	1.47	3.02
	G0	1.47	3.02
	HV	1.58	3.10
	HW	1.58	3.10
	HX	1.50	2.48
	HY	1.50	2.79
	HZ	1.50	2.79
	H6	1.42	2.23
	H7	1.50	2.79
	H8	1.50	2.79
	H9	1.42	2.51
	H0	1.42	2.51
	IV	1.52	2.70
	IW	1.52	2.70
	IX	1.45	2.16
	IY	1.45	2.43
	IZ	1.45	2.43
	I6	1.37	1.94
	I7	1.45	2.43
	I8	1.45	2.43

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	I9	1.37	2.19
	I0	1.37	2.19
	JV	1.47	2.58
	JW	1.47	2.58
	JX	1.40	2.06
	JY	1.40	2.32
	JZ	1.40	2.32
	J6	1.33	1.85
	J7	1.40	2.32
	J8	1.40	2.32
	J9	1.33	2.09
	J0	1.33	2.09
	KV	1.42	2.06
	KW	1.42	2.06
	KX	1.35	1.65
	K7	1.35	1.86
	K8	1.35	1.86
	LV	1.37	1.88
	LW	1.37	1.88
	LX	1.30	1.50
	L7	1.30	1.69
	L8	1.30	1.69
	MV	1.68	3.68
	MW	1.68	3.68
	MX	1.60	2.94
	MY	1.60	3.31
	MZ	1.60	3.31
	M6	1.52	2.65
	M7	1.60	3.12
	M8	1.60	3.12
	M9	1.52	2.81
	M0	1.52	2.81
	NV	1.63	3.06
	NW	1.63	3.06
	NX	1.55	2.45
	NY	1.55	2.76
	NZ	1.55	2.76
	N6	1.47	2.21
	N7	1.55	2.60

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	N8	1.55	2.60
	N9	1.47	2.34
	N0	1.47	2.34
	OV	1.58	2.66
	OW	1.58	2.66
	OX	1.50	2.13
	OY	1.50	2.40
	OZ	1.50	2.40
	O6	1.42	1.92
	O7	1.50	2.26
	O8	1.50	2.26
	O9	1.42	2.04
	O0	1.42	2.04
	PV	1.52	2.54
	PW	1.52	2.54
	PX	1.45	2.03
	PY	1.45	2.28
	PZ	1.45	2.28
	P6	1.37	1.83
	P7	1.45	2.16
	P8	1.45	2.16
	P9	1.37	1.94
	P0	1.37	1.94
	QV	1.47	2.03
	QW	1.47	2.03
	QX	1.40	1.62
	Q7	1.40	1.72
	Q8	1.40	1.72
	RV	1.42	1.84
	RW	1.42	1.84
	RX	1.35	1.47
	R7	1.35	1.56
	R8	1.35	1.56
	SV	2.42	4.63
	SW	2.42	4.63
	SX	2.29	3.70
	SY	2.29	4.16
	SZ	2.29	4.16
	S6	2.18	3.33

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	S7	2.29	3.70
	S8	2.29	3.70
	S9	2.18	3.33
	S0	2.18	3.33
	TV	2.31	3.85
	TW	2.31	3.85
	TX	2.19	3.08
	TY	2.19	3.47
	TZ	2.19	3.47
	T6	2.08	2.77
	T7	2.19	3.08
	T8	2.19	3.08
	T9	2.08	2.77
	T0	2.08	2.77
	UV	2.21	3.35
	UW	2.21	3.35
	UX	2.09	2.68
	UY	2.09	3.02
	UZ	2.09	3.02
	U6	1.99	2.41
	U7	2.09	2.68
	U8	2.09	2.68
	U9	1.99	2.41
	U0	1.99	2.41
	VV	2.10	3.19
	VW	2.10	3.19
	VX	2.00	2.55
	VY	2.00	2.87
	VZ	2.00	2.87
	V6	1.90	2.30
	V7	2.00	2.55
	V8	2.00	2.55
	V9	1.90	2.30
	V0	1.90	2.30
	WV	2.00	2.55
	WW	2.00	2.55
	WX	1.90	2.04
	W7	1.90	2.04
	W8	1.90	2.04

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	XV	1.89	2.31
	XW	1.89	2.31
	XX	1.80	1.85
	X7	1.80	1.85
	X8	1.80	1.85
	YV	1.26	1.46
	YW	1.26	1.46
	YX	1.20	1.17
	ZV	1.84	3.03
	ZW	1.84	3.03
	ZX	1.75	2.42
	ZY	1.75	2.72
	ZZ	1.75	2.72
	Z6	1.66	2.18
	0V	1.73	2.53
	0W	1.73	2.53
	0X	1.65	2.02
	0Y	1.65	2.27
	0Z	1.65	2.27
	06	1.56	1.82
	1V	1.63	2.20
	1W	1.63	2.20
	1X	1.55	1.76
	1Y	1.55	1.98
	1Z	1.55	1.98
	16	1.47	1.58
	2V	1.52	2.10
	2W	1.52	2.10
	2X	1.45	1.68
	2Y	1.45	1.89
	2Z	1.45	1.89
	26	1.37	1.51
	3V	1.42	1.68
	3W	1.42	1.68
	3X	1.35	1.34
	4V	1.31	1.53
	4W	1.31	1.53
	4X	1.25	1.22
	5V	1.05	1.25

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	5W	1.05	1.25
	5X	1.10	1.31
	5Y	1.10	1.31
	5Z	1.16	1.38
	56	1.26	1.50
	57	1.26	1.50
	58	0.79	0.94
	59	0.79	0.94
	6V	1.05	1.19
	6W	1.05	1.19
	6X	1.10	1.25
	6Y	1.10	1.25
	6Z	1.16	1.31
	66	1.26	1.43
	67	1.26	1.43
	68	0.79	0.89
	69	0.79	0.89
	7V	1.05	1.25
	7W	1.05	1.25
	7X	1.23	1.46
	7Y	1.23	1.46
	7Z	1.28	1.53
	76	1.40	1.67
	77	1.40	1.67
	78	0.79	0.94
	79	0.79	0.94
	8V	1.05	1.38
	8W	1.05	1.38
	8X	1.23	1.60
	8Y	1.23	1.60
	8Z	1.28	1.68
	86	1.40	1.83
	87	1.40	1.83
	88	0.79	1.03
	89	0.79	1.03
	9V	1.05	1.59
	9W	1.05	1.59
	9X	1.23	1.85
	9Y	1.23	1.85

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Single	9Z	1.28	1.94
	96	1.40	2.12
	97	1.40	2.12
	98	0.79	1.19
	99	0.79	1.19
	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	1.30	2.40
	AX	1.24	1.92
	AY	1.24	2.16
	AZ	1.24	2.16
	A6	1.17	1.73
	A7	1.24	2.28
	A8	1.24	2.28
	A9	1.17	2.05
	A0	1.17	2.05
	BV	1.25	2.00
	BW	1.25	2.00
	BX	1.19	1.60
	BY	1.19	1.80
	BZ	1.19	1.80
	B6	1.13	1.44
	B7	1.19	1.90
	B8	1.19	1.90
	B9	1.13	1.71
	B0	1.13	1.71
	CV	1.20	1.74
	CW	1.20	1.74
	CX	1.14	1.39
	CY	1.14	1.57
	CZ	1.14	1.57
	C6	1.08	1.25
	C7	1.14	1.65
	C8	1.14	1.65
	C9	1.08	1.49
	C0	1.08	1.49

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	DV	1.15	1.66
	DW	1.15	1.66
	DX	1.09	1.33
	DY	1.09	1.49
	DZ	1.09	1.49
	D6	1.04	1.20
	D7	1.09	1.58
	D8	1.09	1.58
	D9	1.04	1.42
	D0	1.04	1.42
	EV	1.10	1.33
	EW	1.10	1.33
	EX	1.05	1.06
	E7	1.05	1.26
	E8	1.05	1.26
	FV	1.05	1.21
	FW	1.05	1.21
	FX	1.00	0.97
	F7	1.00	1.15
	F8	1.00	1.15
	GV	1.55	2.98
	GW	1.55	2.98
	GX	1.47	2.38
	GY	1.47	2.68
	GZ	1.47	2.68
	G6	1.40	2.15
	G7	1.47	2.68
	G8	1.47	2.68
	G9	1.40	2.41
	G0	1.40	2.41
	HV	1.50	2.48
	HW	1.50	2.48
	HX	1.43	1.98
	HY	1.43	2.23
	HZ	1.43	2.23
	H6	1.35	1.79
	H7	1.43	2.23
	H8	1.43	2.23
	H9	1.35	2.01

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	H0	1.35	2.01
	IV	1.45	2.16
	IW	1.45	2.16
	IX	1.38	1.73
	IY	1.38	1.94
	IZ	1.38	1.94
	I6	1.31	1.56
	I7	1.38	1.94
	I8	1.38	1.94
	I9	1.31	1.75
	I0	1.31	1.75
	JV	1.40	2.06
	JW	1.40	2.06
	JX	1.33	1.65
	JY	1.33	1.85
	JZ	1.33	1.85
	J6	1.26	1.48
	J7	1.33	1.85
	J8	1.33	1.85
	J9	1.26	1.67
	J0	1.26	1.67
	KV	1.35	1.65
	KW	1.35	1.65
	KX	1.28	1.32
	K7	1.28	1.49
	K8	1.28	1.49
	LV	1.30	1.50
	LW	1.30	1.50
	LX	1.24	1.20
	L7	1.24	1.35
	L8	1.24	1.35
	MV	1.60	2.94
	MW	1.60	2.94
	MX	1.52	2.35
	MY	1.52	2.65
	MZ	1.52	2.65
	M6	1.44	2.12
	M7	1.52	2.50
	M8	1.52	2.50

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	M9	1.44	2.25
	M0	1.44	2.25
	NV	1.55	2.45
	NW	1.55	2.45
	NX	1.47	1.96
	NY	1.47	2.21
	NZ	1.47	2.21
	N6	1.40	1.76
	N7	1.47	2.08
	N8	1.47	2.08
	N9	1.40	1.87
	N0	1.40	1.87
	OV	1.50	2.13
	OW	1.50	2.13
	OX	1.43	1.70
	OY	1.43	1.92
	OZ	1.43	1.92
	O6	1.35	1.53
	O7	1.43	1.81
	O8	1.43	1.81
	O9	1.35	1.63
	O0	1.35	1.63
	PV	1.45	2.03
	PW	1.45	2.03
	PX	1.38	1.62
	PY	1.38	1.83
	PZ	1.38	1.83
	P6	1.31	1.46
	P7	1.38	1.73
	P8	1.38	1.73
	P9	1.31	1.55
	P0	1.31	1.55
	QV	1.40	1.62
	QW	1.40	1.62
	QX	1.33	1.30
	Q7	1.33	1.38
	Q8	1.33	1.38
	RV	1.35	1.47
	RW	1.35	1.47

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	RX	1.28	1.18
	R7	1.28	1.25
	R8	1.28	1.25
	SV	2.30	3.70
	SW	2.30	3.70
	SX	2.19	2.96
	SY	2.19	3.33
	SZ	2.19	3.33
	S6	2.08	2.66
	S7	2.19	2.96
	S8	2.19	2.96
	S9	2.08	2.66
	S0	2.08	2.66
	TV	2.20	3.08
	TW	2.20	3.08
	TX	2.09	2.46
	TY	2.09	2.77
	TZ	2.09	2.77
	T6	1.99	2.22
	T7	2.09	2.46
	T8	2.09	2.46
	T9	1.99	2.22
	T0	1.99	2.22
	UV	2.10	2.68
	UW	2.10	2.68
	UX	2.00	2.14
	UY	2.00	2.41
	UZ	2.00	2.41
	U6	1.90	1.93
	U7	2.00	2.14
	U8	2.00	2.14
	U9	1.90	1.93
	U0	1.90	1.93
	VV	2.00	2.55
	VW	2.00	2.55
	VX	1.90	2.04
	VY	1.90	2.30
	VZ	1.90	2.30
	V6	1.81	1.84

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	V7	1.90	2.04
	V8	1.90	2.04
	V9	1.81	1.84
	V0	1.81	1.84
	WV	1.90	2.04
	WW	1.90	2.04
	WX	1.81	1.63
	W7	1.81	1.63
	W8	1.81	1.63
	XV	1.80	1.85
	XW	1.80	1.85
	XX	1.71	1.48
	X7	1.71	1.48
	X8	1.71	1.48
	YV	1.20	1.17
	YW	1.20	1.17
	YX	1.14	0.94
	ZV	1.75	2.42
	ZW	1.75	2.42
	ZX	1.66	1.94
	ZY	1.66	2.18
	ZZ	1.66	2.18
	Z6	1.58	1.74
	0V	1.65	2.02
	0W	1.65	2.02
	0X	1.57	1.62
	0Y	1.57	1.82
	0Z	1.57	1.82
	06	1.49	1.45
	1V	1.55	1.76
	1W	1.55	1.76
	1X	1.47	1.41
	1Y	1.47	1.58
	1Z	1.47	1.58
	16	1.40	1.27
	2V	1.45	1.68
	2W	1.45	1.68
	2X	1.38	1.34
	2Y	1.38	1.51

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	2Z	1.38	1.51
	26	1.31	1.21
	3V	1.35	1.34
	3W	1.35	1.34
	3X	1.28	1.07
	4V	1.25	1.22
	4W	1.25	1.22
	4X	1.19	0.98
	5V	1.00	1.00
	5W	1.00	1.00
	5X	1.05	1.05
	5Y	1.05	1.05
	5Z	1.10	1.10
	56	1.20	1.20
	57	1.20	1.20
	58	0.75	0.75
	59	0.75	0.75
	6V	1.00	0.95
	6W	1.00	0.95
	6X	1.05	1.00
	6Y	1.05	1.00
	6Z	1.10	1.05
	66	1.20	1.14
	67	1.20	1.14
	68	0.75	0.71
	69	0.75	0.71
	7V	1.00	1.00
	7W	1.00	1.00
	7X	1.17	1.17
	7Y	1.17	1.17
	7Z	1.22	1.22
	76	1.33	1.33
	77	1.33	1.33
	78	0.75	0.75
	79	0.75	0.75
	8V	1.00	1.10
	8W	1.00	1.10
	8X	1.17	1.28
	8Y	1.17	1.28

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi	Coverage ClassCode	COMP	OTHER
Multi	8Z	1.22	1.34
	86	1.33	1.47
	87	1.33	1.47
	88	0.75	0.83
	89	0.75	0.83
	9V	1.00	1.27
	9W	1.00	1.27
	9X	1.17	1.48
	9Y	1.17	1.48
	9Z	1.22	1.55
	96	1.33	1.69
	97	1.33	1.69
	98	0.75	0.95
	99	0.75	0.95
	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 Benefits Xpress Discount Factor

BenefitsXpress Discount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Auto-Home Discount Factor

Auto/Home	Factor
Yes	0.95
No	1.00

American National General Insurance Company
Auto New Parent Discount Factor

Age of Youngest Child in Household	Factor
0-2	0.95
3-4	0.97

American National General Insurance Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
0	Less Than 3	1.00
1	3-5	0.85
2	6 Or More	0.70

American National General Insurance Company
Auto Defensive Driver Discount Factor

DefensiveDriverDiscount	Factor
Yes	0.90
No	1.00

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part A Discount

Age	Years	Discount
Under 21 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
21-24 Excluding Married Females	0-1	0.00
	1-2	0.13
	3-5	0.18
	6 Or More	0.24
25 and Over All Married Females	0-1	0.00
	1-2	0.07
	3-5	0.10
	6 Or More	0.18

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National General Insurance Company
Auto Passive Restraint Discount Factor

Passive Restraint Discount	Description	Factor
B	Driver Side Only Air Bag	0.80
C	Driver and Passenger Side Air Bag	0.70
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.60
0	NONE	1.00

American National General Insurance Company
Auto Tri-Line Client (TLC) Discount Factor

Life Rating Class	Description	Factor
A	Preferred Plus Non-Nicotine	0.85
B	All Other	0.90

American National General Insurance Company
Auto Student Away At School Discount Factor

Away At School	Factor
Yes	0.70
No	1.00

American National General Insurance Company
DriveSmart For Teens Discount Factor

Operator Status	Age	Factor
PRINCIPAL	0-16	0.85
	17	0.88
	18	0.92
	19-99	1.00
OCCASIONAL	0-16	0.85
	17	0.88
	18	0.92
	19-99	1.00

American National General Insurance Company
Auto Named Non-Owned Vehicle Factors

Vehicle Type Coverage	NON OWNED Factor
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
ADD	1.00
UIMBI	0.50
INC LS	1.00

American National General Insurance Company
Auto Non-Owned Vehicle Factors

Usage	Lien Code Description Coverage	Non-Owned Car Owned By A Business Factor
PLEASURE	BI	0.50
	PD	0.50
	MED	0.50
	UMBI	0.50
	UMPD	0.50
	COMP	0.50
	COLL	0.50
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	0.50
	INC LS	1.00
OTHER	BI	1.00
	PD	1.00
	MED	1.00
	UMBI	1.00
	UMPD	1.00
	COMP	1.00
	COLL	1.00
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	1.00
	INC LS	1.00

American National General Insurance Company
Auto Endorsement Premiums

EndoNumber	Premium	Description
SA233	8	Ins For Sound Rec tran repo
SA1640	34	LV Personal Effects 5000
SA1641	65	LV Personal Effects 10000
SA1642	95	LV Personal Effects 15000
SA1643	123	LV Personal Effects 20000
SA1644	149	LV Personal Effects 25000
SA1645	204	LV Personal Effects 35000
SA1646	281	LV Personal Effects 50000
SA1647	409	LV Personal Effects 75000
SA1648	528	LV Personal Effects 100000
SA1652	26	Full Timer 25/50
SA1654	30	Full Timer 50/100
SA1655	36	Full Timer 100/300
SA1656	38	Full Timer 250/500
SA1657	39	Full Timer 300/500
SA1658	41	Full Timer 500/500

American National General Insurance Company
Auto GAP Endorsement Factors

GAP Endorsement	COMP	COLL
Yes	0.07	0.07
No	0.00	0.00

American National General Insurance Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost	Value	COMP	COLL	Value	COMP	COLL
1	Yes	1.15	1.15	Yes	1.175	1.175
0	No	1.00	1.00	No	1.000	1.000

American National General Insurance Company
Auto Utility Trailer Base Rates

Coverage Vehicle Body Type	COMP	COLL
UTILITY TRAILER	168	31

American National General Insurance Company
Auto Utility Trailer Comprehensive Deductible Factors

Deductible Code	Limit	Factor
A	ACV	1.22
B	50	1.00
C	100	0.85
F	200	0.66
I	500	0.53
L	1,000	0.48

American National General Insurance Company
Auto Utility Trailer Collision Deductible Factors

Deductible Code	Limit	Factor
B	50	1.19
C	100	1.00
E	200	0.94
F	250	0.88
G	500	0.84
K	1,000	0.75

American National General Insurance Company
Auto Utility Trailer Actual Cash Value Factors

Coverage Actual Cash Value	COMP	COLL
0-750	0.13	0.19
751-1500	0.14	0.22
1501-2250	0.15	0.25
2251-3000	0.17	0.28
3001-4500	0.20	0.31
4501-6000	0.25	0.34
6001-7500	0.32	0.44
7501-9000	0.39	0.47
9001-11000	0.47	0.50
11001-13000	0.54	0.53
13001-15000	0.64	0.75
15001-17000	0.75	0.78
17001-19000	0.87	0.94
19001-21000	1.00	1.00
Ea. Additional 2000	0.13	0.06

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 39942
Company Name: American National General Insurance Co.
Contact Person: Melissa Marrs
Telephone No.: 417-887-4990, Ext. 2445
Email Address: mmarrs@anpac.com
Effective Date: 6/15/2009

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	%

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 death*
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 t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	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
Vehicle	Coverages	Age	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		$318	$389	$191	$176	$415	$506	$246	$225	$445	$545	$260	$238	$519	$636	$302	$277	$581	$715	$339	$311
	Minimum Liability with Comprehensive and Collision		$510	$637	$300	$276	$697	$875	$408	$372	$664	$827	$385	$350	$874	$1,100	$506	$462	$937	$1,177	$541	$495
	100/300/50 Liability with Comprehensive and Collision		$550	$681	$328	$304	$742	$927	$443	$407	$711	$881	$419	$382	$929	$1,164	$546	$501	$999	$1,248	$584	$536
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		$318	$389	$191	$176	$415	$506	$246	$225	$445	$545	$260	$238	$519	$636	$302	$277	$581	$715	$339	$311
	Minimum Liability with Comprehensive and Collision		$482	$599	$284	$260	$649	$808	$378	$344	$629	$782	$365	$334	$814	$1,019	$470	$429	$878	$1,097	$507	$463
	100/300/50 Liability with Comprehensive and Collision		$522	$643	$312	$288	$694	$860	$413	$379	$676	$836	$399	$366	$869	$1,083	$510	$468	$940	$1,168	$550	$504
2003 Honda Odyssey "EX"	Minimum Liability		$263	$320	$158	$145	$345	$422	$205	$189	$364	$446	$217	$200	$424	$518	$251	$229	$478	$586	$280	$257
	Minimum Liability with Comprehensive and Collision		$427	$530	$251	$229	$579	$724	$337	$308	$548	$683	$322	$296	$719	$901	$419	$381	$775	$968	$448	$409
	100/300/50 Liability with Comprehensive and Collision		$458	$564	$276	$253	$615	$764	$368	$339	$589	$728	$352	$325	$764	$953	$451	$413	$827	$1,028	$485	$445
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		$291	$355	$176	$162	$379	$463	$226	$209	$405	$494	$239	$220	$476	$583	$279	$257	$533	$655	$312	$286
	Minimum Liability with Comprehensive and Collision		$584	$730	$339	$310	$800	$1,010	$464	$426	$734	$915	$425	$388	$1,003	$1,267	$578	$529	$1,064	$1,341	$612	$559
	100/300/50 Liability with Comprehensive and Collision		$619	$768	$367	$337	$849	$1,064	$500	$459	$784	$973	$458	$419	$1,053	$1,323	$613	$563	$1,120	$1,405	$653	$599
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		$263	$320	$158	$145	$345	$422	$205	$189	$364	$446	$217	$200	$424	$518	$251	$229	$478	$586	$280	$257
	Minimum Liability with Comprehensive and Collision		$697	$880	$405	$369	$987	$1,262	$570	$520	$855	$1,080	$496	$453	$1,228	$1,573	$709	$646	$1,278	$1,629	$736	$670
	100/300/50 Liability with Comprehensive and Collision		$728	$914	$430	$393	$1,023	$1,302	$601	$551	$896	$1,125	$526	$482	$1,273	$1,625	$741	$678	$1,330	$1,689	$773	$706
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		$305	$370	$187	$172	$402	$490	$241	$223	$422	$513	$253	$234	$496	$607	$294	$271	$559	$685	$328	$301
	Minimum Liability with Comprehensive and Collision		$485	$604	$288	$263	$670	$844	$396	$363	$626	$778	$367	$337	$838	$1,059	$488	$447	$895	$1,128	$522	$476
	100/300/50 Liability with Comprehensive and Collision		$525	$647	$321	$295	$723	$902	$436	$400	$682	$842	$406	$374	$892	$1,119	$527	$485	$956	$1,197	$568	$521