Filing at a Glance

Companies: American National General Insurance Company, American National Property and Casualty Company

Product Name: AR ANP/ANG PPA
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule

SERFF Tr Num: ANPC-126501138
SERFF Status: Closed-Filed
Co Tr Num: 03-AA-10-0118

Author: Beth Summers
Date Submitted: 05/05/2010

State: Arkansas
State Tr Num: EFT $100
State Status: Fees verified and received
Reviewer(s): Alexa Grissom, Betty Montesi
Disposition Date: 09/02/2010
Disposition Status: Filed

Effective Date Requested (New): 07/17/2010
Effective Date Requested (Renewal): 07/17/2010
State Filing Description:

Effective Date (New): 10/28/2010
Effective Date (Renewal):

General Information

Project Name: AR A/A Auto RR-FU
Project Number: 395327
Reference Organization:
Reference Title:
Filing Status Changed: 09/02/2010
State Status Changed: 05/11/2010
Created By: Beth Summers
Corresponding Filing Tracking Number:
Filing Description:
Arkansas auto rate/rule filing for ANPAC and ANG.

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Beth Summers

Company and Contact

Filing Contact Information

Beth Summers, Regulatory Compliance Analyst II
bsummers@anpac.com
American National Corporate Centre
1949 E. Sunshine
417-887-4990 [Phone] 2238 [Ext]
417-877-5014 [FAX]

Springfield, MO 65899-0251

Filing Company Information

American National General Insurance Company	CoCode: 39942	State of Domicile: Missouri
American National Corporate Centre	Group Code: 408	Company Type: Property and Casualty
1949 East Sunshine	Group Name:	State ID Number:
Springfield, MO 65899-0251	FEIN Number: 43-1223793	
(417) 887-4990 ext. [Phone]		

American National Property and Casualty Company	CoCode: 28401	State of Domicile: Missouri
American National Corporate Centre	Group Code: 408	Company Type: Property And Casualty
1949 East Sunshine	Group Name:	State ID Number:
Springfield, MO 65899-0251	FEIN Number: 43-1010895	
(417) 887-4990 ext. [Phone]		

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National General Insurance Company	$0.00	05/05/2010	
American National Property and Casualty Company	$100.00	05/05/2010	36235384

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/02/2010	09/02/2010

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	08/31/2010	08/31/2010	Beth Summers	08/31/2010	08/31/2010
Pending Industry Response	Alexa Grissom	06/22/2010	06/22/2010	Beth Summers	08/24/2010	08/24/2010
Pending Industry Response	Alexa Grissom	06/03/2010	06/03/2010	Beth Summers	06/04/2010	06/04/2010
Pending Industry Response	Alexa Grissom	05/11/2010	05/11/2010	Beth Summers	06/02/2010	06/02/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Capping Response	Note To Reviewer	Beth Summers	07/13/2010	07/13/2010
APCS	Reviewer Note	Alexa Grissom	09/02/2010	

SERFF Tracking Number:	*ANPC-126501138*	*State:*	*Arkansas*
First Filing Company:	*American National General Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-AA-10-0118*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP/ANG PPA*		
Project Name/Number:	*AR A/A Auto RR-FU/395327*		

Disposition

Disposition Date: 09/02/2010
Effective Date (New): 10/28/2010
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
American National General Insurance Company	82.000%	-1.800%	$-10,184	221	$318,670	59.200%	-45.500%
American National Property and Casualty Company	3.100%	0.000%	$-1,305	5,627	$6,565,391	69.800%	-48.200%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	6.200%
Overall Percentage Rate Impact For This Filing	-0.100%
Effect of Rate Filing-Written Premium Change For This Program	$-11,489

SERFF Tracking Number:	*ANPC-126501138*	*State:*	*Arkansas*
First Filing Company:	*American National General Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-AA-10-0118*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP/ANG PPA*		
Project Name/Number:	*AR A/A Auto RR-FU/395327*		

Effect of Rate Filing - Number of Policyholders Affected 5,848

SERFF Tracking Number:	*ANPC-126501138*	*State:*	*Arkansas*
First Filing Company:	*American National General Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-AA-10-0118*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP/ANG PPA*		
Project Name/Number:	*AR A/A Auto RR-FU/395327*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Actuarial Memorandum and Exhibits	Filed	Yes
Supporting Document	Premium dislocation distribution	Filed	Yes
Supporting Document	Supplemental Memorandum and Exhibit 8/24/10	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Auto Rate Pages	Filed	Yes
Rate	Cycle Rate Pages	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/31/2010
Submitted Date	08/31/2010
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Please amend the effective date and resubmit the APCS with the date on it. The first date you may have is September 12, 2010.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/31/2010
Submitted Date	08/31/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the APCS forms with the revised effective dates attached.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

In order to allow for sufficient programming time, we propose this filing's effective date be revised to 10/28/10 for new business and renewals. If you have any additional questions or concerns, feel free to contact me.

Sincerely,
Beth Summers

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/22/2010
Submitted Date	06/22/2010
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. The filing has been discussed with the Commissioner and per our discussion a 20 percent cap must be placed on increases.

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

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/24/2010
Submitted Date	08/24/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the attached memorandum and exhibit in response to your objection letter dated 6/22/10. The loss cost data entry documents have been updated with the capped max rate increase information.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment:
Satisfied -Name: Supplemental Memorandum and Exhibit 8/24/10
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

In order to allow for sufficient programming time, we propose this filing's effective date be revised to 10/28/10 for new business and renewals. If you have any additional questions or concerns, feel free to contact me.

Sincerely,
Beth Summers

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/03/2010
Submitted Date	06/03/2010
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. It appears from your response that you are unwilling to cap at 20 percent. Is this correct? If so, the Commissioner will review the filing and advise how to proceed.

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

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/04/2010
Submitted Date	06/04/2010

Dear Alexa Grissom,

Comments:

Response 1

Comments: We are not unwilling to cap at 20 percent, we simply do not have an automated capping system in place. We have investigated different methods of manually capping policies in this case and found the expense to be excessive.

We would again like to emphasize our goal for this change is to better match rate and risk; new business will receive lower rates because of this change and the premium of almost two-thirds of our in-force book will decrease as well.

We would like the Commissioner to review the filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Beth Summers

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/11/2010
Submitted Date	05/11/2010
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Please submit separate Rf-1 abstracts for each insurer. Please place a 20 percent cap on renewals so that insureds do not receive huge increases in premium. Please advise how elimination of the CHROME program will impact your book of business. Please refer to Ark. Code Ann. 23-67-405(7) for laws regarding the use of credit.

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

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/02/2010
Submitted Date	06/02/2010

Dear Alexa Grissom,

Comments:
Please see the following information in response to your objection letter dated 5/11/10:

Response 1

Comments: I have submitted separate RF-1 abstracts for each insurer.

In an effort to better match rates to risk we propose to update our PAC+/PMC+ rule to use the most current risk score, instead of the historical high risk score, to determine the PAC+/PMC+ Part B Discount. In order to keep premium dislocation to a minimum we propose no other rating variable changes with this review and have selected a slightly negative overall effect. Also, the only significant territorial relativity changes are to lower rates in several low volume territories that appear to be overpriced. 65.8% of our in-force policies will receive a premium decrease due to this review and 11.9% of our in-force policies will receive an increase greater than 20%. The largest increase for one policy due to this revision is 69.8%. The historical high risk score for this policy is in the highest discount range but the current risk score is in the lowest range.

In addition to the large amount of policies with decreasing premium as a result of this revision, rates will be an average of 8.5% lower for new business. This allows us to attract the new business we would like to write while maintaining adequate rates for our current business and better matching rates to risk, as mentioned in the previous paragraph.

Attached is the premium dislocation distribution of policies.

With this filing we are not eliminating the CHROME program. We deleted Rule 412 within the CHROME program section, which removed a requirement that we insure the applicant's private passenger automobile in order to insure the CHROME vehicle. We feel that this is to the benefit of the insured, and may provide additional growth opportunities within this segment of our business.

I have reviewed Ark. Code Ann. 23-67-405(7) regarding the use of credit, and feel that we are in compliance with the law. If you have any specific concerns, let me know.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document
Comment:
Satisfied -Name: Premium dislocation distribution
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any additional questions or concerncs with this filing, please let me know.

Sincerely,
Beth Summers

Note To Reviewer

Created By:
Beth Summers on 07/13/2010 08:40 AM
Last Edited By:
Alexa Grissom
Submitted On:
09/02/2010 10:32 AM
Subject:
Capping Response
Comments:
Alexa:

As I mentioned on the phone this morning, we are currently working to develop a capping procedure. I believe we have devised a system that will work for us, but it will need to be tested to make sure it works properly. We should have a response prepared for you some time in August. If it will be later than that, I will let you know. Let me know if you have any questions.

Thanks,

Beth Summers

Reviewer Note

Created By:

Alexa Grissom on 09/02/2010 10:33 AM

Subject:

APCS

Comments:

In the future, please only put in a date in the date field.

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	7.800%
Effective Date of Last Rate Revision:	01/06/2010
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National General Insurance Company	82.000%	-1.800%	$-10,184	221	$318,670	59.200%	-45.500%
American National Property and Casualty Company	3.100%	0.000%	$-1,305	5,627	$6,565,391	69.800%	-48.200%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 6.200%

SERFF Tracking Number:	*ANPC-126501138*	*State:*	*Arkansas*
First Filing Company:	*American National General Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-AA-10-0118*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP/ANG PPA*		
Project Name/Number:	*AR A/A Auto RR-FU/395327*		

Overall Percentage Rate Impact For This Filing:	-0.100%
Effect of Rate Filing - Written Premium Change For This Program:	$-11,489
Effect of Rate Filing - Number of Policyholders Affected:	5848

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 09/02/2010	General Rules	Index, MR-1 through MR-46 (3-10)	Replacement		AR ANP MR 3-10.pdf AR ANG MR 3-10.pdf
Filed 09/02/2010	Auto Rate Pages	Auto-R-1.1 (4-10)	Replacement		AR ANPAC Auto R-1 4-10.pdf AR ANG Auto R-1 4-10.pdf
Filed 09/02/2010	Cycle Rate Pages	Cycle-R-1.1 (4-10)	Replacement		AR ANPAC Cycle R-1 4-10.pdf AR ANG Cycle R-1 4-10.pdf

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

DEFINITIONS

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.

101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.

102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.

103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.

104. A motor home, camping trailer or travel trailer that is owned or leased under a long-term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.

105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.

106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.

107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

POLICY TERM

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

PREMIUM PAYMENT

Electronic Transfer Method of Payment

120. **Easy Pay - *The Checkless Way*®**

Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay plan and when adding a policy to an existing Easy Pay plan.

No installment charge is applied to Easy Pay withdrawals.

Automobiles/Motor Homes and Camping/Travel Trailers

The minimum required down payment for a new business application is one month's premium (1/6th 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 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, a $5 installment charge will be applied.

Automobiles/Motor Homes and Camping/Travel Trailers
A remittance of $100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than $100, the full amount must be submitted.

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

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

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

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

POLICY CHANGES

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

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

DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.

141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.

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

143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.

144. Premium returns on deleted coverages will be computed pro rata.

CANCELLATION

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

151. If cancellation of a policy results in a return premium of $5 or less, no refund will be made unless requested by the insured.

REINSTATEMENTS

160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.

161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.

162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

WHOLE DOLLAR ROUNDING RULE

170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.

171. A premium involving $.50 or more shall be rounded to the next higher whole dollar.

172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

MINIMUM PREMIUM RULE

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

PRIVATE PASSENGER AUTOMOBILE

DEFINITIONS

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

201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.

202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National Property And Casualty Company or an affiliated company.

203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National Property And Casualty Company or an affiliated company.

204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.

205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.

206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.

207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.

208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.

209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.

210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.

211. "Married" means a married person living with his/her spouse.

212. A Youthful operator is any licensed driver;
* unmarried and under 25 years of age;
* owner or principal operator unmarried males 25 to 29 years of age; and
* married males under 25 years of age.

213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

PRIMARY CLASSIFICATIONS

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

220. Classify the automobile and/or motor home, according to the age, gender, and marital status of the rated operator, and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National Property And Casualty Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule, and the use and annual mileage of the motor home.

221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National Property And Casualty Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

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

Multi-Car Classification does not apply to CHROME 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 Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

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

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

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

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

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

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

- If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.

- Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.

* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME, 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 quarter, semester, or comparable period;

  (a) Ranked among the upper 20% of his/her class scholastically, or
  (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
  (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
  (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
  (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:

    1. PSAT (Preliminary Scholastic Aptitude Test)
    2. PACT (Preliminary American College Test)
    3. SAT-I (Scholastic Aptitude Test – I)
    4. ACT (American College Test)
    5. Iowa Test of Basic Skills
    6. California Achievement Test
    7. TAP (Tests of Achievement and Proficiency)

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

DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.

237. The practice-driving requirement may be met in either of the following ways:

* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.

* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:

* a recognized secondary school, college, or university or

* other school approved and supervised by the State Department of Education or other responsible educational agency.

239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.

241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.

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

PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.

256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If customization coverage applies, refer to Rules 260-262.

257. **Newly Announced Models** – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.

258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

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

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

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

COST NEW/SYMBOL CHART

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

Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.

261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).

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

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

MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.

266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the base premium for the preceding model year.

267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.

271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.

272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.

273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

MISCELLANEOUS DISCOUNTS

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

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

276. Preferred Automobile Customer Plus (PAC+) Discount

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

Part A:

New Business

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

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

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

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

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

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

Renewal Business

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

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

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

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

Part B:

For each qualifying vehicle on the policy, a discount will be added based on the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, 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 change in 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 successful completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain discount. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

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

280. **TLC Tri-Line Coverage℠ Discount**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a TLC 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. Refer to Auto rate section R-9 for the TLC Discount factor.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy written in American National Property And Casualty Company or an affiliated company.

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

- The homeowner/Special Farm Package® 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, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life insurance policies.

- One of the following permanent life insurance/annuity conditions must be met in order to qualify for the discount:

  1. The amount of such permanent life policy or the sum of the amounts of all such permanent 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 permanent 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 permanent life policy, or the sum of the amounts of all such permanent life policies on the account owner and/or spouse, is equal to or greater than $500,000.

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

  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 Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive and Collision coverage premiums when the following requirements are met:

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress 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 for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Discount factor. The Benefits Xpress Discount may be applied to or deleted from an automobile or 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 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 Program.

CA$H*BACK* FROM ANPAC® PROGRAM

285. **CA$H*BACK* FROM ANPAC®**

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

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CA$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 with American National Property And Casualty 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$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to a new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$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.

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

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company for the three-year period after their CA$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 be included in the homeowner premium.

Enrollment eligibility requirements include:

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

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

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

4) All CA$H*BACK* policies must be written in a state where the CA$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 written in American National Property And Casualty Company during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

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

C) the CA$H*BACK* policies are in a state where the CA$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 in American National Property And Casualty Company 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 Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291 through 295.

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

292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.

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

294. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

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

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 3. Model Year Factor (Applies to Comprehensive and Collision coverages). The Model Year factor does not apply to CHROME vehicles. Refer to Rules 265-267 and Auto rate section R-3.

Step 4. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.

Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.

Step 6. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

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

Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

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

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

Step 12. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Auto rate section R-9.

Step 13. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.

Step 14. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.

Step 15. Multi-CHROME Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 417 and Auto rate section R-15.

Step 16. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.

Step 17. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages). Refer to Rules 450-452 and Auto rate section R-12.

Step 18. Vehicle Type Factor for CHROME 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 417 and Auto rate section R-15.

Step 19. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.

Step 20. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury 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, specialty non-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 Property And Casualty Company or American National General Insurance Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.

307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National Property And Casualty Company or American National General Insurance Company or an affiliated company.

CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.

311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

Conviction	DRRP Points
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI. DUI.	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6

Conviction	DRRP Points
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3

Conviction	DRRP Points
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 Indemnity, or Loss of Income coverages; or

* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another vehicle insured with this Company.

323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

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)
Alfa Romeo 8C (2008)
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)
Chevrolet Corvette ZR1 (2009-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
Nissan GT-R (2009-Present)
Noble
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 DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

OTHER PROVISIONS

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

MISCELLANEOUS VEHICLES

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

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.

401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

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

402. Rating for Comprehensive and Collision Coverages:

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

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

Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.

Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.

Step 3. Benefits Xpress Discount (Applies to Comprehensive and Collision coverages). Refer to Rule 281 and Auto rate section R-9.

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

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

CHROME® 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 Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:

1. the actual cash value of the stolen or damaged property; or
2. the amount necessary to repair or replace the property; or
3. the amount shown in the Declaration.

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

412. The following vehicles, as defined below, are eligible for coverage under the CHROME Program. Additional CHROME requirements:

- Minimum appraised value of $2,500.
- Protected in a fully enclosed and locked garage when not in use.
- Driven less than or equal to 10,000 miles annually.
- Not used for daily transportation.
- Comprehensive Coverage required at all times.
- Physical damage coverage must be written at 100% of the current appraised value.

* **Classic/Antique/Modern Classic Vehicle** –

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

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

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

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

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

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

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

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

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

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

413. The following vehicles are **ineligible** for classification and rating as a CHROME vehicle:

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

414. 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 may not be deleted.

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

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

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

417. 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 agreed value amount. See the chart in Rule 259;

b. An additional factor for each coverage will be applied as shown in the premium determination section. This factor will be based on type of CHROME vehicle, model year (Modern Classic vehicles only), mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME 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.

SPECIALTY NON-CHROME® VEHICLES

420. In addition to the specialty non-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. Specialty non-CHROME vehicles are rated as regular use automobiles.

421. The limit of liability for all losses shall not exceed the lesser of:

1. the actual cash value of the stolen or damaged property; or
2. the amount necessary to repair or replace the property; or
3. the amount shown in the Declaration.

422. The following vehicles, as defined below, are eligible for coverage as specialty non-CHROME.

1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, garaging or annual mileage.

2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.

3. Additional eligibility requirements:

- Comprehensive coverage required at all times
- Physical damage coverage must be written at 100% of the current appraised value.

423. The following vehicles are ineligible for classification as a specialty non-CHROME vehicle:

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

424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.

426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.

427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.

428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:

* An automobile used for renting and livery work or for carrying passengers or property for a consideration.

* Vehicles that are operated by employees of the insured.

* A vehicle with a load capacity of over one ton.

429. Rating for All Coverages:

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

	Class Code
Any operator under Age 25	03
All Others	04

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

FARM TRUCKS

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

436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

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

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

439. Rating for All Coverages:

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

	Class Code
Any operator under Age 25	ON
All Others	OP

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

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

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

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

452. Rating for Comprehensive and Collision Coverages:

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

RECREATIONAL VEHICLES

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

* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.

* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.

* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.

* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.

* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.

* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

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

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

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

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

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

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

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

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

Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.

Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.

Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.

Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.

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

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

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

470. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

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

MOTOR HOMES and CAMPING/TRAVEL TRAILERS

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.

501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are $100 per day for rental and a maximum of $1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.

502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:

- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
- Motor Homes used for travel in the course of business;
- Homemade Motor Homes or Camping/Travel Trailers;
- Motor Homes or Camping/Travel Trailers used as a permanent residence unless the motor home or travel trailer qualifies for the Full Timer Coverage Endorsement.
- Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
- Conversion vans.

MOTOR HOMES

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

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

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

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

RATING OF MOTOR HOMES

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

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

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

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

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	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 Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

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

553. Rating for Comprehensive and Collision Coverages:

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

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

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

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

MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

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

PREMIUM DETERMINATION

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

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

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

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

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

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

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 3. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 4. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.

Step 5. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

Step 6. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.

Step 7. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 8. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

Step 9. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.

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

Step 11. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.

Step 12. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.

Step 13. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.

Step 14. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-13.

Step 15. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages). Refer to Rule 553 and Auto rate section R-13.

Step 16. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages). Refer to Rule 580 and Auto rate section R-10.

576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.

577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

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

MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

REPLACEMENT COST ENDORSEMENT – SA-1620

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

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

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

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

581. Replacement Cost Endorsement premium:

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

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

REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.

586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

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 the TLC Discount or CA$H*BACK*.

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

MOTORCYCLE GENERAL RULES
AmeriCycle®

DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.
- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR - all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

  *is not factory built
  *has an aftermarket frame
  *has a salvage title
  *has a non-factory engine case
  *was built from a kit
  *has been rebuilt
  *has a state-assigned Vehicle Identification Number

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

601. **Trikes**

To qualify, a trike must meet the following requirements:

* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.

* Must have the original motorcycle manufacturer's engine.

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

602. **Vintage Motorcycles**
To qualify as Vintage, the following requirements must be met:

* The motorcycle is at least 25 years old.

* The motorcycle must be kept in a garage or locked storage area.

* The motorcycle is not driven on a daily basis to and from work.

* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.

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

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

604. The following motorcycles are **ineligible** for coverage:

* Motorcycles or motor scooters used in business.

* Motorcycles or motor scooters leased or rented.

* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).

* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.

607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

MOTORCYCLE DISCOUNTS AND SURCHARGES

610. **Safe Cycle Discount**

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

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

611. **Motorcycle Rider Group Discount**

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

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

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

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

612. **Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC®. 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 Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

Part A:

New Business

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

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

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

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

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

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

Renewal Business

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

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

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

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

Part B:

For each motorcycle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, 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 change in discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

615. **Motorcycle Defensive Driver Discount**

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

616. **Secondary Classification Factor**

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

MOTORCYCLE PREMIUM DETERMINATION

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621 through 626.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

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

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

For Vintage Motorcycles:

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

623. Rating for Comprehensive and Collision Coverages:

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

For Vintage Motorcycles:

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

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

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

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 270-272 and Cycle rate section R-3.

Step 4. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rule 259 and Cycle rate section R-4.

Step 5. Preferred Motorcycle Customer Plus (PMC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 6. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 615 and Cycle rate section R-9.

Step 7. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Cycle rate section R-9.

Step 8. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Cycle rate section R-9.

Step 9. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.

Step 10. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-6.

Step 11. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Cycle rate section R-11.

Step 12. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.

Step 13. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 610 and Cycle rate section R-9.

Step 14. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 613 and Cycle rate section R-9.

Step 15. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 611 and Cycle rate section R-9.

Step 16. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 612 and Cycle rate section R-9.

Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Section 300 and Cycle section R-8.

Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 690 and Cycle rate section R-11.

627. To determine the premiums for miscellaneous motorcycle coverages:

a. Refer to Cycle rate section R-1 for the base rate.

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

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to $3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the $3,000 limit included in the policy so that the limit of coverage stated in the endorsement is the total amount of coverage available for motorcycle accessories.

631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:

* sidecars or trailers, whether or not attached
* custom paint
* custom metal plating
* fairings

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

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-1 for the applicable rate.

GAP COVERAGE – MOTORCYCLES – SA-1226

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

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

ORIGINAL PARTS ENDORSEMENT – SA-1391

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

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

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

MOTORCYCLES UNDER CONSTRUCTION – SA-1393

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

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

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

VINTAGE MOTORCYCLES – SA-1394

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

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

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:

(1) The lesser of:

(a) the actual cash value of the stolen or damaged property; or
(b) the amount necessary to repair or replace the property; or
(c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
(d) the amount shown in the Declarations.

(2) $500 for any trailer not owned by you or a relative.
(3) $3,000 for motorcycle accessories.

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

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

MISCELLANEOUS COVERAGES

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

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT**.

706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.

707. Refer to Auto rate section R-10 for the applicable rate.

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

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

711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, limit factors, youthful factor, and CHROME factors for this coverage. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: limit factor, youthful factor, and CHROME factor. Refer to Rule 212 to determine when the youthful factor applies.

TOWING AND LABOR OR WINDSHIELD REPAIR

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

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

PERSONAL INJURY PROTECTION

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

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

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

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

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

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

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

722. Rating

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

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

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

* Accidental Death Benefit – $5,000 amount.

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

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

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

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

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

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

Example:

Number of Days Rented: 37
37 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 also **ineligible** for GAP Coverage.

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

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

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:

- ACV; or
- cost of repairs or replacement; or
- the amount of insurance as shown on the declaration.

746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.

747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

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

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.

- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.

- This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.

- The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, and the TLC Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount and the Multi-Line Discount.

ADDITIONAL INTEREST ENDORSEMENTS

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

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

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

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

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

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

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

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

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

INTERESTED PARTY – SA-768

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

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

LESSOR – SA-511

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

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

AMERICAN NATIONAL GENERAL INSURANCE COMPANY
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
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FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.

101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.

102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.

103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.

104. A motor home, camping trailer or travel trailer that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.

105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.

106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.

107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

POLICY TERM

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

PREMIUM PAYMENT

Electronic Transfer Method of Payment

120. **Easy Pay - *The Checkless Way*®**

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 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, a $5 installment charge will be applied.

Automobiles/Motor Homes and Camping/Travel Trailers
A remittance of $100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than $100, the full amount must be submitted.

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

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

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

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

POLICY CHANGES

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

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

DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.

141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.

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

143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.

144. Premium returns on deleted coverages will be computed pro rata.

CANCELLATION

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

151. If cancellation of a policy results in a return premium of $5 or less, no refund will be made unless requested by the insured.

REINSTATEMENTS

160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.

161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.

162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

WHOLE DOLLAR ROUNDING RULE

170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.

171. A premium involving $.50 or more shall be rounded to the next higher whole dollar.

172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

MINIMUM PREMIUM RULE

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

PRIVATE PASSENGER AUTOMOBILE

DEFINITIONS

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

201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.

202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National General Insurance Company or an affiliated company.

203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National General Insurance Company or an affiliated company.

204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.

205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.

206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.

207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.

208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.

209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.

210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.

211. "Married" means a married person living with his/her spouse.

212. A Youthful operator is any licensed driver;
* unmarried and under 25 years of age;
* owner or principal operator unmarried males 25 to 29 years of age; and
* married males under 25 years of age.

213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

PRIMARY CLASSIFICATIONS

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

220. Classify the automobile and/or motor home according to the age, gender, and marital status of the rated operator and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National General Insurance Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule and the use and annual mileage of the motor home.

221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National General Insurance Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.

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

Multi-Car Classification does not apply to CHROME 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 quarter, semester, or comparable period;

  (a) Ranked among the upper 20% of his/her class scholastically, or
  (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
  (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
  (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
  (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:

    1. PSAT (Preliminary Scholastic Aptitude Test)
    2. PACT (Preliminary American College Test)
    3. SAT-I (Scholastic Aptitude Test – I)
    4. ACT (American College Test)
    5. Iowa Test of Basic Skills
    6. California Achievement Test
    7. TAP (Tests of Achievement and Proficiency)

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

DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable “With Driver Training” class shall apply to each “Youthful Operator” under 21 years of age where “Satisfactory Evidence” is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.

237. The practice-driving requirement may be met in either of the following ways:

* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.

* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:

* a recognized secondary school, college, or university or

* other school approved and supervised by the State Department of Education or other responsible educational agency.

239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.

241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.

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

PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.

256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If Customization coverage applies, refer to Rules 260 through 262.

257. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.

258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

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

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

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

COST NEW/SYMBOL CHART

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

Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.

261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).

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

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

MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.

266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the premium for the preceding model year.

267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.

271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.

272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.

273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

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

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

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

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

Part A:

New Business

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

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

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

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

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

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

Renewal Business

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

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

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

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

Part B:

For each qualifying vehicle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, 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 change in discount level can result and will be applied. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

277. **Comp Claim Free Discount**

New Business

Single Car

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

Multi Car

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

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

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

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

Renewal Business

Single Car

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

Multi Car

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

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

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

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

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

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

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

278. **Defensive Driver Discount**

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

279. **Student Away at School Discount**

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

280. **TLC Tri-Line Coverage℠ Discount**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a TLC 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.

- 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, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life insurance policies.

- One of the following permanent life insurance/annuity conditions must be met in order to qualify for the discount:

  1. The amount of such permanent life policy or the sum of the amounts of all such permanent 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 permanent 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 permanent life policy, or the sum of the amounts of all such permanent life policies on the account owner and/or spouse, is equal to or greater than $500,000.

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

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, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums when the following requirements are met:

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress 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 for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Discount factor. The Benefits Xpress Discount may be applied to or deleted from an automobile or 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 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 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 Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291 through 295.

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

292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.

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

294. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

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

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 3. Model Year Factor (Applies to Comprehensive and Collision coverages.) The Model Year factor does not apply to CHROME vehicles. Refer to Rules 265-267 and Auto rate section R-3.

Step 4. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.

Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.

Step 6. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

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

Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 276 and Auto rate section R-9.

Step 9. New Parent Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 284 and Auto rate section R-9.

Step 10. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

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

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

Step 13. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.

Step 14. Benefits Xpress 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 417 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 417 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, specialty non-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
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

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

Description	DRRP Points
*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)
Alfa Romeo 8C (2008)
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)
Chevrolet Corvette ZR1 (2009-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
Nissan GT-R (2009-Present)
Noble
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 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 vehicle with the highest base premium.

MISCELLANEOUS VEHICLES

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

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.

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

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

402. Rating for Comprehensive and Collision Coverages:

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

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

Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.

Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.

Step 3. Benefits Xpress Discount (Applies to Comprehensive and Collision coverages). Refer to Rule 281 and Auto rate section R-9.

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

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

CHROME® 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 Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:

1. the actual cash value of the stolen or damaged property; or
2. the amount necessary to repair or replace the property; or
3. the amount shown in the Declaration.

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

412. The following vehicles, as defined below, are eligible for coverage under the CHROME Program. Additional CHROME requirements:

- Minimum appraised value of $2,500.
- Protected in a fully enclosed and locked garage when not in use.
- Driven less than or equal to 10,000 miles annually.
- Not used for daily transportation.
- Comprehensive coverage required at all times.
- Physical damage coverage must be written at 100% of the current appraised value.

* **Classic/Antique/Modern Classic Vehicle** –

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

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

- Full replacement coverage for new cars. Where the covered vehicle’s damage exceeds 25% of the original purchase price within twelve months of the manufacturer’s title transfer and before the odometer reaches 10,000 miles, we will pay the amount shown in the Declarations.

- Repairs using only new Original Equipment Manufacturer (OEM) parts, where readily available.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

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

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

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

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

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

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

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

413. The following vehicles are **ineligible** for classification and rating as a CHROME vehicle:

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

414. 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 may not be deleted.

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

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

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

417. 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 agreed value amount. See the chart in Rule 259;

b. An additional factor for each coverage will be applied as shown in the premium determination section. This factor will be based on type of CHROME vehicle, model year (Modern Classic vehicles only), mileage, and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME 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.

SPECIALTY NON-CHROME® VEHICLES

420. In addition to the specialty non-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. Specialty non-CHROME vehicles are rated as regular use automobiles.

421. The limit of liability for all losses shall not exceed the lesser of:

1. the actual cash value of the stolen or damaged property; or
2. the amount necessary to repair or replace the property; or
3. the amount shown in the Declaration.

422. The following vehicles, as defined below, are eligible for coverage as specialty non-CHROME.

1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, garaging or annual mileage.

2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.

3. Additional eligibility requirements:

- Comprehensive coverage required at all times
- Physical damage coverage must be written at 100% of the current appraised value.

423. The following vehicles are ineligible for classification as a specialty non-CHROME vehicle:

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

424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.

426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.

427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.

428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:

* An automobile used for renting and livery work or for carrying passengers or property for a consideration.

* Vehicles that are operated by employees of the insured.

* A vehicle with a load capacity of over one ton.

429. Rating for All Coverages:

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

	Class Code
Any operator under Age 25	03
All Others	04

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

FARM TRUCKS

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

436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

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

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

439. Rating for All Coverages:

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

	Class Code
Any operator under Age 25	ON
All Others	OP

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

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

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

452. Rating for Comprehensive and Collision Coverages:

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

RECREATIONAL VEHICLES

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

* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.

* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.

* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.

* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.

* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.

* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

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

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

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

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

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

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

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

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

Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.

Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.

Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.

Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.

468. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golf mobiles shall be rated in the 0 to 300-engine displacement category.

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

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

470. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

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

MOTOR HOMES and CAMPING/TRAVEL TRAILERS

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.

501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are $100 per day for rental and a maximum of $1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.

502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:

- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
- Motor Homes used for travel in the course of business;
- Homemade Motor Homes or Camping/Travel Trailers;
- Motor Homes or Camping/Travel Trailers used as a permanent residence unless qualifying under the Full Timer Coverage Endorsement.
- Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
- Conversion vans.

MOTOR HOMES

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

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

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

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

RATING OF MOTOR HOMES

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

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

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

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

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	0.482 +
		Total Factor	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 Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

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

553. Rating for Comprehensive and Collision Coverages:

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

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

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

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

MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

560. **Secondary Classification Factor**

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

PREMIUM DETERMINATION

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

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

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

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

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

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

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 3. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 4. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.

Step 5. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

Step 6. Comp Claim Free Discount (Applies to Comprehensive coverage). Refer to Rule 277 and Auto rate section R-9.

Step 7. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 8. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

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

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

Step 11. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.

Step 12. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily coverages). Refer to Rule 281 and Auto rate section R-9.

Step 13. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages.) Refer to Rules 220-228 and Auto rate section R-6.

Step 14. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages.) Refer to Rules 240-241 and Auto rate section R-8.

Step 15. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-13.

Step 16. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages). Refer to Rule 553 and Auto rate section R-13.

Step 17. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages). Refer to Rule 580 and Auto rate section R-10.

576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.

577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

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

MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

REPLACEMENT COST ENDORSEMENT – SA-1620

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

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

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

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

581. Replacement Cost Endorsement premium:

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

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

REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.

586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

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 the TLC Discount, the Auto-Home Discount, 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

MOTORCYCLE GENERAL RULES
AmeriCycle®

DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk

- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.

- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR – all models.

- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street-legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.

- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.

- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.

- **Limited Production** – Any non Harley-Davidson limited production cruiser.

- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.

- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

  *is not factory built
  *has an aftermarket frame
  *has a salvage title
  *has a non-factory engine case
  *was built from a kit
  *has been rebuilt
  *has a state-assigned Vehicle Identification Number

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

601. **Trikes**

To qualify, a trike must meet the following requirements:

* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.

* Must have the original motorcycle manufacturer's engine.

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

602. **Vintage Motorcycles**

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

* The motorcycle is at least 25 years old.

* The motorcycle must be kept in a garage or locked storage area.

* The motorcycle is not driven on a daily basis to and from work.

* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.

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

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

604. The following motorcycles are **ineligible** for coverage:

* Motorcycles or motor scooters used in business.

* Motorcycles or motor scooters leased or rented.

* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).

* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.

607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

MOTORCYCLE DISCOUNTS AND SURCHARGES

610. **Safe Cycle Discount**

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

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

611. **Motorcycle Rider Group Discount**

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

* **AMA** (American Motorcycle Association)

* **AVA** (American Voyager Association)

* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)

* **BMWMOA** (BMW Motorcycle Owners of America)

* **CMA** (Christian Motorcyclists Association)

* **GWRRA** (Gold Wing Road Rider Association)

* **GWTA** (Gold Wing Touring Association)

* **HOG** (Harley Owners Group)

* **HRCA** (Honda Rider's Club of America)

* **IBMC** (International Brotherhood of Motorcycle Campers)

* **MSF** (Motorcycle Safety Foundation) Instructor
* **MTA** (Motorcycle Touring Association)
* **STAR** (STAR Touring & Riding Association)
* **TRI** (Trike Riders International)
* **VMC** (Victory Motorcycle Club)
* **VDOG** (Vulcan Drifter Owners Group)
* **VROC** (Vulcan Riders and Owners Club)
* **WOW** (Women on Wheels)

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

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

612. **Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC®. 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 Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

PART A:

New Business

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

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

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

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

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

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

Renewal Business

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

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

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

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

Part B:

For each motorcycle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, 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 change in discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

615. **Motorcycle Defensive Driver Discount**

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

616. **Secondary Classification Factor**

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

MOTORCYCLE PREMIUM DETERMINATION

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621 through 626.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

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

For Vintage Motorcycles:

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

623. Rating for Comprehensive and Collision Coverages:

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

For Vintage Motorcycles:

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

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

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

Average Weekly Use	**Use Classification**
Less than 30 miles	Pleasure
30 miles or more	Other

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

Step 1. Limit(s) factor. Refer to Cycle rate section R-2.

Step 2. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.

Step 3. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 265-267 and Cycle rate section R-3.

Step 4. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rule 259 and Cycle rate section R-4.

Step 5. PMC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 6. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 615 and Cycle rate section R-9.

Step 7. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 279 and Cycle rate section R-9.

Step 8. Benefits Xpress 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 Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.

Step 10. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-6.

Step 11. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Cycle rate section R-11.

Step 12. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and to Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.

Step 13. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 610 and Cycle rate section R-9.

Step 14. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 613 and Cycle rate section R-9.

Step 15. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 611 and Cycle rate section R-9.

Step 16. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 612 and Cycle rate section R-9.

Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Section 300 and Cycle rate section R-8.

Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 690 and Cycle rate section R-11.

627. To determine the premiums for miscellaneous motorcycle coverages:

a. Refer to Cycle rate section R-1 for the base rate.

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

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to $3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the $3,000 limit included in the policy so that the amount of coverage stated in the endorsement is the total amount of coverage for motorcycle accessories.

631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:

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

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

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

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

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

MOTORCYCLES UNDER CONSTRUCTION – SA-1393

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

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

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

VINTAGE MOTORCYCLES – SA-1394

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

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

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:

(1) The lesser of:

(a) the actual cash value of the stolen or damaged property; or
(b) the amount necessary to repair or replace the property; or
(c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
(d) the amount shown in the Declarations.

(2) $500 for any trailer not owned by you or a relative.
(3) $3,000 for motorcycle accessories.

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

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

MISCELLANEOUS COVERAGES

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

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**

706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.

707. Refer to Auto rate section R-10 for the applicable rate.

RENTAL REIMBURSEMENT – SG-2094 ($25 per day/$750 per occurrence), SG-595 ($40 per day/$800 per occurrence), SG-1008 ($50 per day/$1,000 per occurrence)

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

711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, limit factors, youthful factor, and CHROME factors for this coverage. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: limit factor, youthful factor, and CHROME factor. Refer to Rule 212 to determine when the youthful factor applies.

TOWING AND LABOR OR WINDSHIELD REPAIR

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

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

PERSONAL INJURY PROTECTION

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

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

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

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

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

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

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

722. Rating

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

* Income Disability Benefit – Maximum weekly income of $140 for income earners and $70 for non-income earners.

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

* Accidental Death Benefit – $5,000 amount.

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

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

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

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

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

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

Example:

Number of Days Rented: 37
37 x $1 = $37

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

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

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

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

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

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

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:

- ACV; or
- cost of repairs or replacement; or
- the amount of insurance as shown on the declaration.

746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.

747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

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

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.

- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.

- This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.

- The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, Auto-Home Discount, 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 Property And Casualty Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	289	159	52	66	272	21	45	11	7	9	2	3
2	232	152	51	63	254	20	45	9	7	9	2	3
4	372	153	52	92	312	18	46	8	7	9	2	3
5	287	150	61	135	269	17	46	8	7	9	2	3
6	282	140	52	62	247	16	39	7	7	9	2	3
7	230	129	62	103	258	16	47	8	7	9	2	3
8	353	192	84	100	283	17	46	10	7	9	2	3
9	296	126	62	113	262	16	39	7	7	9	2	3
10	178	129	42	77	189	15	39	9	7	9	2	3
11	260	153	65	68	303	14	49	7	7	9	2	3
12	246	161	57	90	284	17	46	8	7	9	2	3
13	196	88	54	88	260	18	39	7	7	9	2	3
14	383	140	79	92	296	17	48	8	7	9	2	3
15	216	136	46	59	256	14	40	7	7	9	2	3
16	188	95	43	90	215	14	39	7	7	9	2	3
17	318	147	62	80	239	18	46	11	7	9	2	3
99	197	119	47	86	249	15	38	8	7	9	2	3

American National General Insurance Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	265	144	49	54	228	20	42	10	7	24	2	3
2	212	137	48	51	213	19	42	8	7	24	2	3
4	341	138	49	75	261	17	43	7	7	24	2	3
5	263	135	58	110	225	16	43	7	7	24	2	3
6	258	126	49	51	207	15	37	7	7	24	2	3
7	211	116	58	84	216	15	44	7	7	24	2	3
8	323	173	79	82	237	16	43	9	7	24	2	3
9	271	114	58	92	219	15	37	7	7	24	2	3
10	163	116	40	63	158	15	37	8	7	24	2	3
11	238	138	61	55	254	14	46	7	7	24	2	3
12	225	145	54	73	238	16	43	7	7	24	2	3
13	179	79	51	72	218	17	37	7	7	24	2	3
14	351	126	75	75	248	16	45	7	7	24	2	3
15	198	123	43	48	214	14	38	7	7	24	2	3
16	172	86	41	73	180	14	37	7	7	24	2	3
17	291	133	58	65	200	17	43	10	7	24	2	3
99	180	107	44	70	208	15	36	7	7	24	2	3

American National Property And Casualty Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	289	159	52	66	272	21	45	11	7	18	8	12
2	232	152	51	63	254	20	45	9	7	18	8	12
4	372	153	52	92	312	18	46	8	7	18	8	12
5	287	150	61	135	269	17	46	8	7	18	8	12
6	282	140	52	62	247	16	39	7	7	18	8	12
7	230	129	62	103	258	16	47	8	7	18	8	12
8	353	192	84	100	283	17	46	10	7	18	8	12
9	296	126	62	113	262	16	39	7	7	18	8	12
10	178	129	42	77	189	15	39	9	7	18	8	12
11	260	153	65	68	303	14	49	7	7	18	8	12
12	246	161	57	90	284	17	46	8	7	18	8	12
13	196	88	54	88	260	18	39	7	7	18	8	12
14	383	140	79	92	296	17	48	8	7	18	8	12
15	216	136	46	59	256	14	40	7	7	18	8	12
16	188	95	43	90	215	14	39	7	7	18	8	12
17	318	147	62	80	239	18	46	11	7	18	8	12
99	197	119	47	86	249	15	38	8	7	18	8	12

American National General Insurance Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	265	144	49	54	228	20	42	10	7	17	8	12
2	212	137	48	51	213	19	42	8	7	17	8	12
4	341	138	49	75	261	17	43	7	7	17	8	12
5	263	135	58	110	225	16	43	7	7	17	8	12
6	258	126	49	51	207	15	37	7	7	17	8	12
7	211	116	58	84	216	15	44	7	7	17	8	12
8	323	173	79	82	237	16	43	9	7	17	8	12
9	271	114	58	92	219	15	37	7	7	17	8	12
10	163	116	40	63	158	15	37	8	7	17	8	12
11	238	138	61	55	254	14	46	7	7	17	8	12
12	225	145	54	73	238	16	43	7	7	17	8	12
13	179	79	51	72	218	17	37	7	7	17	8	12
14	351	126	75	75	248	16	45	7	7	17	8	12
15	198	123	43	48	214	14	38	7	7	17	8	12
16	172	86	41	73	180	14	37	7	7	17	8	12
17	291	133	58	65	200	17	43	10	7	17	8	12
99	180	107	44	70	208	15	36	7	7	17	8	12

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/02/2010

Comments:

Attachments:

A-1 ANP.pdf

A-1 ANG.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/02/2010

Comments:

Attachments:

FORM APCS ANP 8-31-10.pdf

FORM APCS ANP.xls

FORM APCS ANG 8-31-10.pdf

FORM APCS ANG.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/02/2010

Comments:

Attachments:

F319AR ANP.pdf

F319AR ANG.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/02/2010

SERFF Tracking Number:	*ANPC-126501138*	*State:*	*Arkansas*
First Filing Company:	*American National General Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-AA-10-0118*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP/ANG PPA*		
Project Name/Number:	*AR A/A Auto RR-FU/395327*		

Bypass Reason: N/A

Comments:

		Item Status:	**Status Date:**
Satisfied - Item:	Cover Letter	Filed	09/02/2010

Comments:

Attachment:

ar050510r.a-a.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Actuarial Memorandum and Exhibits	Filed	09/02/2010

Comments:

Attachments:

ANP_ANG Actuarial Memorandum AR.pdf

ANPAC_ANG Actuarial Exhibits AR.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Premium dislocation distribution	Filed	09/02/2010

Comments:

Attachment:

Distribution.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Supplemental Memorandum and Exhibit 8/24/10	Filed	09/02/2010

Comments:

Attachments:

ANP_ANG Actuarial Memorandum AR.pdf

ANPAC_ANG Actuarial Exhibits AR.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name American National Property and Casualty Company
NAIC # (including group #) 408-28401

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

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

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

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

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

a.	Driver over 55	5	%
b.	Good Student Discount	Varies by class	%
c.	Multi-car Discount	Varies by class	%
d.	Accident Free Discount*	N/A	%
	Please Specify Qualification for Discount:		
e.	Anti-Theft Discount	N/A	%
f.	Other (specify)		%
	TLC Discount	15	%
	Passive Restraint	20-40	%
	Comp Claim Free	15-30	%
	Benefits Xpress	10	%
	PAC+/PMC+ Part A Discount	7-23	%
	PAC+/PMC+ Part B Discount	4-36	%
	Student Away at School	30	%

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 Discount	
4-589	0%	2.4%
590-609	4%	2.2%
610-644	8%	4.8%
645-679	12%	6.5%
680-704, no risk score, no match	16%	7.4%
705-729	22%	7.1%
730-764	28%	11.6%
765-799	32%	10.8%
800-997	36%	47.2%

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

Beth Summers

Signature

Beth Summers

Printed Name

Regulatory Compliance Analyst II

Title

417-887-4990, ext. 2238

Telephone Number

bsummers@anpac.com

Email address

AID PC A-1 (1/06)

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*	N/A	%
	Please Specify Qualification for Discount:		
e.	Anti-Theft Discount	N/A	%
f.	Other (specify)		%
	TLC Discount	10-15	%
	Passive Restraint	20-40	%
	Comp Claim Free	15-30	%
	Benefits Xpress	10	%
	PAC+/PMC+ Part A Discount	7-23	%
	PAC+/PMC+ Part B Discount	4-36	%
	Auto-Home Discount	5	%
	New Parent Discount	3-5	%
	Student Away at School	30	%

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%	1.20%
590-609	4%	4.6%
610-644	8%	9.7%
645-679	12%	10.1%
680-704, no risk score, no match	16%	13.4%
705-729	22%	10.6%
730-764	28%	7.8%
765-799	32%	6.9%
800-997	36%	24.9%

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

Beth Summers

Signature

Beth Summers

Printed Name

Regulatory Compliance Analyst II

Title

417-887-4990, ext. 2238

Telephone Number

bsummers@anpac.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	24801
Company Name:	American National Property And Casualty Company
Contact Person:	Beth Summers
Telephone No.:	(417) 887-4990. ext. 2238
Email Address:	bsummers@anpac.com
Effective Date:	10/28/10 new business and renewals

DISCOUNTS OFFERED:

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

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*		$358	$437	$213	$158	$379	$463	$226	$168	$454	$555	$267	$197	$417	$510	$246	$181	$532	$652	$308	$227
	Minimum Liability with Comprehensive and Collision		$592	$738	$351	$253	$655	$824	$393	$283	$702	$875	$416	$300	$700	$878	$414	$296	$822	$1,028	$482	$347
	100/300/50 Liability with Comprehensive and Collision		$634	$786	$381	$280	$701	$875	$427	$314	$750	$930	$455	$334	$748	$933	$448	$326	$881	$1,097	$527	$385
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$358	$437	$213	$158	$379	$463	$226	$168	$454	$555	$267	$197	$417	$510	$246	$181	$532	$652	$308	$227
	Minimum Liability with Comprehensive and Collision		$553	$687	$328	$238	$602	$752	$360	$261	$665	$824	$390	$282	$651	$811	$385	$276	$776	$967	$452	$326
	100/300/50 Liability with Comprehensive and Collision		$595	$735	$358	$265	$648	$803	$394	$292	$713	$879	$429	$316	$699	$866	$419	$306	$835	$1,036	$497	$364
2003 Honda Odyssey "EX"	*Minimum Liability*		$294	$358	$173	$129	$313	$381	$186	$139	$371	$452	$225	$168	$343	$419	$203	$152	$436	$534	$257	$190
	Minimum Liability with Comprehensive and Collision		$489	$608	$288	$209	$536	$670	$320	$232	$582	$721	$348	$253	$577	$720	$342	$247	$680	$849	$401	$289
	100/300/50 Liability with Comprehensive and Collision		$524	$649	$318	$235	$576	$714	$351	$260	$628	$774	$379	$281	$620	$769	$374	$275	$729	$904	$438	$321
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$328	$400	$196	$147	$348	$423	$208	$155	$415	$508	$245	$182	$385	$470	$226	$167	$491	$601	$283	$210
	Minimum Liability with Comprehensive and Collision		$703	$880	$416	$300	$772	$972	$462	$330	$818	$1,022	$480	$346	$826	$1,037	$486	$348	$949	$1,189	$553	$398
	100/300/50 Liability with Comprehensive and Collision		$743	$925	$445	$325	$814	$1,019	$496	$360	$868	$1,077	$519	$380	$869	$1,085	$521	$379	$1,003	$1,252	$596	$434
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$294	$358	$173	$129	$313	$381	$186	$139	$371	$452	$225	$168	$343	$419	$203	$152	$436	$534	$257	$190
	Minimum Liability with Comprehensive and Collision		$717	$903	$424	$303	$806	$1,026	$484	$345	$827	$1,039	$494	$356	$856	$1,084	$508	$363	$962	$1,218	$573	$408
	100/300/50 Liability with Comprehensive and Collision		$752	$944	$454	$329	$846	$1,070	$515	$373	$873	$1,092	$525	$384	$899	$1,133	$540	$391	$1,011	$1,273	$610	$440
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$341	$415	$205	$155	$367	$446	$220	$166	$433	$528	$258	$194	$403	$490	$240	$179	$515	$629	$301	$225
	Minimum Liability with Comprehensive and Collision		$605	$754	$359	$262	$677	$853	$408	$295	$714	$892	$426	$311	$717	$900	$431	$310	$841	$1,054	$498	$361
	100/300/50 Liability with Comprehensive and Collision		$650	$804	$393	$292	$725	$906	$448	$331	$770	$953	$471	$351	$765	$953	$471	$346	$899	$1,121	$545	$401

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 39942
Company Name: American National General Insurance Company
Contact Person: Beth Summers
Telephone No.: (417) 887-4990. ext. 2238
Email Address: bsummers@anpac.com
Effective Date: 10/28/10 new business and renewals

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*		$326	$400	$196	$178	$345	$421	$205	$186	$413	$505	$248	$221	$386	$471	$224	$200	$492	$603	$282	$254
	Minimum Liability with Comprehensive and Collision		$520	$650	$312	$282	$573	$720	$344	$311	$622	$775	$372	$332	$620	$775	$364	$326	$733	$916	$426	$383
	100/300/50 Liability with Comprehensive and Collision		$562	$696	$339	$307	$618	$770	$377	$342	$673	$833	$407	$368	$662	$822	$398	$360	$782	$973	$467	$421
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$326	$400	$196	$178	$345	$421	$205	$186	$413	$505	$248	$221	$386	$471	$224	$200	$492	$603	$282	$254
	Minimum Liability with Comprehensive and Collision		$488	$608	$291	$264	$530	$662	$317	$287	$591	$732	$351	$313	$580	$721	$338	$303	$695	$865	$400	$361
	100/300/50 Liability with Comprehensive and Collision		$530	$654	$318	$289	$575	$712	$350	$318	$642	$790	$386	$349	$622	$768	$372	$337	$744	$922	$441	$399
2003 Honda Odyssey "EX"	*Minimum Liability*		$265	$323	$161	$144	$286	$350	$172	$154	$339	$413	$205	$185	$310	$379	$188	$169	$398	$487	$236	$213
	Minimum Liability with Comprehensive and Collision		$427	$531	$256	$230	$471	$591	$284	$255	$517	$640	$308	$277	$504	$629	$302	$272	$601	$749	$354	$320
	100/300/50 Liability with Comprehensive and Collision		$462	$570	$284	$258	$509	$633	$311	$282	$559	$687	$340	$308	$546	$675	$333	$301	$650	$805	$387	$352
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$302	$370	$181	$164	$318	$388	$190	$172	$381	$465	$228	$205	$353	$431	$206	$185	$448	$550	$261	$234
	Minimum Liability with Comprehensive and Collision		$614	$768	$363	$327	$673	$848	$402	$361	$714	$890	$422	$379	$721	$904	$422	$379	$831	$1,042	$486	$435
	100/300/50 Liability with Comprehensive and Collision		$650	$808	$391	$354	$712	$891	$432	$390	$759	$941	$457	$413	$763	$951	$454	$411	$884	$1,102	$523	$471
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$265	$323	$161	$144	$286	$350	$172	$154	$339	$413	$205	$185	$310	$379	$188	$169	$398	$487	$236	$213
	Minimum Liability with Comprehensive and Collision		$617	$776	$369	$331	$698	$888	$420	$378	$723	$907	$429	$386	$733	$928	$440	$396	$839	$1,059	$499	$449
	100/300/50 Liability with Comprehensive and Collision		$652	$815	$397	$359	$736	$930	$447	$405	$765	$954	$461	$417	$775	$974	$471	$425	$888	$1,115	$532	$481
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$318	$388	$190	$173	$337	$411	$202	$183	$397	$482	$240	$217	$367	$447	$220	$199	$468	$572	$276	$249
	Minimum Liability with Comprehensive and Collision		$535	$669	$320	$290	$592	$746	$357	$323	$630	$783	$378	$341	$627	$786	$376	$339	$740	$926	$441	$397
	100/300/50 Liability with Comprehensive and Collision		$576	$714	$353	$322	$636	$794	$392	$357	$680	$839	$418	$380	$674	$838	$413	$376	$799	$992	$484	$439

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-10-0118
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 Property And Casualty Company	**B.**	408-28401

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
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	7.0%	-1.9%					
Auto PD	4.2%	-1.8%					
Auto Med	-16.6%	-1.8%					
Auto UMBI	-40.3%	-0.5%					
Auto UIMBI	20.5%	-1.5%					
Auto UMPD	-9.5%	-5.9%					
Auto Comp	24.2%	-1.5%					
Auto Coll	-0.3%	-1.6%					
TOTAL OVERALL EFFECT	3.1%	-1.7%					

6. 5 Year History Rate Change History

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

7.

Expense Constants	Selected Provisions liab	ph dam
A. Total Production Expense	16.8%	18.8%
B. General Expense	1.2%	1.7%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	8.2%	7.1%
E. Other: Incurred ULAE	5.5%	8.1%
F. TOTAL	34.7%	38.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 16

10. -48% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 2

PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-10-0118
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	102.3%	-2.9%					
Auto PD	-23.8%	-3.4%					
Auto Med	-81.4%	-2.5%					
Auto UMBI	276.4%	-2.0%					
Auto UIMBI	192.6%	-1.7%					
Auto UMPD	13.7%	-7.4%					
Auto Comp	187.5%	-1.6%					
Auto Coll	102.8%	-2.9%					
TOTAL OVERALL EFFECT	82.0%	-2.8%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	439	1.40%	6/15/2009				
2008	310	-30.70%	5/14/2008	292	182	62.4%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%
2004	341	10.50%	10/1/2004	661	216	32.7%	65.8%

7.

Expense Constants	Selected Provisions liab	ph dam
A. Total Production Expense	16.8%	18.8%
B. General Expense	1.2%	1.7%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	8.2%	7.1%
E. Other: Incurred ULAE	5.5%	8.1%
F. TOTAL	34.7%	38.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1

10. -46% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 15

PC RLC

American National Property And Casualty Companies

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

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

May 5, 2010

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

Re: American National Property And Casualty Company #408-28401
Re: American National General Insurance Company #408-39942
Private Passenger Automobile Program
Independent Filing of Rules and Rates
Company Filing #03-AA-10-0118

American National Property And Casualty Company and American National General Insurance Company file herewith the following changes to its Private Passenger Automobile Program:

PAGES TO BE FILED	DESCRIPTION	EDITION
ANPAC A-MR-Index-1, A-MR-Index-2, and MR-1 through MR-46	General Rules	3-10
ANG A-MR-Index-1, A-MR-Index-2, and MR-1 through MR-46	General Rules	3-10
ANPAC AUTO-R-1.1	Auto Base Rates	4-10
ANG AUTO-R-1.1	Auto Base Rates	4-10
ANPAC CYCLE-R-1.1	Motorcycle Base Rates	4-10
ANG CYCLE-R-1.1	Motorcycle Base Rates	4-10

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

PAGES TO BE REPLACED	DESCRIPTION	EDITION
ANPAC A-MR-Index-1, and MR-14 through MR-19	General Rules	9-09B
ANPAC A-MR-Index-2, MR-1 through MR-13, and MR-20 through MR-47	General Rules	9-09
ANG A-MR-Index-1, and MR-15 through MR-18	General Rules	9-09B
ANG A-MR-Index-2, MR-1 through MR-14, and MR-19 through MR-46	General Rules	9-09
ANPAC AUTO-R-1.1	Auto Base Rates	10-09B
ANG AUTO-R-1.1	Auto Base Rates	10-09B
ANPAC CYCLE-R-1.1	Motorcycle Base Rates	10-09B
ANG CYCLE-R-1.1	Motorcycle Base Rates	10-09B

The purpose of this filing is to amend our Arkansas Private Passenger Automobile Program. The following Explanation of Revisions describes the changes made to the above manual pages.

EXPLANATION OF REVISIONS:

I. General Rules

A. Rule 232, Good Student Classification requirements, is revised to clarify that quarterly grade reports are accepted as satisfactory evidence.

B. Rule 276, Preferred Automobile Customer Plus (PAC+) Discount, and Rule 614, Preferred Motorcycle Customer Plus (PMC+) Discount are revised with regard to Risk Scores. In the past, the Risk Score used in determining the PAC+ or PMC+ Part B Discount was not changed unless the Risk Score improved. This meant that the discount percentage could only increase or stay the same as a result of changes in the account Risk Score. With this change, we will begin applying the current account Risk Score and adjusting the discount accordingly. This means that the discount percentage may increase or decrease as a result of changes to the account Risk Score. Other editorial revisions have been made to the Part B rules.

C. Rule 280, Tri-Line Client Discount, has been renamed TLC Tri-Line Coverage℠ Discount in our manual pages to match the registered service mark for this discount. Additionally, TLC has been revised to provide further clarification of the types of permanent life insurance policies that will qualify an Auto for the TLC Discount. We have clarified by adding Whole Life with term rider as a qualifying permanent life insurance policy. This revision was made for clarification purposes only and does not change any of the TLC life qualification requirements.

F. Rule 412, CHROME® Program, is deleted. For CHROME® applicants, we will no longer require that we insure the applicant's private passenger automobile in order to insure the CHROME® vehicle. All subsequent rules within this section are renumbered.

H. Other editorial revisions are made.

We will implement this filing effective July 17, 2010, 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.

Sincerely,

Beth Summers
Regulatory Compliance Analyst II
Phone: (417) 887-4990, ext. 2238
Fax: (417) 877-5014
E-mail: bsummers@anpac.com

Enclosures

American National Property and Casualty Company
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 exhibits for American National Property and Casualty Company (ANPAC) and American National General Insurance Company (ANG).

We are proposing an overall rate decrease of 0.1%.

In an effort to better match rates to risk we propose to update our PAC+/PMC+ rule to use the most current risk score to determine the Part B Discount instead of the historical high risk score. In order to keep premium dislocation to a minimum we propose no other rating variable changes with this review and have selected a slightly negative overall effect. Also, we did not change territorial relativities with the exception of lowering rates in several small territories that appear to be uncompetitively overpriced. 66.7% of our in-force policies will receive a rate decrease due to this review and rates will be an average of 8.5% lower for new business. 11.7% of our in-force policies will receive a rate increase greater than 20%. The largest policy increase due to this change is 69.8%. The historical high risk score for this policy is in the highest discount range but their current risk score is in the lowest range.

Exhibit I – Summary of Indicated and Selected Change by Coverage

This exhibit displays combined rate level indications for ANPAC and ANG by coverage and the corresponding selected change.

Exhibit II – Rate Level Indications

Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The 6/30/2009 incurred losses were evaluated as of 9/30/2009, and include allocated loss adjustment expense. They were developed using companywide loss and ALAE development factors. Comprehensive losses have been adjusted for catastrophes. Loss and ALAE was then trended.

Exhibit III – Loss and Allocated Loss Expense Development Factors

This exhibit shows the data triangles used in the selection of American National family of companies countrywide loss and ALAE development factors. Four data triangles are displayed for each coverage, Quarterly Incurred Loss and ALAE, Quarterly Paid Loss and ALAE, Annual Incurred Loss and ALAE, and Annual Paid Loss and ALAE. Tables below each triangle display various calculated averages, selected age-to-age factors and calculated age-to-ultimate factors. Below the triangles the age-to-ultimate factors are used to calculate ultimate loss and ALAE for each set of data. Selected ultimate loss and ALAE by quarter is shown in column (7) and selected ultimate loss and ALAE by year is shown in column (22). Column (8) displays a factor used to adjust the selected ultimate loss and ALAE by quarter to the annual level. Column (9), the adjusted ultimate loss and ALAE, is the product of columns (7) and (8). Column (12) is the rolling four-quarter sum of column (9). Columns (13) and (14) are selected values from the rolling four-quarter sums in columns (11) and (12). Finally, column (15) is the implied Ultimate Development Factor calculated as the ratio of columns (14) and (13).

Exhibit IV – Annual Trend Factors

This exhibit summarizes our loss trends by coverage based on NAII Fast Track and combined ANPAC and ANG Arkansas data.

Historical and prospective trends were chosen. The historical trend was applied from the average accident data of each experience year to the end of the three-year experience period. The prospective trend was applied from the end of the three-year experience period to the average accident date for the period the rates are proposed to be in effect.

Exhibit V – Investment Income

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

Exhibit VI – 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 VII – Percent Change and Revenue Effect by Coverage

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

Exhibit VIII – Development of Base Rates by Coverage

The indicated and selected territorial base rate relativities by coverage are provided in this exhibit. Our credibility weighted indication weights ANPAC loss data with data from the Highway Loss Data Institute (HLDI). Formulas are provided within the exhibit.

Exhibit IX – PAC+ Discount Revision

The PAC+ Part B discount risk score will no longer use the historical high. Risk scores will be updated and the current risk score will be used for the PAC+ discount. This exhibit shows the revenue effect for this change.

Rate Level History

Effective Date	Overall Percent Change
1/6/2010	7.83%
6/15/2009	1.02%
5/14/2008	-4.52%
4/15/2007	-1.34%
7/15/2006	-4.00%

American National Property and Casualty Company
American National General Insurance Company
Rate Level Indications
Arkansas

Fiscal Years Ending 06/30/07, 06/30/08 and 06/30/09
Losses Valued as of 09/30/09 and Trended to 04/07/11

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Drift & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	72.7%	2,436,225	11.4%	-0.1%
Property Damage	67.2%	1,344,330	2.9%	0.0%
Medical Payments	53.0%	322,787	-18.8%	-0.1%
Uninsured Motorist - BI	46.0%	228,947	-29.5%	0.6%
Underinsured Motorist - BI	82.3%	291,074	26.0%	-0.4%
Uninsured Motorist - PD	59.6%	128,661	-8.8%	-4.6%
Comprehensive	79.0%	917,514	28.9%	-0.2%
Collision	63.3%	1,989,408	3.3%	0.0%
Towing and Labor	41.0%	107,309	-33.1%	0.0%
Wage Loss	13.3%	45,039	-79.6%	0.0%
Rental Reimbursement	71.7%	14,279	17.0%	0.0%
Accidental Death and Dismemberment	17.4%	33,051	-73.3%	0.0%
All Liability	67.9%	4,830,114	4.0%	-0.2%
All Physical Damage	67.4%	3,028,510	9.8%	0.0%
All Coverages	67.7%	7,858,624	6.2%	-0.1%

American National Property and Casualty Company
American National General Insurance Company
Rate Level Indications
Arkansas
Fiscal Years Ending 06/30/07, 06/30/08 and 06/30/09
Losses Valued as of 09/30/09 and Trended to 04/07/11

Bodily Injury

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	2,274,543	1.1400	2,593,022	1.0000	2,593,022	0.9223	2,391,463	1,548,465	30,797	1,579,262	1.1123	1,756,648	0.8751	1,537,269	65.3%	64.3%	-1.6%
6/30/2008	2,340,139	1.0965	2,566,021	1.0000	2,566,021	0.9220	2,365,824	1,513,338	35,052	1,548,391	1.2162	1,883,218	0.9083	1,710,594	65.3%	72.3%	10.7%
6/30/2009	2,346,035	1.1244	2,637,807	1.0000	2,637,807	0.9236	2,436,225	1,336,570	9,179	1,345,749	1.5647	2,105,726	0.9427	1,985,113	65.3%	81.5%	24.8%
Total	6,960,716		7,796,850		7,796,850		7,193,512	4,398,373	75,028	4,473,401		5,745,592		5,232,976	65.3%	72.7%	11.4%

Property Damage

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	1,539,120	0.9299	1,431,184	1.0000	1,431,184	0.9222	1,319,883	878,934	25,324	904,258	1.0006	904,775	0.9721	879,522	65.3%	66.6%	2.0%
6/30/2008	1,433,654	0.9870	1,414,960	1.0000	1,414,960	0.9220	1,304,536	810,139	23,777	833,916	1.0022	835,780	0.9799	818,964	65.3%	62.8%	-3.9%
6/30/2009	1,422,357	1.0233	1,455,519	1.0000	1,455,519	0.9236	1,344,330	922,605	39,537	962,142	1.0183	979,779	0.9877	967,741	65.3%	72.0%	10.2%
Total	4,395,131		4,301,664		4,301,664		3,968,749	2,611,678	88,639	2,700,317		2,720,334		2,666,227	65.3%	67.2%	2.9%

Medical Payments

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	353,812	1.0240	362,312	1.0000	362,312	0.9216	333,906	174,908	87	174,995	1.0026	175,447	1.0298	180,667	65.3%	54.1%	-17.1%
6/30/2008	360,568	0.9639	347,542	1.0000	347,542	0.9214	320,210	187,015	18	187,033	0.9839	184,020	1.0177	187,278	65.3%	58.5%	-10.4%
6/30/2009	345,970	1.0114	349,907	1.0000	349,907	0.9225	322,787	153,578	803	154,382	0.9677	149,395	1.0058	150,261	65.3%	46.6%	-28.7%
Total	1,060,351		1,059,761		1,059,761		976,903	515,501	908	516,409		508,861		518,206	65.3%	53.0%	-18.8%

Uninsured Motorist - BI

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	366,014	0.6457	236,332	1.0000	236,332	0.9216	217,799	118,830	246	119,076	1.0450	124,435	0.8751	108,895	65.3%	50.0%	-23.4%
6/30/2008	304,352	0.7810	237,705	1.0000	237,705	0.9213	219,003	55,691	114	55,805	1.2545	70,007	0.9083	63,590	65.3%	29.0%	-55.5%
6/30/2009	271,927	0.9125	248,132	1.0000	248,132	0.9227	228,947	97,805	80	97,886	1.4515	142,076	0.9427	133,939	65.3%	58.5%	-10.4%
Total	942,292		722,169		722,169		665,749	272,326	440	272,766		336,518		306,423	65.3%	46.0%	-29.5%

American National Property and Casualty Company
American National General Insurance Company
Rate Level Indications
Arkansas
Fiscal Years Ending 06/30/07, 06/30/08 and 06/30/09
Losses Valued as of 09/30/09 and Trended to 04/07/11

Underinsured Motorist - BI

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	302,279	0.9746	294,593	1.0000	294,593	0.9215	271,458	271,500	292	271,792	1.1806	320,871	0.8751	280,799	65.3%	103.4%	58.4%
6/30/2008	287,255	1.0310	296,158	1.0000	296,158	0.9211	272,780	25,000	-	25,000	1.4961	37,402	0.9083	33,973	65.3%	12.5%	-80.9%
6/30/2009	303,745	1.0386	315,471	1.0000	315,471	0.9227	291,074	150,000	983	150,983	2.6188	395,394	0.9427	372,747	65.3%	128.1%	96.1%
Total	893,278		906,221		906,221		835,312	446,500	1,275	447,775		753,667		687,519	65.3%	82.3%	26.0%

Uninsured Motorist - PD

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	147,979	0.9478	140,247	1.0000	140,247	0.9215	129,236	101,765	630	102,395	1.0000	102,395	0.9721	99,538	65.3%	77.0%	17.9%
6/30/2008	138,846	0.9821	136,354	1.0000	136,354	0.9213	125,617	85,701	5,127	90,828	1.0025	91,060	0.9799	89,228	65.3%	71.0%	8.8%
6/30/2009	134,911	1.0339	139,478	1.0000	139,478	0.9224	128,661	39,826	948	40,774	0.9838	40,112	0.9877	39,619	65.3%	30.8%	-52.8%
Total	421,736		416,080		416,080		383,514	227,292	6,704	233,997		233,566		228,385	65.3%	59.6%	-8.8%

Comprehensive

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	CAT Losses	CAT Load	Losses Adjusted for CAT	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	763,792	1.1821	902,881	1.1529	1,040,957	0.9212	958,952	317,348	-	84.4%	585,167	12,729	597,896	1.0062	601,584	1.0068	605,679	61.3%	63.2%	3.0%
6/30/2008	752,770	1.1683	879,444	1.1151	980,634	0.9211	903,302	2,538,066	2,120,577	84.4%	769,819	42,572	812,391	1.0076	818,601	1.0070	824,360	61.3%	91.3%	48.9%
6/30/2009	725,055	1.2722	922,416	1.0785	994,860	0.9223	917,514	567,387	168,802	84.4%	734,961	29,608	764,569	0.9952	760,905	1.0073	766,429	61.3%	83.5%	36.3%
Total	2,241,618		2,704,741		3,016,451		2,779,768	3,422,800	2,289,380		2,089,947	84,909	2,174,856		2,181,090		2,196,468	61.3%	79.0%	28.9%

Collision

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	1,745,446	0.9627	1,680,318	1.2848	2,158,821	0.9215	1,989,385	1,048,738	52,599	1,101,338	0.9984	1,099,564	1.0150	1,116,023	61.3%	56.1%	-8.5%
6/30/2008	1,669,030	1.0530	1,757,420	1.2114	2,128,928	0.9214	1,961,607	1,291,841	45,971	1,337,811	0.9969	1,333,605	1.0151	1,353,705	61.3%	69.0%	12.6%
6/30/2009	1,763,794	1.0698	1,886,860	1.1424	2,155,546	0.9229	1,989,408	1,244,886	46,261	1,291,146	0.9864	1,273,596	1.0152	1,292,918	61.3%	65.0%	6.0%
Total	5,178,271		5,324,597		6,443,295		5,940,400	3,585,464	144,831	3,730,295		3,706,764		3,762,646	61.3%	63.3%	3.3%

American National Property and Casualty Company
American National General Insurance Company
Rate Level Indications
Arkansas
Fiscal Years Ending 06/30/07, 06/30/08 and 06/30/09
Losses Valued as of 09/30/09 and Trended to 04/07/11

Towing and Labor

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Easy Tow	Losses with Easy Tow	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	108,011	1.0000	108,011	1.0000	108,011	0.9216	99,545	12,529	-	12,529	1.0020	12,555	24,244	35,985	1.0068	37,045	61.3%	37.2%	-39.3%
6/30/2008	110,180	1.0000	110,180	1.0000	110,180	0.9213	101,506	12,905	-	12,905	1.0041	12,958	29,952	42,078	1.0070	43,210	61.3%	42.6%	-30.6%
6/30/2009	116,376	1.0000	116,376	1.0000	116,376	0.9221	107,309	14,592	-	14,592	1.0036	14,645	31,260	43,911	1.0073	46,237	61.3%	43.1%	-29.7%
Total	334,567		334,567		334,567		308,360	40,027	-	40,027		40,157	85,456	121,974		126,492	61.3%	41.0%	-33.1%

Wage Loss

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	46,491	1.0000	46,491	1.0000	46,491	0.9227	42,896	9,240	-	9,240	1.0140	9,369	0.8751	8,198	65.3%	19.1%	-70.7%
6/30/2008	47,026	1.0000	47,026	1.0000	47,026	0.9220	43,357	902	-	902	0.9904	893	0.9083	812	65.3%	1.9%	-97.1%
6/30/2009	48,829	1.0000	48,829	1.0000	48,829	0.9224	45,039	9,428	-	9,428	0.9532	8,987	0.9427	8,473	65.3%	18.8%	-71.2%
Total	142,345		142,345		142,345		131,292	19,569	-	19,569		19,249		17,483	65.3%	13.3%	-79.6%

Rental Reimbursement

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	12,357	1.0000	12,357	1.0000	12,357	0.9205	11,375	5,447	-	5,447	0.9990	5,442	1.0068	5,479	61.3%	48.2%	-21.4%
6/30/2008	12,063	1.0000	12,063	1.0000	12,063	0.9208	11,108	12,205	-	12,205	0.9966	12,163	1.0070	12,251	61.3%	110.3%	79.9%
6/30/2009	15,266	1.0000	15,266	1.0000	15,266	0.9354	14,279	8,594	-	8,594	0.9986	8,582	1.0073	8,646	61.3%	60.6%	-1.2%
Total	39,686		39,686		39,686		36,762	26,246	-	26,246		26,188		26,376	61.3%	71.7%	17.0%

Accidental Death and Dismemberment

Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Drift	CA$HBACK Factor	EP @ CRL with MY and Symbol Drift, CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	Loss and ALE Development Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
6/30/2007	34,755	1.0000	34,755	1.0000	34,755	0.9229	32,075	-	-	-	1.0000	-	0.8751	-	65.3%	0.0%	-100.0%
6/30/2008	35,013	1.0000	35,013	1.0000	35,013	0.9221	32,285	5,000	-	5,000	0.9926	4,963	0.9083	4,508	65.3%	14.0%	-78.6%
6/30/2009	35,845	1.0000	35,845	1.0000	35,845	0.9221	33,051	10,000	-	10,000	1.3242	13,242	0.9427	12,484	65.3%	37.8%	-42.2%
Total	105,613		105,613		105,613		97,411	15,000	-	15,000		18,205		16,992	65.3%	17.4%	-73.3%

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Tort States Bodily Injury Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									15,086	15,283	15,462	15,501
2003q1								14,925	15,708	15,950	16,026	16,577
2003q2							17,179	17,481	17,939	18,095	18,556	18,821
2003q3						16,397	16,719	17,386	18,293	18,514	18,690	18,886
2003q4					15,175	15,900	16,617	17,426	18,285	18,443	18,540	19,037
2004q1				12,531	13,256	13,785	14,126	14,971	15,525	15,778	15,922	16,301
2004q2			13,881	15,038	16,283	17,094	17,164	17,616	18,109	18,314	18,468	18,729
2004q3		10,731	11,582	12,570	13,310	13,739	14,211	15,139	15,454	16,055	16,370	16,580
2004q4	8,787	10,528	11,310	11,744	12,449	12,690	13,171	13,546	14,130	14,375	14,836	15,088
2005q1	8,843	9,588	10,780	11,364	12,250	13,154	13,771	14,107	14,599	15,008	15,239	15,838
2005q2	9,288	9,795	11,052	11,982	12,772	13,339	14,210	14,543	14,813	15,504	15,713	15,846
2005q3	9,698	9,784	10,599	11,772	12,651	13,884	14,247	14,471	15,059	15,641	15,747	15,912
2005q4	10,264	11,453	12,504	13,449	14,512	15,843	16,324	17,005	17,859	18,134	18,363	18,568
2006q1	9,092	10,466	11,514	12,114	12,917	13,373	13,744	14,176	15,052	15,156	15,422	16,024
2006q2	10,517	12,381	13,600	14,813	16,177	16,856	17,754	18,477	18,648	19,086	19,710	19,919
2006q3	10,168	11,556	12,381	12,754	13,728	14,560	15,202	15,772	16,366	16,642	16,831	17,031
2006q4	10,948	12,353	13,200	13,774	14,525	15,700	16,581	17,480	17,955	18,473	18,702	18,845
2007q1	9,105	11,484	13,105	14,332	14,827	15,501	15,728	15,727	16,190	16,564	17,122	
2007q2	11,722	12,857	13,656	14,285	14,862	15,337	15,550	15,952	16,325	16,700		
2007q3	9,668	10,896	11,747	12,646	13,484	14,183	14,709	15,284	15,652			
2007q4	10,198	10,927	11,729	12,456	13,346	14,425	14,956	15,690				
2008q1	7,530	9,159	9,584	10,690	11,150	11,797	12,097					
2008q2	9,204	10,797	11,583	12,266	12,909	13,360						
2008q3	9,177	11,389	13,072	14,030	14,893							
2008q4	10,074	11,562	12,866	13,847								
2009q1	9,921	11,867	13,339									
2009q2	10,975	12,678										
2009q3	9,044											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	15,640	15,764	15,804	15,841	15,858	15,915	15,901	15,913	15,929	15,942	15,907	15,922
2003q1	16,822	16,837	16,851	16,853	17,018	17,068	16,673	16,658	16,702	16,731	16,732	16,731
2003q2	18,961	19,077	19,230	19,278	19,377	19,453	19,462	19,472	19,399	19,418	19,419	19,395
2003q3	18,984	19,301	19,467	19,722	19,763	19,785	19,818	19,896	19,895	19,911	19,905	19,905
2003q4	19,492	19,693	19,791	20,341	20,281	20,359	20,425	20,464	20,493	22,734	22,730	22,670
2004q1	16,481	16,697	16,858	16,982	17,080	17,030	17,104	17,158	17,145	17,183	17,742	
2004q2	19,053	19,343	19,445	19,589	19,688	19,762	19,795	19,827	19,847	20,120		
2004q3	16,524	16,572	16,578	16,734	16,864	16,961	16,987	17,006	17,107			
2004q4	15,257	15,373	15,559	15,531	15,695	15,746	15,793	15,857				
2005q1	15,874	15,999	16,099	16,102	16,297	16,362	16,391					
2005q2	16,110	16,235	16,344	16,403	16,409	16,464						
2005q3	15,905	15,934	15,963	15,831	15,809							
2005q4	18,513	18,664	18,668	18,711								
2006q1	16,184	16,195	16,366									
2006q2	20,337	20,425										
2006q3	17,697											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.013	1.012	1.003	1.009
2003q1								1.052	1.015	1.005	1.034	1.015
2003q2							1.018	1.026	1.009	1.025	1.014	1.007
2003q3						1.020	1.040	1.052	1.012	1.010	1.010	1.005
2003q4					1.048	1.045	1.049	1.049	1.009	1.005	1.027	1.024
2004q1				1.058	1.040	1.025	1.060	1.037	1.016	1.009	1.024	1.011
2004q2			1.083	1.083	1.050	1.004	1.026	1.028	1.011	1.008	1.014	1.017
2004q3		1.079	1.085	1.059	1.032	1.034	1.065	1.021	1.039	1.020	1.013	0.997
2004q4	1.198	1.074	1.038	1.060	1.019	1.038	1.028	1.043	1.017	1.032	1.017	1.011
2005q1	1.084	1.124	1.054	1.078	1.074	1.047	1.024	1.035	1.028	1.015	1.039	1.002
2005q2	1.055	1.128	1.084	1.066	1.044	1.065	1.023	1.019	1.047	1.014	1.008	1.017
2005q3	1.009	1.083	1.111	1.075	1.097	1.026	1.016	1.041	1.039	1.007	1.010	1.000
2005q4	1.116	1.092	1.076	1.079	1.092	1.030	1.042	1.050	1.015	1.013	1.011	0.997
2006q1	1.151	1.100	1.052	1.066	1.035	1.028	1.031	1.062	1.007	1.018	1.039	1.010
2006q2	1.177	1.098	1.089	1.092	1.042	1.053	1.041	1.009	1.023	1.033	1.011	1.021
2006q3	1.137	1.071	1.030	1.076	1.061	1.044	1.037	1.038	1.017	1.011	1.012	1.039
2006q4	1.128	1.069	1.044	1.054	1.081	1.056	1.054	1.027	1.029	1.012	1.008	
2007q1	1.261	1.141	1.094	1.035	1.045	1.015	1.000	1.029	1.023	1.034		
2007q2	1.097	1.062	1.046	1.040	1.032	1.014	1.026	1.023	1.023			
2007q3	1.127	1.078	1.076	1.066	1.052	1.037	1.039	1.024				
2007q4	1.071	1.073	1.062	1.071	1.081	1.037	1.049					
2008q1	1.216	1.046	1.115	1.043	1.058	1.025						
2008q2	1.173	1.073	1.059	1.052	1.035							
2008q3	1.241	1.148	1.073	1.062								
2008q4	1.148	1.113	1.076									
2009q1	1.196	1.124										
2009q2	1.155											
Avg 8	1.166	1.090	1.075	1.053	1.056	1.035	1.035	1.033	1.022	1.018	1.017	1.012
Avg 16	1.150	1.094	1.071	1.064	1.055	1.035	1.035	1.033	1.022	1.017	1.018	1.011
Avg 16 ex HL	1.152	1.093	1.071	1.064	1.055	1.035	1.036	1.033	1.022	1.016	1.018	1.010
Wtd 8	1.163	1.091	1.074	1.053	1.055	1.036	1.035	1.032	1.022	1.018	1.017	1.012
Wtd 16	1.148	1.094	1.070	1.063	1.055	1.034	1.035	1.033	1.022	1.016	1.018	1.012
Selected	1.160	1.095	1.070	1.060	1.055	1.035	1.035	1.033	1.022	1.017	1.017	1.012
Age:Ult	1.941	1.673	1.528	1.428	1.347	1.277	1.234	1.192	1.154	1.129	1.110	1.092

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.008	1.003	1.002	1.001	1.004	0.999	1.001	1.001	1.001	0.998	1.001	
2003q1	1.001	1.001	1.000	1.010	1.003	0.977	0.999	1.003	1.002	1.000	1.000	
2003q2	1.006	1.008	1.003	1.005	1.004	1.000	1.000	0.996	1.001	1.000	0.999	
2003q3	1.017	1.009	1.013	1.002	1.001	1.002	1.004	1.000	1.001	1.000	1.000	
2003q4	1.010	1.005	1.028	0.997	1.004	1.003	1.002	1.001	1.109	1.000	0.997	
2004q1	1.013	1.010	1.007	1.006	0.997	1.004	1.003	0.999	1.002	1.033		
2004q2	1.015	1.005	1.007	1.005	1.004	1.002	1.002	1.001	1.014			
2004q3	1.003	1.000	1.009	1.008	1.006	1.002	1.001	1.006				
2004q4	1.008	1.012	0.998	1.011	1.003	1.003	1.004					
2005q1	1.008	1.006	1.000	1.012	1.004	1.002						
2005q2	1.008	1.007	1.004	1.000	1.003							
2005q3	1.002	1.002	0.992	0.999								
2005q4	1.008	1.000	1.002									
2006q1	1.001	1.011										
2006q2	1.004											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.005	1.005	1.003	1.005	1.003	1.002	1.002	1.001	1.019	1.005	0.999	
Avg 16	1.007	1.006	1.005	1.005	1.003	0.999	1.002	1.001	1.019	1.005	0.999	
Avg 16 ex HL	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.004	1.000	1.000	
Wtd 8	1.005	1.005	1.003	1.004	1.003	1.002	1.002	1.001	1.020	1.005	0.999	
Wtd 16	1.008	1.006	1.006	1.004	1.003	0.999	1.002	1.001	1.020	1.005	0.999	
Selected	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.005	1.005	1.005	
Age:Ult	1.079	1.072	1.067	1.063	1.058	1.055	1.052	1.049	1.046	1.041	1.035	

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									12,157	13,067	13,781	14,216
2003q1								10,441	11,776	12,546	13,141	13,824
2003q2							11,947	12,966	14,316	14,977	15,700	16,362
2003q3						10,871	12,515	13,742	15,076	15,924	16,657	16,991
2003q4					8,794	9,732	11,393	12,441	14,176	15,007	15,722	16,885
2004q1				6,563	8,218	9,335	10,314	11,488	12,713	13,218	13,956	14,812
2004q2			4,336	6,225	8,095	9,822	10,955	12,119	13,498	14,402	15,615	16,088
2004q3		2,147	4,409	6,068	7,928	9,671	10,658	11,785	12,771	13,636	14,640	15,008
2004q4	377	1,888	4,072	5,468	6,768	8,113	9,154	10,265	11,378	12,263	12,888	13,164
2005q1	442	2,123	3,830	5,589	7,165	8,259	9,340	11,371	12,286	12,683	13,042	13,505
2005q2	501	1,707	3,849	5,458	6,768	8,477	10,042	11,267	12,337	13,031	13,955	14,535
2005q3	486	1,837	3,236	5,496	6,896	8,643	9,820	11,323	12,146	12,868	13,313	13,658
2005q4	363	1,804	4,085	6,858	9,023	10,861	11,881	13,179	14,626	15,246	15,727	16,573
2006q1	310	1,939	3,239	5,721	7,140	8,442	9,649	10,888	12,611	13,192	13,633	13,920
2006q2	306	1,834	4,245	5,921	8,088	9,362	10,934	12,207	13,790	14,586	15,890	16,760
2006q3	368	1,591	3,372	5,249	7,321	8,486	9,975	11,098	12,927	13,512	13,903	14,413
2006q4	325	2,708	4,916	7,040	8,862	9,962	10,994	12,305	14,789	15,469	16,593	17,103
2007q1	299	1,227	3,385	6,682	9,222	10,447	11,338	12,223	13,353	14,188	15,414	
2007q2	457	3,425	5,578	7,702	9,629	10,869	11,991	13,063	14,064	14,841		
2007q3	420	2,069	3,991	5,465	7,168	8,615	10,297	11,423	13,111			
2007q4	416	1,782	3,998	6,413	8,181	9,264	10,221	11,159				
2008q1	419	1,984	3,351	5,100	6,105	7,698	8,613					
2008q2	581	2,393	4,244	6,048	7,721	8,791						
2008q3	329	1,695	3,937	5,902	8,024							
2008q4	511	2,506	4,663	6,920								
2009q1	635	2,242	4,457									
2009q2	352	2,821										
2009q3	376											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	14,503	14,790	15,161	15,282	15,424	15,576	15,639	15,651	15,698	15,711	15,838	15,858
2003q1	14,495	14,826	15,081	15,173	15,319	15,732	16,279	16,395	16,439	16,550	16,572	16,621
2003q2	17,033	17,667	18,014	18,263	18,540	18,638	18,685	18,759	19,087	19,105	19,109	19,185
2003q3	17,515	17,955	18,279	18,815	19,208	19,594	19,639	19,698	19,760	19,823	19,860	19,890
2003q4	17,717	18,422	18,679	19,021	19,371	19,924	20,126	20,166	20,201	20,609	22,509	22,569
2004q1	15,187	15,338	15,716	15,865	16,014	16,236	16,325	16,472	16,784	16,877	17,196	
2004q2	16,997	17,610	18,103	18,646	18,926	19,012	19,171	19,204	19,223	19,335		
2004q3	15,314	15,633	16,049	16,195	16,530	16,552	16,585	16,618	16,739			
2004q4	13,613	14,020	14,142	14,743	15,085	15,272	15,484	15,583				
2005q1	14,142	14,523	15,126	15,584	15,860	15,889	16,012					
2005q2	14,777	15,126	15,419	15,775	15,953	16,274						
2005q3	13,968	14,277	14,733	14,935	15,125							
2005q4	17,003	17,475	17,824	18,075								
2006q1	14,476	14,864	15,539									
2006q2	17,895	18,344										
2006q3	15,409											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.075	1.055	1.032	1.020
2003q1								1.128	1.065	1.047	1.052	1.049
2003q2							1.085	1.104	1.046	1.048	1.042	1.041
2003q3						1.151	1.098	1.097	1.056	1.046	1.020	1.031
2003q4					1.107	1.171	1.092	1.139	1.059	1.048	1.074	1.049
2004q1				1.252	1.136	1.105	1.114	1.107	1.040	1.056	1.061	1.025
2004q2			1.436	1.300	1.213	1.115	1.106	1.114	1.067	1.084	1.030	1.056
2004q3		2.054	1.376	1.306	1.220	1.102	1.106	1.084	1.068	1.074	1.025	1.020
2004q4	5.012	2.157	1.343	1.238	1.199	1.128	1.121	1.108	1.078	1.051	1.021	1.034
2005q1	4.806	1.804	1.459	1.282	1.153	1.131	1.217	1.081	1.032	1.028	1.035	1.047
2005q2	3.409	2.255	1.418	1.240	1.253	1.185	1.122	1.095	1.056	1.071	1.042	1.017
2005q3	3.782	1.761	1.699	1.255	1.253	1.136	1.153	1.073	1.059	1.035	1.026	1.023
2005q4	4.965	2.265	1.679	1.316	1.204	1.094	1.109	1.110	1.042	1.032	1.054	1.026
2006q1	6.255	1.671	1.766	1.248	1.182	1.143	1.128	1.158	1.046	1.033	1.021	1.040
2006q2	6.001	2.314	1.395	1.366	1.158	1.168	1.116	1.130	1.058	1.089	1.055	1.068
2006q3	4.325	2.120	1.557	1.395	1.159	1.175	1.113	1.165	1.045	1.029	1.037	1.069
2006q4	8.323	1.815	1.432	1.259	1.124	1.104	1.119	1.202	1.046	1.073	1.031	
2007q1	4.110	2.758	1.974	1.380	1.133	1.085	1.078	1.092	1.063	1.086		
2007q2	7.498	1.629	1.381	1.250	1.129	1.103	1.089	1.077	1.055			
2007q3	4.925	1.929	1.369	1.312	1.202	1.195	1.109	1.148				
2007q4	4.283	2.244	1.604	1.276	1.132	1.103	1.092					
2008q1	4.736	1.689	1.522	1.197	1.261	1.119						
2008q2	4.119	1.773	1.425	1.277	1.139							
2008q3	5.149	2.322	1.499	1.359								
2008q4	4.903	1.861	1.484									
2009q1	3.530	1.988										
2009q2	8.010											
Avg 8	4.957	1.929	1.532	1.289	1.160	1.132	1.106	1.135	1.052	1.056	1.038	1.040
Avg 16	5.307	2.025	1.541	1.291	1.181	1.130	1.118	1.118	1.054	1.055	1.039	1.038
Avg 16 ex HL	5.219	2.000	1.523	1.290	1.180	1.129	1.114	1.115	1.054	1.055	1.038	1.038
Wtd 8	4.774	1.891	1.515	1.289	1.155	1.129	1.105	1.134	1.052	1.057	1.038	1.041
Wtd 16	5.148	1.971	1.526	1.291	1.177	1.128	1.117	1.117	1.054	1.056	1.039	1.039
Selected	5.150	2.000	1.530	1.290	1.180	1.130	1.120	1.120	1.055	1.055	1.040	1.040
Age:Ult	49.261	9.565	4.783	3.126	2.423	2.054	1.817	1.623	1.449	1.373	1.302	1.252

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.020	1.025	1.008	1.009	1.010	1.004	1.001	1.003	1.001	1.008	1.001	
2003q1	1.023	1.017	1.006	1.010	1.027	1.035	1.007	1.003	1.007	1.001	1.003	
2003q2	1.037	1.020	1.014	1.015	1.005	1.003	1.004	1.017	1.001	1.000	1.004	
2003q3	1.025	1.018	1.029	1.021	1.020	1.002	1.003	1.003	1.003	1.002	1.002	
2003q4	1.040	1.014	1.018	1.018	1.029	1.010	1.002	1.002	1.020	1.092	1.003	
2004q1	1.010	1.025	1.010	1.009	1.014	1.005	1.009	1.019	1.006	1.019		
2004q2	1.036	1.028	1.030	1.015	1.005	1.008	1.002	1.001	1.006			
2004q3	1.021	1.027	1.009	1.021	1.001	1.002	1.002	1.007				
2004q4	1.030	1.009	1.042	1.023	1.012	1.014	1.006					
2005q1	1.027	1.042	1.030	1.018	1.002	1.008						
2005q2	1.024	1.019	1.023	1.011	1.020							
2005q3	1.022	1.032	1.014	1.013								
2005q4	1.028	1.020	1.014									
2006q1	1.027	1.045										
2006q2	1.025											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.025	1.028	1.022	1.016	1.013	1.007	1.004	1.007	1.006	1.020	1.002	
Avg 16	1.026	1.024	1.019	1.015	1.013	1.009	1.004	1.007	1.006	1.020	1.002	
Avg 16 ex HL	1.026	1.024	1.018	1.015	1.013	1.007	1.004	1.006	1.004	1.008	1.002	
Wtd 8	1.025	1.028	1.021	1.016	1.013	1.006	1.004	1.007	1.006	1.022	1.003	
Wtd 16	1.027	1.024	1.019	1.015	1.013	1.009	1.004	1.007	1.006	1.022	1.003	
Selected	1.025	1.025	1.020	1.015	1.013	1.007	1.007	1.007	1.007	1.010	1.005	
Age:Ult	1.203	1.174	1.145	1.123	1.106	1.092	1.085	1.077	1.070	1.062	1.052	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							46,894	47,055	46,818	46,846	46,845
2000						49,534	49,737	49,769	49,769	49,770	
2001					60,248	60,374	60,528	60,655	62,552		
2002				64,571	65,518	66,701	66,970	68,592			
2003			69,839	73,949	76,231	76,509	78,688				
2004		56,274	63,236	67,813	69,260	70,827					
2005	30,273	53,210	62,807	66,807	67,376						
2006	34,063	58,101	68,355	73,334							
2007	35,630	57,004	65,163								
2008	29,558	54,197									
2009	35,060										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.003	0.995	1.001	1.000	
2000						1.004	1.001	1.000	1.000		
2001					1.002	1.003	1.002	1.031			
2002				1.015	1.018	1.004	1.024				
2003			1.059	1.031	1.004	1.028					
2004		1.124	1.072	1.021	1.023						
2005	1.758	1.180	1.064	1.009							
2006	1.706	1.176	1.073								
2007	1.600	1.143									
2008	1.834										
Avg 3	1.713	1.167	1.070	1.020	1.015	1.012	1.009	1.009	1.000	1.000	
Avg 5	1.724	1.156	1.067	1.019	1.012	1.010	1.008	1.009	1.000	1.000	
Avg 5 ex HL	1.732	1.160	1.068	1.018	1.011	1.004					
Wtd 3	1.706	1.166	1.070	1.021	1.014	1.013	1.010	1.011	1.000	1.000	
Wtd 5	1.718	1.156	1.067	1.019	1.012	1.011	1.009	1.011	1.000	1.000	
Selected	1.710	1.160	1.070	1.020	1.014	1.012	1.010	1.010	1.001	1.000	1.000
Age:Ult	2.268	1.327	1.144	1.069	1.048	1.033	1.021	1.011	1.001	1.000	1.000

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Tort States Bodily Injury Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							46,463	46,644	46,818	46,833	46,838
2000						48,955	49,495	49,763	49,766	49,770	
2001					59,002	59,986	60,270	60,457	62,498		
2002				59,957	63,856	65,296	65,906	68,461			
2003			55,634	67,147	73,146	75,603	78,350				
2004		33,533	51,394	61,804	66,609	68,854					
2005	6,022	31,571	51,397	60,794	65,485						
2006	5,441	33,373	53,451	66,396							
2007	7,231	35,788	54,525								
2008	6,073	32,348									
2009	7,653										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.004	1.004	1.000	1.000	
2000						1.011	1.005	1.000	1.000		
2001					1.017	1.005	1.003	1.034			
2002				1.065	1.023	1.009	1.039				
2003			1.207	1.089	1.034	1.036					
2004		1.533	1.203	1.078	1.034						
2005	5.242	1.628	1.183	1.077							
2006	6.134	1.602	1.242								
2007	4.949	1.524									
2008	5.326										
Avg 3	5.470	1.584	1.209	1.081	1.030	1.017	1.016	1.013	1.000	1.000	
Avg 5	5.413	1.571	1.209	1.077	1.027	1.015	1.013	1.013	1.000	1.000	
Avg 5 ex HL	5.284	1.567	1.205	1.077	1.028	1.010					
Wtd 3	5.415	1.582	1.210	1.082	1.030	1.018	1.017	1.014	1.000	1.000	
Wtd 5	5.373	1.570	1.209	1.078	1.027	1.017	1.014	1.014	1.000	1.000	
Selected	5.400	1.575	1.210	1.080	1.030	1.020	1.015	1.015	1.000	1.000	1.001
Age:Ult	12.038	2.229	1.415	1.170	1.083	1.052	1.031	1.016	1.001	1.001	1.001

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	17,742	1.035	18,371	17,196	1.052	18,084	18,228	0.989	18,036	1.017		
2004q2	20,120	1.041	20,938	19,335	1.062	20,536	20,737	0.989	20,519	1.020		
2004q3	17,107	1.046	17,892	16,739	1.070	17,904	17,898	0.989	17,709	1.035		
2004q4	15,857	1.049	16,634	15,583	1.077	16,784	16,709	0.989	16,533	1.043	70,827	72,796
2005q1	16,391	1.052	17,246	16,012	1.085	17,366	17,306	0.987	17,078	1.042	69,476	71,839
2005q2	16,464	1.055	17,374	16,274	1.092	17,774	17,574	0.987	17,343	1.053	65,820	68,664
2005q3	15,809	1.058	16,733	15,125	1.106	16,734	16,733	0.987	16,513	1.045	64,521	67,468
2005q4	18,711	1.063	19,884	18,075	1.123	20,298	20,091	0.987	19,827	1.060	67,376	70,762
2006q1	16,366	1.067	17,462	15,539	1.145	17,799	17,630	0.986	17,378	1.062	67,350	71,062
2006q2	20,425	1.072	21,901	18,344	1.174	21,537	21,719	0.986	21,408	1.048	71,311	75,126
2006q3	17,697	1.079	19,090	15,409	1.203	18,544	18,817	0.986	18,548	1.048	73,200	77,161
2006q4	18,845	1.092	20,573	17,103	1.252	21,406	20,989	0.986	20,689	1.098	73,334	78,022
2007q1	17,122	1.110	19,008	15,414	1.302	20,064	19,536	0.997	19,475	1.137	74,089	80,119
2007q2	16,700	1.129	18,856	14,841	1.373	20,380	19,618	0.997	19,557	1.171	70,364	78,268
2007q3	15,652	1.154	18,061	13,111	1.449	18,994	18,527	0.997	18,469	1.180	68,319	78,189
2007q4	15,690	1.192	18,702	11,159	1.623	18,107	18,404	0.997	18,347	1.169	65,163	75,847
2008q1	12,097	1.234	14,924	8,613	1.817	15,653	15,289	0.982	15,018	1.242	60,138	71,391
2008q2	13,360	1.277	17,060	8,791	2.054	18,053	17,556	0.982	17,246	1.291	56,798	69,080
2008q3	14,893	1.347	20,063	8,024	2.423	19,443	19,753	0.982	19,404	1.303	56,039	70,015
2008q4	13,847	1.428	19,773	6,920	3.126	21,631	20,702	0.982	20,336	1.469	54,197	72,004
2009q1	13,339	1.528	20,380	4,457	4.783	21,315	20,848	1.022	21,310	1.598	55,439	78,295
2009q2	12,678	1.673	21,210	2,821	9.565	26,980	24,095	1.022	24,629	1.943	54,756	85,679
2009q3	9,044	1.941	17,552	376	49.261	18,518	18,035	1.022	18,435	2.038	48,907	84,710

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	65,820	68,664	1.0432
2006q2	71,311	75,126	1.0535
2007q2	70,364	78,268	1.1123
2008q2	56,798	69,080	1.2162
2009q2	54,756	85,679	1.5647

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	70,827	1.033	73,191	68,854	1.052	72,402	72,796
2005	67,376	1.048	70,599	65,485	1.083	70,926	70,762
2006	73,334	1.069	78,379	66,396	1.170	77,665	78,022
2007	65,163	1.144	74,521	54,525	1.415	77,174	75,847
2008	54,197	1.327	71,897	32,348	2.229	72,111	72,004
2009	35,060	2.268	79,534	7,653	12.038	92,129	64,374

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									15,143	15,200	15,213	15,210
2003q1								13,063	13,085	13,071	13,083	13,075
2003q2							14,325	14,355	14,363	14,387	14,387	14,396
2003q3						14,610	14,615	14,635	14,643	14,664	14,673	14,676
2003q4					14,741	14,799	14,858	14,872	14,874	14,897	14,880	14,886
2004q1				12,925	12,976	12,996	13,047	13,058	13,029	13,049	13,049	13,057
2004q2			13,365	13,406	13,468	13,532	13,528	13,545	13,544	13,543	13,557	13,541
2004q3		13,234	13,224	13,281	13,324	13,358	13,357	13,380	13,420	13,427	13,416	13,417
2004q4	13,638	13,792	13,944	14,076	14,147	14,191	14,244	14,244	14,328	14,327	14,330	14,333
2005q1	11,915	12,196	12,225	12,250	12,364	12,367	12,359	12,344	12,395	12,423	12,436	12,423
2005q2	12,831	13,227	13,421	13,528	13,585	13,662	13,718	13,720	13,735	13,758	13,739	13,740
2005q3	12,395	12,808	12,874	13,014	13,137	13,185	13,156	13,142	13,146	13,144	13,147	13,148
2005q4	13,563	13,699	13,869	14,029	14,194	14,298	14,269	14,280	14,297	14,352	14,362	14,365
2006q1	11,620	11,912	11,982	12,099	12,261	12,284	12,298	12,307	12,308	12,285	12,275	12,278
2006q2	12,607	12,706	12,990	13,094	13,066	13,112	13,087	13,085	13,092	13,090	13,095	13,098
2006q3	12,402	12,509	12,796	12,943	12,897	12,972	12,965	12,973	12,955	12,961	12,979	12,988
2006q4	12,827	13,605	13,857	13,774	13,736	13,723	13,719	13,737	13,768	13,737	13,739	13,744
2007q1	11,930	12,380	12,429	12,432	12,474	12,525	12,538	12,539	12,534	12,525	12,527	
2007q2	12,335	12,575	12,690	12,650	12,678	12,669	12,684	12,668	12,679	12,674		
2007q3	12,408	12,979	13,176	13,181	13,094	13,106	13,123	13,139	13,161			
2007q4	12,827	13,308	13,608	13,447	13,471	13,528	13,544	13,541				
2008q1	11,707	11,971	12,197	12,177	12,170	12,111	12,129					
2008q2	10,940	11,421	11,590	11,683	11,650	11,646						
2008q3	10,570	11,129	11,400	11,364	11,317							
2008q4	12,634	13,401	13,594	13,876								
2009q1	11,691	12,139	12,353									
2009q2	11,881	12,352										
2009q3	11,625											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	15,219	15,208	15,209	15,189	15,163	15,165	15,165	15,165	15,165	15,165	15,164	15,164
2003q1	13,076	13,070	13,072	13,077	13,078	13,072	13,075	13,075	13,075	13,075	13,075	13,075
2003q2	14,400	14,397	14,389	14,369	14,370	14,370	14,370	14,370	14,370	14,370	14,370	14,370
2003q3	14,688	14,696	14,691	14,694	14,694	14,694	14,691	14,691	14,691	14,691	14,691	14,691
2003q4	14,896	14,898	14,900	14,901	14,900	14,899	14,898	14,898	14,898	14,900	14,901	14,898
2004q1	13,057	13,050	13,051	13,035	13,035	13,035	13,035	13,035	13,035	13,029	13,029	
2004q2	13,535	13,535	13,535	13,536	13,534	13,534	13,534	13,534	13,534	13,534		
2004q3	13,416	13,423	13,420	13,428	13,430	13,430	13,430	13,430	13,430			
2004q4	14,317	14,324	14,325	14,325	14,326	14,331	14,330	14,330				
2005q1	12,441	12,442	12,449	12,447	12,452	12,443	12,446					
2005q2	13,744	13,744	13,745	13,744	13,741	13,738						
2005q3	13,151	13,151	13,152	13,157	13,155							
2005q4	14,375	14,375	14,376	14,377								
2006q1	12,269	12,271	12,271									
2006q2	13,119	13,114										
2006q3	12,978											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.004	1.001	1.000	1.001
2003q1								1.002	0.999	1.001	0.999	1.000
2003q2							1.002	1.001	1.002	1.000	1.001	1.000
2003q3						1.000	1.001	1.001	1.001	1.001	1.000	1.001
2003q4					1.004	1.004	1.001	1.000	1.002	0.999	1.000	1.001
2004q1				1.004	1.002	1.004	1.001	0.998	1.002	1.000	1.001	1.000
2004q2			1.003	1.005	1.005	1.000	1.001	1.000	1.000	1.001	0.999	1.000
2004q3		0.999	1.004	1.003	1.003	1.000	1.002	1.003	1.001	0.999	1.000	1.000
2004q4	1.011	1.011	1.009	1.005	1.003	1.004	1.000	1.006	1.000	1.000	1.000	0.999
2005q1	1.024	1.002	1.002	1.009	1.000	0.999	0.999	1.004	1.002	1.001	0.999	1.001
2005q2	1.031	1.015	1.008	1.004	1.006	1.004	1.000	1.001	1.002	0.999	1.000	1.000
2005q3	1.033	1.005	1.011	1.009	1.004	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4	1.010	1.012	1.012	1.012	1.007	0.998	1.001	1.001	1.004	1.001	1.000	1.001
2006q1	1.025	1.006	1.010	1.013	1.002	1.001	1.001	1.000	0.998	0.999	1.000	0.999
2006q2	1.008	1.022	1.008	0.998	1.004	0.998	1.000	1.001	1.000	1.000	1.000	1.002
2006q3	1.009	1.023	1.012	0.996	1.006	0.999	1.001	0.999	1.001	1.001	1.001	0.999
2006q4	1.061	1.019	0.994	0.997	0.999	1.000	1.001	1.002	0.998	1.000	1.000	
2007q1	1.038	1.004	1.000	1.003	1.004	1.001	1.000	1.000	0.999	1.000		
2007q2	1.020	1.009	0.997	1.002	0.999	1.001	0.999	1.001	1.000			
2007q3	1.046	1.015	1.000	0.993	1.001	1.001	1.001	1.002				
2007q4	1.037	1.023	0.988	1.002	1.004	1.001	1.000					
2008q1	1.023	1.019	0.998	0.999	0.995	1.002						
2008q2	1.044	1.015	1.008	0.997	1.000							
2008q3	1.053	1.024	0.997	0.996								
2008q4	1.061	1.014	1.021									
2009q1	1.038	1.018										
2009q2	1.040											
Avg 8	1.043	1.017	1.001	0.999	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16	1.034	1.015	1.004	1.002	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.034	1.015	1.004	1.002	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.043	1.017	1.001	0.999	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 16	1.034	1.015	1.004	1.002	1.002	1.000	1.000	1.001	1.001	1.000	1.000	1.000
Selected	1.040	1.015	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.062	1.021	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	0.999	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000				
2004q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.001	1.000	1.000	0.999	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Property Damage Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									15,041	15,091	15,122	15,136
2003q1								12,990	13,021	13,026	13,035	13,044
2003q2							14,226	14,275	14,284	14,320	14,345	14,352
2003q3						14,440	14,507	14,519	14,568	14,604	14,631	14,646
2003q4					14,551	14,635	14,708	14,758	14,796	14,834	14,842	14,870
2004q1				12,613	12,806	12,864	12,923	12,969	12,991	13,012	13,015	13,023
2004q2			12,529	13,009	13,248	13,444	13,471	13,512	13,518	13,517	13,520	13,523
2004q3		11,809	12,585	12,993	13,207	13,286	13,303	13,342	13,392	13,399	13,403	13,403
2004q4	8,338	12,587	13,395	13,744	13,983	14,072	14,139	14,211	14,288	14,297	14,302	14,306
2005q1	8,063	11,242	11,781	12,033	12,187	12,226	12,268	12,292	12,304	12,348	12,368	12,383
2005q2	8,667	12,178	12,883	13,331	13,474	13,580	13,626	13,670	13,682	13,700	13,703	13,712
2005q3	8,021	11,566	12,458	12,808	12,991	13,084	13,108	13,131	13,136	13,131	13,139	13,139
2005q4	8,227	12,674	13,328	13,822	14,018	14,150	14,198	14,231	14,261	14,329	14,339	14,356
2006q1	7,893	10,986	11,640	11,892	12,039	12,108	12,154	12,175	12,190	12,197	12,197	12,198
2006q2	8,243	11,611	12,304	12,686	12,823	12,931	13,011	13,016	13,036	13,046	13,059	13,060
2006q3	7,891	11,639	12,293	12,569	12,683	12,733	12,816	12,859	12,913	12,930	12,943	12,953
2006q4	8,101	12,342	12,946	13,299	13,408	13,465	13,574	13,630	13,670	13,682	13,701	13,711
2007q1	7,884	11,135	11,835	12,227	12,341	12,414	12,460	12,478	12,481	12,493	12,497	
2007q2	8,270	11,624	12,177	12,466	12,577	12,623	12,654	12,657	12,663	12,666		
2007q3	8,111	11,584	12,309	12,759	12,913	12,963	13,013	13,040	13,047			
2007q4	7,668	12,105	12,960	13,230	13,361	13,430	13,450	13,476				
2008q1	7,567	10,783	11,459	11,906	12,032	12,076	12,102					
2008q2	7,233	10,416	10,993	11,337	11,437	11,508						
2008q3	6,860	10,006	10,827	11,072	11,174							
2008q4	7,575	12,339	12,986	13,349								
2009q1	7,821	10,990	11,609									
2009q2	7,617	11,118										
2009q3	7,453											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	15,153	15,155	15,155	15,156	15,161	15,162	15,162	15,162	15,162	15,162	15,162	15,162
2003q1	13,044	13,047	13,048	13,053	13,057	13,061	13,067	13,067	13,067	13,067	13,067	13,067
2003q2	14,354	14,363	14,366	14,366	14,369	14,368	14,369	14,368	14,368	14,368	14,368	14,368
2003q3	14,674	14,685	14,685	14,687	14,687	14,688	14,689	14,689	14,689	14,689	14,689	14,688
2003q4	14,873	14,882	14,883	14,888	14,891	14,893	14,893	14,893	14,893	14,893	14,896	14,894
2004q1	13,026	13,027	13,027	13,031	13,031	13,031	13,031	13,031	13,031	13,031	13,031	
2004q2	13,529	13,534	13,535	13,536	13,534	13,534	13,534	13,534	13,534	13,534		
2004q3	13,409	13,416	13,417	13,428	13,430	13,430	13,430	13,430	13,430			
2004q4	14,309	14,317	14,318	14,318	14,318	14,319	14,324	14,324				
2005q1	12,394	12,395	12,397	12,404	12,408	12,417	12,420					
2005q2	13,726	13,726	13,726	13,726	13,732	13,731						
2005q3	13,148	13,148	13,149	13,149	13,155							
2005q4	14,365	14,368	14,367	14,368								
2006q1	12,200	12,201	12,201									
2006q2	13,090	13,108										
2006q3	12,957											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.003	1.002	1.001	1.001
2003q1								1.002	1.000	1.001	1.001	1.000
2003q2							1.003	1.001	1.003	1.002	1.001	1.000
2003q3						1.005	1.001	1.003	1.002	1.002	1.001	1.002
2003q4					1.006	1.005	1.003	1.003	1.003	1.001	1.002	1.000
2004q1				1.015	1.004	1.005	1.004	1.002	1.002	1.000	1.001	1.000
2004q2			1.038	1.018	1.015	1.002	1.003	1.000	1.000	1.000	1.000	1.000
2004q3		1.066	1.032	1.016	1.006	1.001	1.003	1.004	1.001	1.000	1.000	1.000
2004q4	1.510	1.064	1.026	1.017	1.006	1.005	1.005	1.005	1.001	1.000	1.000	1.000
2005q1	1.394	1.048	1.021	1.013	1.003	1.003	1.002	1.001	1.004	1.002	1.001	1.001
2005q2	1.405	1.058	1.035	1.011	1.008	1.003	1.003	1.001	1.001	1.000	1.001	1.001
2005q3	1.442	1.077	1.028	1.014	1.007	1.002	1.002	1.000	1.000	1.001	1.000	1.001
2005q4	1.541	1.052	1.037	1.014	1.009	1.003	1.002	1.002	1.005	1.001	1.001	1.001
2006q1	1.392	1.060	1.022	1.012	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000
2006q2	1.409	1.060	1.031	1.011	1.008	1.006	1.000	1.002	1.001	1.001	1.000	1.002
2006q3	1.475	1.056	1.022	1.009	1.004	1.007	1.003	1.004	1.001	1.001	1.001	1.000
2006q4	1.523	1.049	1.027	1.008	1.004	1.008	1.004	1.003	1.001	1.001	1.001	
2007q1	1.412	1.063	1.033	1.009	1.006	1.004	1.001	1.000	1.001	1.000		
2007q2	1.406	1.048	1.024	1.009	1.004	1.002	1.000	1.000	1.000			
2007q3	1.428	1.063	1.037	1.012	1.004	1.004	1.002	1.001				
2007q4	1.579	1.071	1.021	1.010	1.005	1.002	1.002					
2008q1	1.425	1.063	1.039	1.011	1.004	1.002						
2008q2	1.440	1.055	1.031	1.009	1.006							
2008q3	1.458	1.082	1.023	1.009								
2008q4	1.629	1.052	1.028									
2009q1	1.405	1.056										
2009q2	1.460											
Avg 8	1.478	1.061	1.029	1.010	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.001
Avg 16	1.464	1.060	1.029	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001
Avg 16 ex HL	1.457	1.060	1.029	1.011	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.001
Wtd 8	1.478	1.061	1.029	1.010	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.001
Wtd 16	1.464	1.060	1.029	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001
Selected	1.470	1.060	1.030	1.010	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001
Age:Ult	1.650	1.123	1.059	1.028	1.018	1.012	1.008	1.006	1.004	1.003	1.002	1.001

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000				
2004q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.001	1.000	1.001	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.001											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Countrywide
Property Damage Loss Development

Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							42,334	42,315	42,325	42,327	42,328
2000						46,606	46,595	46,592	46,597	46,598	
2001					53,015	52,968	52,977	52,986	52,976		
2002				56,633	56,652	56,651	56,650	56,650			
2003			56,985	57,043	57,039	57,034	57,033				
2004		53,978	54,257	54,335	54,325	54,323					
2005	37,848	53,187	53,620	53,709	53,717						
2006	37,090	52,082	52,057	52,107							
2007	37,412	51,748	51,903								
2008	34,188	48,968									
2009	36,330										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					0.999	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.001	1.000	1.000	1.000					
2004		1.005	1.001	1.000	1.000						
2005	1.405	1.008	1.002	1.000							
2006	1.404	1.000	1.001								
2007	1.383	1.003									
2008	1.432										
Avg 3	1.407	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.406	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.405	1.004	1.001	1.000	1.000	1.000					
Wtd 3	1.406	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.406	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.405	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.412	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							42,307	42,315	42,318	42,327	42,328
2000						46,588	46,593	46,591	46,597	46,598	
2001					52,922	52,946	52,954	52,964	52,979		
2002				56,524	56,621	56,651	56,650	56,650			
2003			56,681	56,955	57,010	57,018	57,022				
2004		53,317	54,135	54,277	54,313	54,320					
2005	31,979	52,661	53,434	53,626	53,675						
2006	31,143	51,067	51,786	51,978							
2007	31,571	51,226	51,686								
2008	28,736	48,133									
2009	30,180										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.002	1.001	1.000	1.000				
2003			1.005	1.001	1.000	1.000					
2004		1.015	1.003	1.001	1.000						
2005	1.647	1.015	1.004	1.001							
2006	1.640	1.014	1.004								
2007	1.623	1.009									
2008	1.675										
Avg 3	1.646	1.013	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.646	1.013	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.643	1.014	1.004	1.001	1.000	1.000					
Wtd 3	1.645	1.013	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.645	1.013	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.645	1.014	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.676	1.019	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	13,029	1.000	13,029	13,031	1.000	13,031	13,030	1.000	13,030	1.000		
2004q2	13,534	1.000	13,534	13,534	1.000	13,534	13,534	1.000	13,534	1.000		
2004q3	13,430	1.000	13,430	13,430	1.000	13,430	13,430	1.000	13,430	1.000		
2004q4	14,330	1.000	14,330	14,324	1.000	14,324	14,327	1.000	14,327	1.000	54,323	54,321
2005q1	12,446	1.000	12,446	12,420	1.000	12,420	12,433	1.000	12,433	0.999	53,741	53,724
2005q2	13,738	1.000	13,738	13,731	1.000	13,731	13,735	1.000	13,735	1.000	53,945	53,925
2005q3	13,155	1.000	13,155	13,155	1.000	13,154	13,155	1.000	13,155	1.000	53,670	53,650
2005q4	14,377	1.000	14,377	14,368	1.000	14,368	14,372	1.000	14,372	1.000	53,717	53,695
2006q1	12,271	1.000	12,271	12,201	1.000	12,201	12,236	1.000	12,241	0.998	53,541	53,502
2006q2	13,114	1.000	13,114	13,108	1.000	13,108	13,111	1.000	13,116	1.000	52,917	52,884
2006q3	12,978	1.000	12,978	12,957	1.000	12,957	12,967	1.000	12,972	1.000	52,740	52,701
2006q4	13,744	1.000	13,744	13,711	1.001	13,725	13,734	1.000	13,739	1.000	52,107	52,068
2007q1	12,527	1.000	12,527	12,497	1.002	12,522	12,524	1.001	12,538	1.001	52,363	52,365
2007q2	12,674	1.000	12,674	12,666	1.003	12,704	12,689	1.001	12,703	1.002	51,923	51,953
2007q3	13,161	1.000	13,161	13,047	1.004	13,099	13,130	1.001	13,145	0.999	52,106	52,125
2007q4	13,541	1.000	13,541	13,476	1.006	13,556	13,549	1.001	13,564	1.002	51,903	51,949
2008q1	12,129	1.000	12,129	12,102	1.008	12,199	12,164	1.003	12,201	1.006	51,506	51,612
2008q2	11,646	1.000	11,646	11,508	1.012	11,647	11,646	1.003	11,681	1.003	50,477	50,590
2008q3	11,317	1.001	11,328	11,174	1.018	11,376	11,352	1.003	11,386	1.006	48,633	48,832
2008q4	13,876	1.003	13,917	13,349	1.028	13,726	13,822	1.003	13,863	0.999	48,968	49,131
2009q1	12,353	1.006	12,427	11,609	1.059	12,296	12,362	1.026	12,686	1.027	49,192	49,617
2009q2	12,352	1.021	12,613	11,118	1.123	12,482	12,547	1.026	12,877	1.042	49,898	50,813
2009q3	11,625	1.062	12,345	7,453	1.650	12,301	12,323	1.026	12,646	1.088	50,206	52,073

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Property Damage Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	53,945	53,925	0.9996
2006q2	52,917	52,884	0.9994
2007q2	51,923	51,953	1.0006
2008q2	50,477	50,590	1.0022
2009q2	49,898	50,813	1.0183

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	54,323	1.000	54,323	54,320	1.000	54,319	54,321
2005	53,717	1.000	53,717	53,675	1.000	53,674	53,695
2006	52,107	1.000	52,107	51,978	1.001	52,029	52,068
2007	51,903	1.001	51,955	51,686	1.005	51,944	51,949
2008	48,968	1.005	49,213	48,133	1.019	49,050	49,131
2009	36,330	1.412	51,300	30,180	1.676	50,593	38,210

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									1,785	1,787	1,788	1,785
2003q1								1,561	1,573	1,560	1,561	1,563
2003q2							1,825	1,812	1,824	1,824	1,844	1,841
2003q3						1,884	1,877	1,881	1,895	1,893	1,900	1,894
2003q4					2,016	1,969	1,944	1,950	1,958	1,990	2,240	2,291
2004q1				1,935	1,901	1,870	1,866	1,864	1,889	1,869	1,875	1,865
2004q2			2,089	2,031	1,960	1,870	1,897	1,931	1,942	1,926	1,916	1,911
2004q3		2,004	1,775	1,717	1,693	1,690	1,651	1,605	1,588	1,587	1,589	1,571
2004q4	2,486	2,047	1,861	1,873	1,848	1,812	1,817	1,810	1,760	1,750	1,747	1,732
2005q1	2,174	1,674	1,548	1,493	1,505	1,514	1,489	1,487	1,468	1,449	1,436	1,440
2005q2	2,353	2,066	1,902	1,862	1,836	1,824	1,810	1,817	1,786	1,767	1,757	1,754
2005q3	2,441	2,048	1,982	1,998	1,905	1,896	1,870	1,810	1,809	1,802	1,801	1,799
2005q4	2,127	1,816	1,789	1,788	1,813	1,819	1,818	1,793	1,774	1,764	1,756	1,751
2006q1	1,912	1,666	1,581	1,558	1,538	1,541	1,532	1,499	1,497	1,482	1,492	1,489
2006q2	2,336	2,054	1,947	1,955	1,977	1,962	1,937	1,931	1,917	1,872	1,898	1,899
2006q3	2,207	2,062	2,006	2,028	1,968	1,987	1,986	1,979	2,003	1,969	1,980	1,946
2006q4	2,274	2,108	2,062	1,980	1,914	1,864	1,861	1,827	1,820	1,809	1,815	1,807
2007q1	2,204	1,662	1,555	1,550	1,499	1,525	1,499	1,492	1,494	1,476	1,477	
2007q2	2,179	1,973	1,858	1,735	1,672	1,660	1,650	1,645	1,642	1,634		
2007q3	1,831	1,848	1,682	1,642	1,685	1,602	1,588	1,578	1,620			
2007q4	1,997	1,828	1,734	1,714	1,755	1,715	1,702	1,684				
2008q1	2,035	1,805	1,721	1,728	1,686	1,676	1,629					
2008q2	1,861	1,602	1,557	1,629	1,608	1,607						
2008q3	1,971	1,771	1,716	1,712	1,651							
2008q4	2,216	2,088	1,986	1,902								
2009q1	2,024	1,792	1,721									
2009q2	2,094	1,965										
2009q3	2,023											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	1,782	1,761	1,761	1,762	1,758	1,761	1,765	1,778	1,795	1,804	1,801	1,801
2003q1	1,560	1,553	1,547	1,542	1,544	1,539	1,542	1,542	1,542	1,542	1,542	1,543
2003q2	1,821	1,739	1,735	1,741	1,732	1,732	1,731	1,731	1,731	1,731	1,731	1,731
2003q3	1,894	1,888	1,885	1,887	1,886	1,884	1,877	1,878	1,878	1,878	1,878	1,878
2003q4	2,261	2,243	2,250	2,247	2,249	2,243	2,239	2,239	2,229	2,230	2,230	2,232
2004q1	1,862	1,846	1,838	1,836	1,844	1,852	1,851	1,853	1,856	1,868	1,867	
2004q2	1,901	1,902	1,905	1,900	1,900	1,897	1,897	1,893	1,894	1,899		
2004q3	1,581	1,554	1,547	1,537	1,540	1,539	1,544	1,540	1,540			
2004q4	1,724	1,730	1,733	1,736	1,727	1,717	1,719	1,719				
2005q1	1,438	1,437	1,433	1,444	1,453	1,454	1,451					
2005q2	1,744	1,742	1,735	1,738	1,735	1,740						
2005q3	1,808	1,733	1,740	1,739	1,754							
2005q4	1,751	1,750	1,748	1,748								
2006q1	1,478	1,466	1,463									
2006q2	1,890	1,917										
2006q3	1,956											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.001	1.001	0.998	0.998
2003q1								1.008	0.991	1.001	1.002	0.998
2003q2							0.993	1.006	1.000	1.011	0.998	0.989
2003q3						0.996	1.002	1.007	0.999	1.004	0.997	1.000
2003q4					0.977	0.987	1.003	1.004	1.016	1.126	1.023	0.987
2004q1				0.982	0.984	0.998	0.999	1.013	0.989	1.003	0.995	0.999
2004q2			0.972	0.965	0.954	1.015	1.018	1.006	0.991	0.995	0.997	0.995
2004q3		0.886	0.967	0.986	0.999	0.977	0.972	0.990	0.999	1.001	0.989	1.006
2004q4	0.823	0.909	1.007	0.986	0.981	1.003	0.996	0.973	0.995	0.998	0.991	0.996
2005q1	0.770	0.925	0.964	1.008	1.006	0.984	0.998	0.988	0.987	0.991	1.003	0.998
2005q2	0.878	0.920	0.979	0.986	0.993	0.993	1.004	0.983	0.989	0.994	0.998	0.994
2005q3	0.839	0.968	1.008	0.953	0.995	0.987	0.968	1.000	0.996	0.999	0.999	1.005
2005q4	0.854	0.986	0.999	1.014	1.004	0.999	0.986	0.990	0.994	0.995	0.997	1.000
2006q1	0.871	0.949	0.986	0.987	1.002	0.994	0.978	0.999	0.990	1.007	0.998	0.993
2006q2	0.879	0.948	1.004	1.011	0.992	0.987	0.997	0.993	0.977	1.014	1.000	0.995
2006q3	0.934	0.973	1.011	0.970	1.010	1.000	0.996	1.012	0.983	1.006	0.983	1.005
2006q4	0.927	0.978	0.960	0.967	0.974	0.999	0.981	0.996	0.994	1.003	0.996	
2007q1	0.754	0.935	0.997	0.967	1.017	0.983	0.996	1.001	0.988	1.001		
2007q2	0.905	0.942	0.934	0.964	0.992	0.994	0.997	0.998	0.995			
2007q3	1.009	0.911	0.976	1.026	0.951	0.991	0.994	1.027				
2007q4	0.915	0.949	0.989	1.024	0.977	0.993	0.989					
2008q1	0.887	0.954	1.004	0.975	0.995	0.972						
2008q2	0.861	0.972	1.046	0.987	1.000							
2008q3	0.899	0.969	0.998	0.965								
2008q4	0.942	0.951	0.958									
2009q1	0.886	0.960										
2009q2	0.938											
Avg 8	0.917	0.951	0.988	0.984	0.989	0.990	0.991	1.002	0.990	1.002	0.997	0.998
Avg 16	0.894	0.954	0.988	0.987	0.993	0.992	0.992	0.998	0.993	1.009	0.998	0.997
Avg 16 ex HL	0.895	0.955	0.988	0.987	0.994	0.992	0.992	0.998	0.992	1.002	0.997	0.997
Wtd 8	0.917	0.950	0.986	0.984	0.989	0.990	0.991	1.002	0.989	1.002	0.996	0.999
Wtd 16	0.893	0.954	0.988	0.986	0.993	0.992	0.992	0.998	0.993	1.010	0.998	0.997
Selected	0.910	0.955	0.990	0.985	0.990	0.991	0.992	1.000	0.995	1.005	1.000	1.000
Age:Ult	0.831	0.913	0.956	0.966	0.981	0.990	0.999	1.007	1.007	1.013	1.008	1.008

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	0.988	1.000	1.000	0.998	1.002	1.002	1.007	1.010	1.005	0.998	1.000	
2003q1	0.996	0.996	0.997	1.001	0.997	1.003	1.000	1.000	1.000	1.000	1.001	
2003q2	0.955	0.998	1.003	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	0.997	0.999	1.001	1.000	0.999	0.997	1.000	1.000	1.000	1.000	1.000	
2003q4	0.992	1.003	0.998	1.001	0.997	0.998	1.000	0.996	1.000	1.000	1.001	
2004q1	0.991	0.996	0.999	1.005	1.004	0.999	1.001	1.002	1.006	0.999		
2004q2	1.001	1.002	0.997	1.000	0.999	1.000	0.998	1.000	1.003			
2004q3	0.983	0.996	0.993	1.002	1.000	1.003	0.997	1.000				
2004q4	1.003	1.001	1.002	0.995	0.994	1.001	1.000					
2005q1	0.999	0.997	1.008	1.006	1.000	0.998						
2005q2	0.999	0.996	1.001	0.999	1.003							
2005q3	0.958	1.005	0.999	1.008								
2005q4	0.999	0.999	1.000									
2006q1	0.992	0.998										
2006q2	1.014											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.994	0.999	1.000	1.002	0.999	1.000	1.000	1.001	1.002	1.000	1.000	
Avg 16	0.991	0.999	1.000	1.001	0.999	1.000	1.000	1.001	1.002	1.000	1.000	
Avg 16 ex HL	0.992	0.999	1.000	1.001	0.999	1.000	1.000	1.000	1.002	1.000	1.000	
Wtd 8	0.994	0.999	1.000	1.002	0.999	0.999	1.000	1.001	1.002	1.000	1.000	
Wtd 16	0.991	0.999	1.000	1.001	0.999	1.000	1.000	1.001	1.002	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	

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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									1,750	1,765	1,767	1,769
2003q1								1,504	1,522	1,527	1,528	1,531
2003q2							1,774	1,794	1,798	1,796	1,809	1,805
2003q3						1,842	1,845	1,855	1,871	1,865	1,884	1,884
2003q4					1,846	1,838	1,884	1,894	1,912	1,925	1,925	2,247
2004q1				1,753	1,765	1,783	1,809	1,835	1,845	1,841	1,857	1,847
2004q2			1,652	1,766	1,799	1,810	1,832	1,882	1,906	1,884	1,890	1,889
2004q3		1,106	1,377	1,477	1,504	1,554	1,561	1,577	1,572	1,571	1,580	1,564
2004q4	492	1,348	1,553	1,679	1,749	1,758	1,752	1,752	1,721	1,719	1,728	1,713
2005q1	417	1,098	1,287	1,348	1,410	1,431	1,433	1,438	1,424	1,424	1,411	1,428
2005q2	523	1,295	1,560	1,692	1,742	1,749	1,743	1,726	1,737	1,728	1,744	1,749
2005q3	597	1,397	1,693	1,741	1,757	1,792	1,800	1,771	1,777	1,783	1,788	1,791
2005q4	440	1,193	1,488	1,645	1,721	1,756	1,767	1,770	1,757	1,754	1,751	1,746
2006q1	488	1,074	1,324	1,404	1,462	1,487	1,505	1,485	1,480	1,468	1,488	1,485
2006q2	473	1,249	1,578	1,750	1,782	1,835	1,846	1,851	1,870	1,847	1,859	1,872
2006q3	515	1,277	1,611	1,760	1,805	1,835	1,866	1,879	1,908	1,921	1,927	1,926
2006q4	413	1,341	1,635	1,766	1,745	1,769	1,787	1,796	1,789	1,784	1,808	1,802
2007q1	545	1,133	1,284	1,387	1,429	1,454	1,481	1,479	1,465	1,452	1,458	
2007q2	502	1,222	1,485	1,597	1,633	1,640	1,634	1,631	1,629	1,630		
2007q3	401	1,073	1,333	1,431	1,489	1,528	1,545	1,548	1,553			
2007q4	422	1,226	1,535	1,578	1,671	1,663	1,664	1,649				
2008q1	600	1,336	1,533	1,596	1,610	1,618	1,618					
2008q2	507	1,164	1,328	1,451	1,464	1,478						
2008q3	637	1,350	1,528	1,581	1,556							
2008q4	538	1,505	1,724	1,761								
2009q1	509	1,227	1,446									
2009q2	600	1,420										
2009q3	575											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	1,762	1,744	1,746	1,756	1,752	1,752	1,752	1,772	1,781	1,794	1,801	1,801
2003q1	1,531	1,533	1,527	1,527	1,529	1,529	1,532	1,532	1,532	1,532	1,532	1,533
2003q2	1,801	1,732	1,729	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730
2003q3	1,886	1,880	1,877	1,878	1,878	1,875	1,874	1,874	1,874	1,874	1,875	1,875
2003q4	2,226	2,221	2,231	2,228	2,230	2,229	2,225	2,225	2,220	2,221	2,221	2,221
2004q1	1,851	1,835	1,835	1,835	1,843	1,846	1,845	1,847	1,850	1,862	1,862	
2004q2	1,879	1,887	1,891	1,891	1,891	1,887	1,887	1,888	1,889	1,890		
2004q3	1,569	1,552	1,545	1,535	1,539	1,539	1,544	1,540	1,540			
2004q4	1,712	1,718	1,721	1,721	1,714	1,716	1,718	1,718				
2005q1	1,423	1,425	1,426	1,437	1,443	1,443	1,448					
2005q2	1,743	1,741	1,734	1,735	1,734	1,740						
2005q3	1,805	1,729	1,739	1,738	1,753							
2005q4	1,746	1,750	1,748	1,748								
2006q1	1,474	1,462	1,463									
2006q2	1,875	1,889										
2006q3	1,932											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.009	1.001	1.001	0.996
2003q1								1.012	1.003	1.001	1.002	1.000
2003q2							1.011	1.002	0.999	1.007	0.998	0.998
2003q3						1.001	1.006	1.009	0.997	1.010	1.000	1.001
2003q4					0.995	1.026	1.005	1.010	1.007	1.000	1.167	0.991
2004q1				1.007	1.010	1.015	1.014	1.005	0.998	1.009	0.995	1.002
2004q2			1.069	1.018	1.006	1.012	1.027	1.013	0.989	1.003	1.000	0.995
2004q3		1.245	1.072	1.019	1.033	1.004	1.010	0.997	0.999	1.006	0.990	1.003
2004q4	2.738	1.151	1.081	1.042	1.005	0.996	1.000	0.983	0.998	1.005	0.991	0.999
2005q1	2.637	1.172	1.047	1.046	1.015	1.002	1.003	0.990	1.000	0.991	1.012	0.997
2005q2	2.476	1.205	1.084	1.030	1.004	0.997	0.990	1.006	0.995	1.009	1.003	0.997
2005q3	2.338	1.212	1.029	1.009	1.020	1.004	0.984	1.003	1.004	1.003	1.002	1.008
2005q4	2.711	1.247	1.106	1.046	1.020	1.007	1.002	0.992	0.998	0.998	0.997	1.000
2006q1	2.200	1.232	1.061	1.041	1.017	1.012	0.986	0.997	0.992	1.013	0.998	0.992
2006q2	2.640	1.263	1.109	1.018	1.030	1.006	1.002	1.010	0.988	1.007	1.007	1.002
2006q3	2.483	1.262	1.093	1.025	1.016	1.017	1.007	1.016	1.007	1.003	1.000	1.003
2006q4	3.245	1.219	1.080	0.988	1.014	1.010	1.005	0.996	0.997	1.013	0.997	
2007q1	2.080	1.133	1.081	1.030	1.017	1.019	0.999	0.990	0.991	1.004		
2007q2	2.435	1.215	1.075	1.023	1.004	0.997	0.998	0.998	1.001			
2007q3	2.679	1.242	1.074	1.040	1.026	1.011	1.002	1.003				
2007q4	2.907	1.252	1.028	1.059	0.995	1.001	0.991					
2008q1	2.225	1.148	1.041	1.009	1.005	1.000						
2008q2	2.295	1.140	1.093	1.009	1.009							
2008q3	2.119	1.132	1.034	0.984								
2008q4	2.797	1.145	1.022									
2009q1	2.410	1.178										
2009q2	2.365											
Avg 8	2.475	1.182	1.056	1.018	1.011	1.008	0.999	1.000	0.997	1.006	1.002	1.000
Avg 16	2.496	1.202	1.066	1.025	1.015	1.006	1.001	1.001	0.997	1.005	1.010	0.999
Avg 16 ex HL	2.472	1.202	1.066	1.025	1.015	1.006	1.001	1.001	0.998	1.006	1.000	0.999
Wtd 8	2.444	1.179	1.054	1.017	1.011	1.008	0.999	1.001	0.997	1.006	1.002	1.000
Wtd 16	2.466	1.200	1.065	1.024	1.014	1.006	1.002	1.001	0.998	1.005	1.011	0.999
Selected	2.460	1.200	1.060	1.020	1.015	1.007	1.001	1.001	1.000	1.003	1.003	1.000
Age:Ult	3.346	1.360	1.134	1.069	1.048	1.033	1.026	1.025	1.024	1.024	1.021	1.018

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	0.990	1.001	1.006	0.998	1.000	1.000	1.011	1.005	1.007	1.004	1.000	
2003q1	1.001	0.996	1.000	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.001	
2003q2	0.962	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	0.997	0.999	1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	
2003q4	0.997	1.005	0.999	1.001	1.000	0.998	1.000	0.998	1.000	1.000	1.000	
2004q1	0.991	1.000	1.000	1.005	1.002	0.999	1.001	1.002	1.006	1.000		
2004q2	1.004	1.002	1.000	1.000	0.998	1.000	1.001	1.000	1.001			
2004q3	0.989	0.996	0.993	1.003	1.000	1.003	0.997	1.000				
2004q4	1.004	1.001	1.000	0.996	1.001	1.001	1.000					
2005q1	1.001	1.000	1.008	1.004	1.000	1.004						
2005q2	0.999	0.996	1.001	0.999	1.003							
2005q3	0.958	1.006	0.999	1.009								
2005q4	1.002	0.999	1.000									
2006q1	0.992	1.000										
2006q2	1.008											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.994	1.000	1.000	1.002	1.000	1.001	1.000	1.001	1.002	1.001	1.000	
Avg 16	0.993	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.002	1.001	1.000	
Avg 16 ex HL	0.995	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.002	1.000	1.000	
Wtd 8	0.994	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.002	1.001	1.000	
Wtd 16	0.993	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.002	1.001	1.000	
Selected	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.002	1.001	1.000	
Age:Ult	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.016	1.015	1.013	1.012	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							5,333	5,335	5,338	5,334	5,333
2000						5,311	5,303	5,339	5,415	5,434	
2001					5,964	5,951	5,949	5,950	5,940		
2002				6,670	6,620	6,685	6,710	6,706			
2003			7,230	7,471	7,408	7,390	7,369				
2004		7,302	7,198	7,053	7,024	7,025					
2005	6,057	7,006	6,806	6,733	6,692						
2006	5,843	7,442	7,194	7,143							
2007	5,358	6,557	6,415								
2008	5,295	6,789									
2009	5,708										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.001	0.999	1.000	
2000						0.998	1.007	1.014	1.004		
2001					0.998	1.000	1.000	0.998			
2002				0.992	1.010	1.004	0.999				
2003			1.033	0.992	0.998	0.997					
2004		0.986	0.980	0.996	1.000						
2005	1.157	0.972	0.989	0.994							
2006	1.274	0.967	0.993								
2007	1.224	0.978									
2008	1.282										
Avg 3	1.260	0.972	0.987	0.994	1.003	1.000	1.002	1.004	1.001	1.000	
Avg 5	1.234	0.976	0.999	0.993	1.001	1.000	1.002	1.004	1.001	1.000	
Avg 5 ex HL	1.249	0.975	0.991	0.993	0.999	0.999					
Wtd 3	1.260	0.972	0.987	0.994	1.002	1.000	1.002	1.004	1.001	1.000	
Wtd 5	1.232	0.976	0.999	0.993	1.001	1.000	1.002	1.004	1.001	1.000	
Selected	1.250	0.975	0.990	0.994	1.002	1.002	1.002	1.002	1.002	1.000	1.000
Age:Ult	1.211	0.969	0.994	1.004	1.010	1.008	1.006	1.004	1.002	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							5,331	5,330	5,333	5,334	5,333
2000						5,283	5,286	5,322	5,398	5,417	
2001					5,933	5,928	5,925	5,928	5,927		
2002				6,611	6,602	6,637	6,674	6,706			
2003			7,089	7,392	7,369	7,361	7,358				
2004		6,802	7,065	7,004	6,992	7,010					
2005	3,180	6,584	6,686	6,718	6,690						
2006	3,087	6,911	7,040	7,086							
2007	2,906	6,187	6,289								
2008	3,335	6,414									
2009	3,440										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.001	1.000	1.000	
2000						1.001	1.007	1.014	1.004		
2001					0.999	1.000	1.000	1.000			
2002				0.999	1.005	1.006	1.005				
2003			1.043	0.997	0.999	1.000					
2004		1.039	0.991	0.998	1.003						
2005	2.071	1.015	1.005	0.996							
2006	2.239	1.019	1.007								
2007	2.129	1.017									
2008	1.923										
Avg 3	2.097	1.017	1.001	0.997	1.002	1.002	1.004	1.005	1.002	1.000	
Avg 5	2.090	1.022	1.011	0.997	1.002	1.001	1.003	1.005	1.002	1.000	
Avg 5 ex HL	2.100	1.018	1.006	0.998	1.001	1.000					
Wtd 3	2.092	1.017	1.001	0.997	1.002	1.002	1.004	1.005	1.002	1.000	
Wtd 5	2.086	1.022	1.011	0.997	1.002	1.001	1.003	1.005	1.002	1.000	
Selected	2.090	1.020	1.005	0.997	1.002	1.002	1.003	1.005	1.002	1.000	1.000
Age:Ult	2.166	1.036	1.016	1.011	1.014	1.012	1.010	1.007	1.002	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	1,867	1.008	1,881	1,862	1.012	1,883	1,882	1.000	1,881	1.008		
2004q2	1,899	1.008	1,913	1,890	1.013	1,914	1,914	1.000	1,913	1.007		
2004q3	1,540	1.008	1,552	1,540	1.015	1,563	1,557	1.000	1,556	1.011		
2004q4	1,719	1.008	1,732	1,718	1.016	1,745	1,739	1.000	1,738	1.011	7,025	7,088
2005q1	1,451	1.008	1,461	1,448	1.016	1,471	1,466	1.000	1,467	1.011	6,609	6,673
2005q2	1,740	1.008	1,753	1,740	1.016	1,767	1,760	1.000	1,761	1.012	6,450	6,521
2005q3	1,754	1.008	1,767	1,753	1.016	1,781	1,774	1.000	1,774	1.012	6,663	6,739
2005q4	1,748	1.008	1,761	1,748	1.017	1,777	1,769	1.000	1,770	1.012	6,692	6,772
2006q1	1,463	1.008	1,474	1,463	1.018	1,488	1,481	0.995	1,474	1.008	6,704	6,779
2006q2	1,917	1.008	1,931	1,889	1.018	1,923	1,927	0.995	1,917	1.000	6,881	6,935
2006q3	1,956	1.008	1,971	1,932	1.018	1,966	1,969	0.995	1,959	1.001	7,084	7,120
2006q4	1,807	1.008	1,821	1,802	1.018	1,834	1,827	0.995	1,818	1.006	7,143	7,168
2007q1	1,477	1.008	1,488	1,458	1.021	1,488	1,488	0.989	1,472	0.997	7,157	7,166
2007q2	1,634	1.013	1,654	1,630	1.024	1,668	1,661	0.989	1,643	1.006	6,874	6,892
2007q3	1,620	1.007	1,633	1,553	1.024	1,590	1,611	0.989	1,594	0.983	6,539	6,527
2007q4	1,684	1.007	1,697	1,649	1.025	1,690	1,693	0.989	1,675	0.994	6,415	6,383
2008q1	1,629	0.999	1,628	1,618	1.026	1,660	1,644	0.989	1,626	0.998	6,568	6,537
2008q2	1,607	0.990	1,592	1,478	1.033	1,527	1,559	0.989	1,542	0.959	6,541	6,435
2008q3	1,651	0.981	1,619	1,556	1.048	1,632	1,625	0.989	1,607	0.973	6,572	6,449
2008q4	1,902	0.966	1,837	1,761	1.069	1,884	1,860	0.989	1,839	0.967	6,789	6,614
2009q1	1,721	0.956	1,645	1,446	1.134	1,639	1,642	1.015	1,667	0.969	6,881	6,655
2009q2	1,965	0.913	1,794	1,420	1.360	1,932	1,863	1.015	1,891	0.963	7,238	7,004
2009q3	2,023	0.831	1,681	575	3.346	1,923	1,802	1.015	1,829	0.904	7,609	7,226

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	6,450	6,521	1.0111
2006q2	6,881	6,935	1.0079
2007q2	6,874	6,892	1.0026
2008q2	6,541	6,435	0.9839
2009q2	7,238	7,004	0.9677

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	7,025	1.008	7,081	7,010	1.012	7,094	7,088
2005	6,692	1.010	6,759	6,690	1.014	6,784	6,772
2006	7,143	1.004	7,171	7,086	1.011	7,164	7,168
2007	6,415	0.994	6,377	6,289	1.016	6,390	6,383
2008	6,789	0.969	6,580	6,414	1.036	6,648	6,614
2009	5,708	1.211	6,914	3,440	2.166	7,452	5,387

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									2,217	2,328	2,459	2,545
2003q1								2,525	2,536	2,491	2,476	2,453
2003q2							2,109	2,079	2,089	2,118	2,094	2,115
2003q3						1,898	1,845	1,914	1,931	2,172	2,164	2,115
2003q4					2,181	2,224	2,271	2,294	2,292	2,589	2,551	2,533
2004q1				1,778	1,452	1,561	1,557	1,690	1,704	1,750	1,752	1,795
2004q2			1,933	2,048	2,077	2,185	2,213	2,227	2,251	2,231	2,344	2,390
2004q3		1,655	1,592	1,858	1,962	1,985	2,052	2,212	2,249	2,289	2,330	2,350
2004q4	1,257	1,611	1,583	1,701	1,826	1,863	1,942	1,940	1,998	2,268	2,122	2,162
2005q1	522	806	795	1,151	1,213	1,253	1,395	1,615	1,602	1,631	1,654	1,686
2005q2	1,118	1,374	1,617	1,685	1,834	1,878	2,013	2,090	2,218	2,221	3,833	3,833
2005q3	1,001	1,832	2,058	2,238	2,339	2,356	2,357	2,371	2,610	2,723	2,798	2,817
2005q4	1,236	1,523	1,561	1,646	1,637	1,694	1,701	1,905	1,920	1,958	1,964	1,994
2006q1	623	1,175	1,366	1,460	1,437	1,704	1,821	1,853	1,932	1,932	1,931	1,931
2006q2	751	1,058	1,141	1,309	1,563	1,569	1,573	1,726	1,833	1,843	2,008	2,076
2006q3	1,252	1,737	1,815	1,614	1,659	1,691	1,734	1,856	1,901	1,970	2,012	2,108
2006q4	1,031	1,009	1,101	1,313	1,362	1,446	1,450	1,501	1,605	1,607	1,607	1,606
2007q1	816	871	896	1,044	1,059	1,107	1,168	1,241	1,350	1,333	1,312	
2007q2	711	1,403	1,468	1,688	1,737	1,775	1,835	1,836	1,897	1,931		
2007q3	580	855	1,457	1,500	1,419	1,578	1,438	1,338	1,339			
2007q4	1,113	1,694	1,747	1,799	1,746	1,814	1,845	1,866				
2008q1	891	1,194	1,200	1,265	1,353	1,325	1,391					
2008q2	705	842	1,023	983	1,009	983						
2008q3	1,130	1,292	1,439	1,411	1,510							
2008q4	823	1,118	1,348	1,147								
2009q1	584	732	759									
2009q2	1,235	1,256										
2009q3	836											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	2,567	2,569	2,609	2,641	2,608	2,612	2,622	2,615	2,615	2,552	2,593	2,593
2003q1	2,475	2,490	2,473	2,508	2,507	2,508	2,495	2,495	2,497	2,496	2,520	2,353
2003q2	2,105	2,129	2,105	2,127	2,133	2,168	2,168	2,168	2,164	2,172	2,197	2,199
2003q3	2,124	2,135	2,186	2,182	2,300	2,299	2,300	2,294	2,301	2,301	2,298	2,300
2003q4	2,512	2,516	2,685	2,685	2,598	2,676	2,473	2,567	2,564	2,567	2,569	2,696
2004q1	1,840	1,816	1,800	1,781	1,792	1,789	1,794	1,796	1,798	1,797	1,797	
2004q2	2,382	2,384	2,425	2,427	2,430	2,390	2,420	2,429	2,400	2,405		
2004q3	2,327	2,338	2,341	2,336	2,388	2,385	2,360	2,360	2,361			
2004q4	2,285	2,278	2,272	2,320	2,311	2,311	2,311	2,311				
2005q1	1,585	1,608	1,621	1,692	1,697	1,697	1,697					
2005q2	3,850	3,891	3,959	3,972	3,970	4,007						
2005q3	2,774	2,779	2,800	2,811	2,829							
2005q4	2,054	2,111	2,058	2,047								
2006q1	1,935	1,894	1,897									
2006q2	2,114	2,105										
2006q3	2,051											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.050	1.056	1.035	1.009
2003q1								1.004	0.982	0.994	0.991	1.009
2003q2							0.986	1.005	1.014	0.988	1.010	0.995
2003q3						0.972	1.038	1.009	1.125	0.996	0.978	1.004
2003q4					1.020	1.021	1.010	0.999	1.130	0.985	0.993	0.992
2004q1				0.816	1.075	0.998	1.086	1.008	1.027	1.001	1.025	1.025
2004q2			1.060	1.014	1.052	1.013	1.006	1.011	0.991	1.050	1.020	0.997
2004q3		0.962	1.167	1.056	1.012	1.034	1.078	1.017	1.018	1.018	1.009	0.990
2004q4	1.281	0.982	1.075	1.074	1.020	1.042	0.999	1.030	1.135	0.936	1.019	1.057
2005q1	1.545	0.986	1.447	1.054	1.032	1.114	1.158	0.992	1.018	1.014	1.019	0.940
2005q2	1.229	1.177	1.042	1.088	1.024	1.072	1.038	1.061	1.001	1.726	1.000	1.004
2005q3	1.829	1.123	1.087	1.045	1.008	1.000	1.006	1.101	1.043	1.027	1.007	0.985
2005q4	1.232	1.025	1.054	0.995	1.035	1.004	1.120	1.008	1.020	1.003	1.016	1.030
2006q1	1.886	1.163	1.069	0.984	1.186	1.068	1.018	1.042	1.000	0.999	1.000	1.002
2006q2	1.408	1.079	1.147	1.194	1.004	1.003	1.097	1.062	1.005	1.090	1.034	1.018
2006q3	1.387	1.045	0.889	1.028	1.019	1.026	1.071	1.024	1.036	1.022	1.048	0.973
2006q4	0.978	1.091	1.192	1.037	1.062	1.002	1.036	1.069	1.001	1.000	1.000	
2007q1	1.068	1.029	1.165	1.014	1.045	1.056	1.062	1.088	0.987	0.985		
2007q2	1.974	1.046	1.150	1.029	1.022	1.034	1.000	1.033	1.018			
2007q3	1.474	1.705	1.029	0.946	1.113	0.911	0.931	1.001				
2007q4	1.521	1.032	1.030	0.971	1.039	1.017	1.011					
2008q1	1.340	1.005	1.054	1.070	0.979	1.050						
2008q2	1.195	1.214	0.961	1.026	0.974							
2008q3	1.143	1.114	0.980	1.070								
2008q4	1.359	1.206	0.851									
2009q1	1.253	1.038										
2009q2	1.017											
Avg 8	1.288	1.170	1.028	1.020	1.032	1.012	1.028	1.041	1.014	1.106	1.015	1.001
Avg 16	1.379	1.131	1.072	1.039	1.036	1.028	1.045	1.034	1.035	1.053	1.010	1.002
Avg 16 ex HL	1.365	1.099	1.061	1.035	1.030	1.030	1.045	1.032	1.031	1.013	1.010	1.002
Wtd 8	1.272	1.144	1.024	1.017	1.033	1.011	1.027	1.039	1.016	1.121	1.014	1.002
Wtd 16	1.353	1.116	1.055	1.038	1.034	1.026	1.042	1.034	1.037	1.056	1.009	1.002
Selected	1.350	1.120	1.055	1.040	1.035	1.035	1.035	1.035	1.035	1.035	1.025	1.005
Age:Ult	2.182	1.616	1.443	1.368	1.315	1.271	1.228	1.186	1.146	1.107	1.070	1.044

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.001	1.016	1.012	0.988	1.001	1.004	0.997	1.000	0.976	1.016	1.000	
2003q1	1.006	0.993	1.014	1.000	1.000	0.995	1.000	1.001	1.000	1.010	0.934	
2003q2	1.011	0.989	1.011	1.003	1.016	1.000	1.000	0.998	1.004	1.012	1.001	
2003q3	1.005	1.024	0.998	1.054	1.000	1.000	0.997	1.003	1.000	0.999	1.001	
2003q4	1.002	1.067	1.000	0.968	1.030	0.924	1.038	0.999	1.001	1.000	1.049	
2004q1	0.987	0.992	0.989	1.006	0.998	1.003	1.001	1.001	1.000	1.000		
2004q2	1.001	1.017	1.001	1.001	0.983	1.013	1.004	0.988	1.002			
2004q3	1.005	1.001	0.998	1.022	0.999	0.990	1.000	1.000				
2004q4	0.997	0.997	1.021	0.996	1.000	1.000	1.000					
2005q1	1.014	1.008	1.044	1.003	1.000	1.000						
2005q2	1.011	1.017	1.003	1.000	1.009							
2005q3	1.002	1.008	1.004	1.006								
2005q4	1.028	0.975	0.995									
2006q1	0.979	1.002										
2006q2	0.996											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.004	1.003	1.007	1.000	1.002	0.991	1.005	0.999	0.998	1.006	0.997	
Avg 16	1.003	1.008	1.007	1.004	1.003	0.993	1.004	0.999	0.998	1.006	0.997	
Avg 16 ex HL	1.003	1.005	1.005	1.002	1.003	0.999	1.000	1.000	1.001	1.005	1.001	
Wtd 8	1.004	1.005	1.006	1.000	1.003	0.989	1.005	0.999	0.997	1.006	0.997	
Wtd 16	1.003	1.009	1.006	1.003	1.004	0.991	1.004	0.999	0.997	1.006	0.997	
Selected	1.005	1.005	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	
Age:Ult	1.039	1.033	1.028	1.023	1.020	1.017	1.015	1.013	1.011	1.009	1.007	

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									1,832	1,957	2,234	2,320
2003q1								2,043	2,120	2,144	2,159	2,159
2003q2							1,580	1,666	1,905	1,932	1,979	2,026
2003q3						1,387	1,445	1,568	1,627	1,672	1,824	2,041
2003q4					1,319	1,429	1,519	1,633	1,685	2,044	2,051	2,178
2004q1				790	1,020	1,110	1,174	1,328	1,360	1,510	1,551	1,624
2004q2			862	1,024	1,184	1,316	1,552	1,601	1,989	2,034	2,072	2,273
2004q3		245	498	584	846	934	1,093	1,263	1,500	1,974	2,015	2,140
2004q4	19	143	791	971	1,112	1,315	1,625	1,645	1,699	1,898	1,960	1,965
2005q1	42	125	312	515	718	760	873	895	979	987	994	1,048
2005q2	95	287	950	1,194	1,375	1,613	1,688	1,711	1,916	1,965	2,110	3,646
2005q3	11	280	599	1,358	1,587	1,653	1,974	1,984	2,191	2,218	2,532	2,550
2005q4	73	213	742	985	1,222	1,256	1,317	1,375	1,639	1,646	1,770	1,815
2006q1	30	252	399	557	672	1,103	1,521	1,664	1,855	1,862	1,861	1,861
2006q2	14	156	376	567	783	872	1,215	1,468	1,505	1,573	1,898	1,936
2006q3	14	284	679	786	857	1,077	1,319	1,480	1,505	1,509	1,520	1,525
2006q4	26	189	331	483	674	1,020	1,094	1,129	1,489	1,526	1,526	1,525
2007q1	19	62	269	531	578	717	905	1,091	1,114	1,148	1,152	
2007q2	10	262	543	792	1,147	1,323	1,400	1,477	1,573	1,669		
2007q3	10	192	398	814	1,002	1,076	1,096	1,138	1,151			
2007q4	18	547	807	931	1,226	1,529	1,567	1,620				
2008q1	28	280	583	744	1,067	1,120	1,176					
2008q2	74	149	518	662	731	744						
2008q3	57	420	756	1,025	1,186							
2008q4	32	217	508	723								
2009q1	7	82	272									
2009q2	68	168										
2009q3	36											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	2,349	2,351	2,404	2,445	2,463	2,466	2,466	2,469	2,469	2,471	2,516	2,517
2003q1	2,187	2,193	2,195	2,200	2,249	2,250	2,238	2,237	2,239	2,238	2,237	2,262
2003q2	2,044	2,087	2,087	2,090	2,103	2,168	2,168	2,168	2,164	2,167	2,167	2,169
2003q3	2,080	2,091	2,143	2,147	2,270	2,292	2,292	2,294	2,296	2,296	2,293	2,295
2003q4	2,180	2,181	2,385	2,385	2,538	2,526	2,323	2,328	2,349	2,352	2,354	2,356
2004q1	1,654	1,736	1,740	1,741	1,742	1,754	1,759	1,771	1,773	1,772	1,772	
2004q2	2,290	2,304	2,310	2,312	2,315	2,335	2,340	2,349	2,320	2,325		
2004q3	2,137	2,183	2,186	2,181	2,183	2,285	2,305	2,308	2,309			
2004q4	2,100	2,103	2,122	2,120	2,311	2,311	2,311	2,311				
2005q1	1,405	1,508	1,506	1,642	1,647	1,647	1,647					
2005q2	3,698	3,704	3,772	3,785	3,833	3,862						
2005q3	2,644	2,645	2,675	2,748	2,794							
2005q4	1,885	1,992	2,013	2,047								
2006q1	1,865	1,869	1,872									
2006q2	2,054	2,080										
2006q3	1,537											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.068	1.141	1.038	1.013
2003q1								1.038	1.011	1.007	1.000	1.013
2003q2							1.054	1.144	1.014	1.024	1.024	1.009
2003q3						1.042	1.085	1.037	1.028	1.091	1.119	1.019
2003q4					1.084	1.063	1.075	1.032	1.213	1.003	1.062	1.001
2004q1				1.291	1.088	1.058	1.131	1.024	1.110	1.027	1.047	1.018
2004q2			1.187	1.156	1.112	1.179	1.032	1.242	1.023	1.018	1.097	1.008
2004q3		2.035	1.173	1.448	1.104	1.170	1.155	1.188	1.316	1.020	1.062	0.999
2004q4	7.393	5.515	1.228	1.145	1.183	1.236	1.012	1.033	1.117	1.033	1.002	1.069
2005q1	2.957	2.504	1.648	1.395	1.058	1.149	1.025	1.094	1.008	1.007	1.055	1.341
2005q2	3.024	3.308	1.256	1.152	1.173	1.046	1.014	1.119	1.026	1.074	1.727	1.014
2005q3	26.549	2.139	2.267	1.169	1.042	1.194	1.005	1.105	1.012	1.141	1.007	1.037
2005q4	2.916	3.482	1.329	1.240	1.028	1.048	1.044	1.191	1.005	1.075	1.026	1.038
2006q1	8.522	1.581	1.395	1.207	1.642	1.378	1.095	1.115	1.004	0.999	1.000	1.002
2006q2	11.432	2.406	1.507	1.381	1.114	1.392	1.208	1.025	1.045	1.207	1.020	1.061
2006q3	20.631	2.388	1.158	1.090	1.257	1.225	1.123	1.017	1.003	1.007	1.004	1.008
2006q4	7.287	1.747	1.458	1.396	1.513	1.072	1.032	1.319	1.025	1.000	1.000	
2007q1	3.262	4.374	1.974	1.088	1.240	1.263	1.205	1.022	1.030	1.004		
2007q2	26.066	2.068	1.458	1.449	1.154	1.058	1.055	1.065	1.061			
2007q3	19.277	2.076	2.045	1.231	1.074	1.018	1.038	1.011				
2007q4	30.204	1.477	1.153	1.317	1.247	1.025	1.034					
2008q1	10.110	2.081	1.277	1.434	1.050	1.049						
2008q2	2.023	3.468	1.279	1.103	1.017							
2008q3	7.402	1.802	1.356	1.157								
2008q4	6.790	2.336	1.424									
2009q1	11.530	3.324										
2009q2	2.454											
Avg 8	11.224	2.329	1.496	1.272	1.194	1.138	1.099	1.096	1.023	1.063	1.105	1.071
Avg 16	12.278	2.504	1.499	1.247	1.181	1.156	1.075	1.100	1.064	1.046	1.078	1.041
Avg 16 ex HL	11.731	2.443	1.469	1.244	1.160	1.150	1.071	1.091	1.050	1.038	1.037	1.022
Wtd 8	6.994	2.040	1.420	1.272	1.182	1.119	1.094	1.093	1.022	1.069	1.119	1.051
Wtd 16	7.671	2.254	1.444	1.234	1.161	1.146	1.068	1.099	1.063	1.048	1.084	1.030
Selected	7.700	2.250	1.450	1.240	1.160	1.145	1.090	1.090	1.070	1.070	1.070	1.030
Age:Ult	69.853	9.072	4.032	2.781	2.242	1.933	1.688	1.549	1.421	1.328	1.241	1.160

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.001	1.022	1.017	1.007	1.001	1.000	1.001	1.000	1.001	1.019	1.000	
2003q1	1.002	1.001	1.003	1.022	1.000	0.995	1.000	1.001	1.000	1.000	1.011	
2003q2	1.021	1.000	1.001	1.006	1.031	1.000	1.000	0.998	1.001	1.000	1.001	
2003q3	1.005	1.025	1.002	1.057	1.010	1.000	1.001	1.001	1.000	0.999	1.001	
2003q4	1.001	1.093	1.000	1.064	0.995	0.920	1.002	1.009	1.001	1.001	1.001	
2004q1	1.049	1.003	1.000	1.001	1.007	1.003	1.006	1.001	1.000	1.000		
2004q2	1.006	1.002	1.001	1.001	1.008	1.002	1.004	0.988	1.002			
2004q3	1.022	1.001	0.998	1.001	1.047	1.009	1.001	1.000				
2004q4	1.001	1.009	0.999	1.090	1.000	1.000	1.000					
2005q1	1.073	0.999	1.090	1.003	1.000	1.000						
2005q2	1.002	1.018	1.003	1.013	1.008							
2005q3	1.000	1.012	1.027	1.016								
2005q4	1.057	1.010	1.017									
2006q1	1.002	1.002										
2006q2	1.013											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.021	1.007	1.017	1.024	1.009	0.992	1.002	1.000	1.001	1.003	1.003	
Avg 16	1.017	1.014	1.012	1.024	1.010	0.993	1.002	1.000	1.001	1.003	1.003	
Avg 16 ex HL	1.014	1.009	1.006	1.019	1.007	1.000	1.001	1.000	1.001	1.000	1.001	
Wtd 8	1.017	1.008	1.014	1.024	1.009	0.990	1.002	1.000	1.001	1.003	1.003	
Wtd 16	1.014	1.015	1.010	1.023	1.009	0.992	1.002	1.000	1.001	1.003	1.003	
Selected	1.015	1.015	1.015	1.015	1.010	1.003	1.003	1.003	1.003	1.003	1.003	
Age:Ult	1.126	1.110	1.093	1.077	1.061	1.051	1.047	1.044	1.041	1.038	1.035	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							4,822	4,835	4,832	4,839	4,836
2000						6,494	6,486	6,462	6,473	6,544	
2001					7,891	7,848	7,851	7,846	7,846		
2002				8,643	8,616	8,643	8,649	8,646			
2003			8,820	9,259	9,648	9,560	9,542				
2004		7,405	8,173	8,673	8,892	8,873					
2005	3,171	7,258	8,389	10,281	10,579						
2006	3,676	6,361	7,176	7,659							
2007	2,878	6,161	6,447								
2008	3,173	5,031									
2009	2,851										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.003	1.000	1.001	0.999	
2000						0.999	0.996	1.002	1.011		
2001					0.995	1.000	0.999	1.000			
2002				0.997	1.003	1.001	1.000				
2003			1.050	1.042	0.991	0.998					
2004		1.104	1.061	1.025	0.998						
2005	2.289	1.156	1.225	1.029							
2006	1.730	1.128	1.067								
2007	2.140	1.046									
2008	1.586										
Avg 3	1.819	1.110	1.118	1.032	0.997	1.000	0.998	1.000	1.006	0.999	
Avg 5	1.936	1.109	1.101	1.023	0.997	1.000	1.000	1.000	1.006	0.999	
Avg 5 ex HL	1.935	1.116	1.064	1.027	0.996	1.000					
Wtd 3	1.805	1.113	1.121	1.032	0.997	1.000	0.999	1.000	1.007	0.999	
Wtd 5	1.924	1.110	1.102	1.024	0.997	0.999	0.999	1.000	1.007	0.999	
Selected	1.925	1.110	1.100	1.025	1.000	1.000	1.000	1.000	1.005	1.000	1.000
Age:Ult	2.421	1.258	1.133	1.030	1.005	1.005	1.005	1.005	1.005	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							4,812	4,827	4,825	4,839	4,836
2000						6,419	6,376	6,462	6,473	6,544	
2001					7,573	7,797	7,821	7,846	7,846		
2002				7,985	8,345	8,383	8,488	8,571			
2003			7,351	8,540	9,061	9,029	9,172				
2004		4,308	6,731	8,146	8,397	8,716					
2005	610	5,058	6,525	9,669	10,349						
2006	569	3,733	6,068	7,014							
2007	542	4,162	5,592								
2008	789	3,828									
2009	477										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.003	1.000	1.003	0.999	
2000						0.993	1.014	1.002	1.011		
2001					1.030	1.003	1.003	1.000			
2002				1.045	1.005	1.013	1.010				
2003			1.162	1.061	0.996	1.016					
2004		1.562	1.210	1.031	1.038						
2005	8.292	1.290	1.482	1.070							
2006	6.558	1.626	1.156								
2007	7.684	1.344									
2008	4.853										
Avg 3	6.365	1.420	1.283	1.054	1.013	1.011	1.009	1.000	1.007	0.999	
Avg 5	6.847	1.455	1.252	1.052	1.017	1.006	1.007	1.000	1.007	0.999	
Avg 5 ex HL	7.121	1.453	1.186	1.053	1.017	1.008					
Wtd 3	6.171	1.404	1.285	1.055	1.013	1.011	1.009	1.000	1.008	0.999	
Wtd 5	6.687	1.444	1.251	1.053	1.016	1.007	1.008	1.000	1.008	0.999	
Selected	6.690	1.450	1.250	1.055	1.015	1.010	1.008	1.008	1.008	1.000	1.000
Age:Ult	13.432	2.008	1.385	1.108	1.050	1.034	1.024	1.016	1.008	1.000	1.000

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Uninsured Motorist Bodily Injury Loss Development
(000)

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	1,797	1.007	1,810	1,772	1.035	1,834	1,822	0.995	1,812	1.009		
2004q2	2,405	1.009	2,427	2,325	1.038	2,414	2,420	0.995	2,408	1.001		
2004q3	2,361	1.011	2,387	2,309	1.041	2,404	2,395	0.995	2,383	1.009		
2004q4	2,311	1.013	2,341	2,311	1.044	2,413	2,377	0.995	2,364	1.023	8,873	8,967
2005q1	1,697	1.015	1,722	1,647	1.047	1,725	1,724	0.989	1,705	1.005	8,773	8,860
2005q2	4,007	1.017	4,076	3,862	1.051	4,057	4,067	0.989	4,023	1.004	10,375	10,476
2005q3	2,829	1.020	2,886	2,794	1.061	2,964	2,925	0.989	2,894	1.023	10,843	10,987
2005q4	2,047	1.023	2,094	2,047	1.077	2,204	2,149	0.989	2,126	1.039	10,579	10,749
2006q1	1,897	1.028	1,950	1,872	1.093	2,046	1,998	0.992	1,982	1.045	10,779	11,026
2006q2	2,105	1.033	2,175	2,080	1.110	2,307	2,241	0.992	2,223	1.056	8,876	9,225
2006q3	2,051	1.039	2,131	1,537	1.126	1,731	1,931	0.992	1,915	0.934	8,099	8,246
2006q4	1,606	1.044	1,677	1,525	1.160	1,770	1,723	0.992	1,709	1.064	7,659	7,829
2007q1	1,312	1.070	1,404	1,152	1.241	1,430	1,417	0.998	1,414	1.078	7,075	7,262
2007q2	1,931	1.107	2,138	1,669	1.328	2,217	2,178	0.998	2,173	1.125	6,901	7,212
2007q3	1,339	1.146	1,534	1,151	1.421	1,635	1,585	0.998	1,581	1.181	6,188	6,878
2007q4	1,866	1.186	2,213	1,620	1.549	2,509	2,361	0.998	2,356	1.263	6,447	7,524
2008q1	1,391	1.228	1,708	1,176	1.688	1,985	1,847	0.960	1,772	1.273	6,526	7,882
2008q2	983	1.271	1,249	744	1.933	1,437	1,343	0.960	1,289	1.312	5,578	6,998
2008q3	1,510	1.315	1,986	1,186	2.242	2,659	2,323	0.960	2,229	1.476	5,750	7,645
2008q4	1,147	1.368	1,569	723	2.781	2,011	1,790	0.960	1,718	1.497	5,031	7,007
2009q1	759	1.443	1,096	272	4.032	1,098	1,097	0.987	1,083	1.426	4,399	6,318
2009q2	1,256	1.616	2,030	168	9.072	1,522	1,776	0.987	1,753	1.396	4,673	6,782
2009q3	836	2.182	1,824	36	69.853	2,540	2,182	0.987	2,154	2.576	3,999	6,707

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Uninsured Motorist Bodily Injury Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	10,375	10,476	1.0097
2006q2	8,876	9,225	1.0393
2007q2	6,901	7,212	1.0450
2008q2	5,578	6,998	1.2545
2009q2	4,673	6,782	1.4515

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	8,873	1.005	8,918	8,716	1.034	9,017	8,967
2005	10,579	1.005	10,632	10,349	1.050	10,866	10,749
2006	7,659	1.030	7,890	7,014	1.108	7,769	7,829
2007	6,447	1.133	7,306	5,592	1.385	7,743	7,524
2008	5,031	1.258	6,328	3,828	2.008	7,686	7,007
2009	2,851	2.421	6,904	477	13.432	6,401	4,990

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Underinsured Motorist Bodily Injury Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									2,928	3,199	3,333	3,509
2003q1								2,322	2,378	2,558	2,621	2,638
2003q2							2,087	2,145	2,444	2,951	3,225	3,294
2003q3						2,314	2,403	2,492	2,763	2,853	2,991	3,071
2003q4					2,023	2,331	2,435	2,696	3,145	3,032	3,047	3,103
2004q1				1,115	1,764	1,885	2,100	2,295	2,439	2,695	2,699	2,938
2004q2			1,818	1,944	2,061	2,281	2,737	3,083	3,634	3,697	3,961	4,533
2004q3		1,272	1,311	1,383	1,543	1,984	2,288	2,355	2,440	2,576	3,043	3,170
2004q4	712	1,417	1,694	2,233	2,533	2,777	2,922	3,216	3,551	3,631	3,822	3,850
2005q1	301	654	696	735	1,128	1,763	1,934	2,074	2,284	2,337	2,411	2,570
2005q2	827	1,054	1,372	1,859	2,462	2,578	2,713	2,950	3,182	3,195	3,213	3,343
2005q3	1,081	1,889	2,300	2,866	3,271	3,550	3,769	4,415	4,558	4,764	4,768	4,906
2005q4	404	806	992	1,587	1,995	2,108	2,358	2,554	2,591	2,618	2,671	2,675
2006q1	972	1,689	2,090	2,315	2,801	2,938	3,156	3,369	3,608	3,707	4,017	4,197
2006q2	956	1,429	2,269	2,439	3,159	3,486	3,791	4,125	4,415	4,494	4,836	4,946
2006q3	806	1,210	1,470	1,867	2,726	2,944	3,062	3,396	3,638	4,133	4,153	4,340
2006q4	1,207	2,317	3,053	3,088	3,377	3,548	3,822	4,074	4,480	5,126	5,227	5,258
2007q1	880	1,454	1,750	2,035	2,472	2,765	2,963	2,924	3,593	3,756	3,794	
2007q2	955	1,559	2,330	2,808	3,079	3,107	3,394	3,762	4,197	4,322		
2007q3	1,345	1,653	1,868	2,085	2,443	2,711	3,203	3,795	4,079			
2007q4	771	1,420	1,880	2,445	3,059	3,153	3,364	3,469				
2008q1	442	1,212	1,552	1,994	2,215	2,520	2,735					
2008q2	649	1,416	1,393	2,210	2,704	3,056						
2008q3	1,697	3,308	3,928	4,286	4,958							
2008q4	1,295	1,579	2,137	2,615								
2009q1	798	1,018	1,204									
2009q2	999	1,754										
2009q3	1,077											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	3,539	3,667	3,747	3,767	3,857	3,902	3,991	4,015	4,016	4,014	4,016	4,018
2003q1	2,488	2,623	2,618	2,592	2,585	2,610	2,621	2,584	2,622	2,627	2,644	2,679
2003q2	3,426	3,350	3,380	3,367	3,314	3,322	3,332	3,349	3,352	3,347	3,364	3,712
2003q3	3,095	3,117	3,130	3,309	3,327	3,893	3,999	3,983	3,983	3,987	3,987	3,937
2003q4	3,043	3,156	3,130	3,258	3,298	3,359	3,373	3,337	3,246	3,253	3,310	3,414
2004q1	2,934	2,996	3,037	2,976	3,096	3,508	3,555	3,586	3,616	3,674	3,668	
2004q2	4,530	4,479	4,454	4,502	4,559	4,584	4,592	4,609	4,612	4,612		
2004q3	3,339	3,349	3,433	3,520	3,555	3,560	3,708	3,721	3,728			
2004q4	3,781	3,854	3,960	3,949	3,984	4,027	4,050	4,283				
2005q1	2,663	2,703	2,675	2,723	2,814	2,820	2,814					
2005q2	3,318	3,303	3,499	3,495	3,444	3,452						
2005q3	4,913	4,767	4,843	4,695	4,793							
2005q4	2,635	2,653	2,797	2,765								
2006q1	4,349	4,310	4,432									
2006q2	5,088	5,191										
2006q3	4,493											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.093	1.042	1.053	1.009
2003q1								1.024	1.075	1.025	1.006	0.943
2003q2							1.028	1.140	1.207	1.093	1.021	1.040
2003q3						1.038	1.037	1.109	1.033	1.048	1.027	1.008
2003q4					1.152	1.045	1.107	1.166	0.964	1.005	1.018	0.981
2004q1				1.582	1.069	1.114	1.093	1.063	1.105	1.002	1.088	0.999
2004q2			1.069	1.060	1.107	1.200	1.126	1.179	1.017	1.072	1.144	0.999
2004q3		1.030	1.056	1.115	1.286	1.153	1.029	1.036	1.055	1.181	1.042	1.053
2004q4	1.989	1.196	1.318	1.134	1.096	1.052	1.101	1.104	1.022	1.053	1.007	0.982
2005q1	2.176	1.063	1.057	1.533	1.563	1.097	1.072	1.101	1.023	1.032	1.066	1.036
2005q2	1.274	1.302	1.355	1.324	1.047	1.053	1.087	1.079	1.004	1.006	1.040	0.993
2005q3	1.747	1.218	1.246	1.141	1.085	1.062	1.171	1.033	1.045	1.001	1.029	1.001
2005q4	1.995	1.231	1.599	1.257	1.056	1.119	1.083	1.014	1.011	1.020	1.001	0.985
2006q1	1.738	1.238	1.108	1.210	1.049	1.074	1.068	1.071	1.027	1.084	1.045	1.036
2006q2	1.495	1.588	1.075	1.295	1.104	1.087	1.088	1.070	1.018	1.076	1.023	1.029
2006q3	1.501	1.215	1.270	1.460	1.080	1.040	1.109	1.071	1.136	1.005	1.045	1.035
2006q4	1.919	1.318	1.011	1.094	1.051	1.077	1.066	1.100	1.144	1.020	1.006	
2007q1	1.653	1.203	1.163	1.215	1.119	1.071	0.987	1.229	1.045	1.010		
2007q2	1.633	1.494	1.205	1.096	1.009	1.092	1.108	1.116	1.030			
2007q3	1.228	1.130	1.116	1.172	1.110	1.181	1.185	1.075				
2007q4	1.843	1.324	1.300	1.251	1.031	1.067	1.031					
2008q1	2.746	1.280	1.285	1.111	1.138	1.085						
2008q2	2.182	0.984	1.586	1.224	1.130							
2008q3	1.950	1.187	1.091	1.157								
2008q4	1.219	1.354	1.223									
2009q1	1.276	1.182										
2009q2	1.755											
Avg 8	1.775	1.242	1.246	1.165	1.083	1.088	1.080	1.093	1.057	1.028	1.032	1.012
Avg 16	1.742	1.266	1.231	1.230	1.122	1.094	1.088	1.094	1.043	1.044	1.038	1.008
Avg 16 ex HL	1.708	1.263	1.220	1.218	1.099	1.091	1.088	1.090	1.041	1.037	1.033	1.010
Wtd 8	1.671	1.237	1.216	1.160	1.078	1.087	1.081	1.093	1.059	1.028	1.030	1.013
Wtd 16	1.685	1.263	1.198	1.204	1.098	1.090	1.090	1.093	1.044	1.042	1.037	1.010
Selected	1.685	1.265	1.200	1.200	1.100	1.095	1.095	1.095	1.050	1.040	1.040	1.015
Age:Ult	6.032	3.580	2.830	2.358	1.965	1.787	1.632	1.490	1.361	1.296	1.246	1.198

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.036	1.022	1.005	1.024	1.012	1.023	1.006	1.000	1.000	1.001	1.000	
2003q1	1.054	0.998	0.990	0.997	1.010	1.004	0.986	1.015	1.002	1.006	1.013	
2003q2	0.978	1.009	0.996	0.984	1.002	1.003	1.005	1.001	0.998	1.005	1.104	
2003q3	1.007	1.004	1.057	1.006	1.170	1.027	0.996	1.000	1.001	1.000	0.988	
2003q4	1.037	0.992	1.041	1.012	1.018	1.004	0.990	0.973	1.002	1.017	1.032	
2004q1	1.021	1.014	0.980	1.040	1.133	1.013	1.009	1.008	1.016	0.998		
2004q2	0.989	0.994	1.011	1.013	1.005	1.002	1.004	1.001	1.000			
2004q3	1.003	1.025	1.025	1.010	1.001	1.042	1.004	1.002				
2004q4	1.019	1.027	0.997	1.009	1.011	1.006	1.058					
2005q1	1.015	0.989	1.018	1.033	1.002	0.998						
2005q2	0.995	1.059	0.999	0.985	1.002							
2005q3	0.970	1.016	0.970	1.021								
2005q4	1.007	1.054	0.989									
2006q1	0.991	1.028										
2006q2	1.020											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.003	1.024	0.998	1.016	1.043	1.012	1.006	1.000	1.003	1.005	1.027	
Avg 16	1.010	1.017	1.006	1.011	1.033	1.012	1.006	1.000	1.003	1.005	1.027	
Avg 16 ex HL	1.009	1.015	1.005	1.011	1.022	1.010	1.002	1.002	1.001	1.003	1.015	
Wtd 8	1.001	1.023	0.997	1.015	1.040	1.012	1.008	1.000	1.003	1.004	1.025	
Wtd 16	1.007	1.017	1.005	1.011	1.032	1.013	1.007	1.000	1.003	1.004	1.025	
Selected	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.010	1.010	
Age:Ult	1.181	1.163	1.146	1.129	1.112	1.096	1.080	1.069	1.058	1.048	1.037	

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Countrywide
Underinsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									2,184	2,304	2,628	2,959
2003q1								1,650	1,878	1,915	2,007	2,017
2003q2							1,268	1,596	1,787	1,844	2,164	2,238
2003q3						1,185	1,430	1,612	1,769	2,079	2,322	2,463
2003q4					1,263	1,387	1,598	1,746	2,114	2,330	2,425	2,565
2004q1				448	829	1,010	1,166	1,538	1,604	1,682	1,869	2,065
2004q2			662	892	1,196	1,344	1,401	1,870	1,954	2,268	2,644	3,654
2004q3		4	41	102	518	881	1,359	1,613	1,724	1,827	2,522	2,649
2004q4	88	176	302	1,090	1,591	1,791	2,258	2,504	2,671	2,891	3,071	3,259
2005q1	1	103	137	293	352	947	1,193	1,393	1,474	1,692	1,731	2,040
2005q2	1	155	353	561	1,162	1,617	1,836	1,966	2,613	2,759	2,857	2,985
2005q3	1	54	315	661	1,293	1,752	2,225	2,966	3,335	3,700	3,788	4,204
2005q4	50	229	476	866	1,004	1,566	1,896	2,077	2,263	2,304	2,387	2,413
2006q1	1	380	829	1,273	1,485	1,588	2,148	2,300	2,358	2,689	3,108	3,342
2006q2	2	353	713	990	1,193	2,207	2,763	3,129	3,330	3,595	4,087	4,176
2006q3	52	330	709	1,228	1,766	1,850	2,221	2,591	2,724	2,804	2,960	3,656
2006q4	11	198	561	1,057	1,726	1,894	2,128	2,571	3,271	3,557	4,262	4,325
2007q1	101	769	906	1,269	1,574	1,938	2,162	2,223	2,406	2,454	2,626	
2007q2	32	349	1,109	1,610	2,189	2,345	2,532	2,885	3,474	3,694		
2007q3	6	960	1,108	1,255	1,502	1,905	2,315	2,799	2,989			
2007q4	101	414	893	1,441	1,630	1,807	2,243	2,628				
2008q1	0	36	1,161	1,346	1,479	1,878	2,163					
2008q2	50	77	596	812	1,228	1,657						
2008q3	201	830	2,162	2,753	3,234							
2008q4	1	163	681	1,241								
2009q1	1	154	478									
2009q2	0	502										
2009q3	0											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	3,120	3,335	3,357	3,541	3,654	3,748	3,837	3,886	3,998	4,004	4,006	4,008
2003q1	2,046	2,288	2,326	2,424	2,433	2,443	2,453	2,511	2,569	2,592	2,624	2,624
2003q2	2,303	2,751	2,783	2,840	2,900	2,912	2,923	2,944	2,955	2,958	2,983	3,009
2003q3	2,613	2,841	2,895	3,032	3,118	3,443	3,847	3,908	3,908	3,912	3,912	3,912
2003q4	2,650	2,703	2,799	2,854	2,870	2,906	2,975	3,052	3,166	3,172	3,174	3,176
2004q1	2,170	2,283	2,338	2,302	2,326	3,013	3,177	3,193	3,488	3,496	3,523	
2004q2	4,037	4,047	4,149	4,197	4,354	4,415	4,436	4,464	4,467	4,542		
2004q3	2,848	3,080	3,163	3,340	3,384	3,395	3,413	3,491	3,498			
2004q4	3,380	3,463	3,481	3,510	3,809	3,863	3,923	4,188				
2005q1	2,416	2,452	2,559	2,597	2,644	2,705	2,749					
2005q2	2,995	3,146	3,277	3,365	3,389	3,392						
2005q3	4,308	4,430	4,461	4,493	4,548							
2005q4	2,430	2,472	2,481	2,584								
2006q1	3,772	3,927	3,970									
2006q2	4,308	4,425										
2006q3	3,681											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Underinsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.055	1.141	1.126	1.054
2003q1								1.139	1.019	1.048	1.005	1.014
2003q2							1.259	1.119	1.032	1.173	1.034	1.029
2003q3						1.207	1.127	1.097	1.176	1.117	1.061	1.061
2003q4					1.098	1.152	1.093	1.211	1.102	1.041	1.058	1.033
2004q1				1.850	1.219	1.154	1.320	1.042	1.049	1.111	1.105	1.051
2004q2			1.347	1.341	1.123	1.043	1.334	1.045	1.161	1.166	1.382	1.105
2004q3		10.900	2.483	5.067	1.702	1.542	1.187	1.069	1.060	1.380	1.050	1.075
2004q4	2.008	1.715	3.612	1.460	1.125	1.261	1.109	1.067	1.083	1.062	1.061	1.037
2005q1	144.992	1.334	2.137	1.201	2.692	1.261	1.167	1.058	1.148	1.023	1.179	1.184
2005q2	142.719	2.268	1.591	2.072	1.391	1.135	1.071	1.329	1.056	1.036	1.045	1.003
2005q3	41.498	5.867	2.096	1.957	1.355	1.270	1.333	1.125	1.109	1.024	1.110	1.025
2005q4	4.538	2.077	1.821	1.159	1.560	1.210	1.096	1.090	1.018	1.036	1.011	1.007
2006q1	583.372	2.183	1.535	1.167	1.069	1.353	1.071	1.025	1.140	1.156	1.075	1.129
2006q2	219.244	2.018	1.387	1.206	1.849	1.252	1.133	1.064	1.080	1.137	1.022	1.032
2006q3	6.393	2.149	1.731	1.439	1.047	1.201	1.167	1.051	1.030	1.055	1.235	1.007
2006q4	17.290	2.842	1.883	1.633	1.097	1.124	1.208	1.272	1.087	1.198	1.015	
2007q1	7.618	1.178	1.400	1.241	1.231	1.116	1.028	1.082	1.020	1.070		
2007q2	10.855	3.180	1.452	1.359	1.071	1.080	1.140	1.204	1.063			
2007q3	166.062	1.155	1.132	1.197	1.269	1.215	1.209	1.068				
2007q4	4.108	2.156	1.614	1.131	1.109	1.241	1.171					
2008q1	422.500	32.325	1.159	1.099	1.270	1.152						
2008q2	1.536	7.760	1.363	1.511	1.349							
2008q3	4.135	2.604	1.273	1.175								
2008q4	264.235	4.179	1.821									
2009q1	133.791	3.099										
2009q2	1972.892											
Avg 8	371.157	7.057	1.402	1.293	1.180	1.173	1.141	1.107	1.068	1.089	1.086	1.053
Avg 16	241.254	4.815	1.587	1.375	1.387	1.216	1.171	1.113	1.086	1.112	1.091	1.053
Avg 16 ex HL	134.689	3.112	1.581	1.345	1.318	1.205	1.170	1.103	1.085	1.099	1.076	1.047
Wtd 8	8.727	2.745	1.361	1.261	1.166	1.171	1.141	1.109	1.071	1.093	1.078	1.047
Wtd 16	9.511	2.394	1.468	1.319	1.273	1.203	1.163	1.114	1.083	1.107	1.087	1.051
Selected	9.500	2.400	1.470	1.320	1.270	1.200	1.160	1.115	1.100	1.100	1.090	1.050
Age:Ult	166.255	17.500	7.292	4.960	3.758	2.959	2.466	2.126	1.906	1.733	1.576	1.445

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Underinsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.069	1.007	1.055	1.032	1.026	1.024	1.013	1.029	1.002	1.001	1.000	
2003q1	1.118	1.016	1.042	1.004	1.004	1.004	1.024	1.023	1.009	1.012	1.000	
2003q2	1.195	1.012	1.021	1.021	1.004	1.004	1.007	1.004	1.001	1.008	1.009	
2003q3	1.087	1.019	1.048	1.028	1.104	1.117	1.016	1.000	1.001	1.000	1.000	
2003q4	1.020	1.036	1.020	1.006	1.012	1.024	1.026	1.037	1.002	1.001	1.000	
2004q1	1.052	1.024	0.984	1.010	1.296	1.054	1.005	1.092	1.002	1.008		
2004q2	1.002	1.025	1.012	1.038	1.014	1.005	1.006	1.001	1.017			
2004q3	1.081	1.027	1.056	1.013	1.003	1.005	1.023	1.002				
2004q4	1.024	1.005	1.008	1.085	1.014	1.016	1.068					
2005q1	1.015	1.043	1.015	1.018	1.023	1.016						
2005q2	1.050	1.042	1.027	1.007	1.001							
2005q3	1.028	1.007	1.007	1.012								
2005q4	1.017	1.003	1.042									
2006q1	1.041	1.011										
2006q2	1.027											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.036	1.020	1.019	1.024	1.058	1.030	1.022	1.023	1.005	1.005	1.002	
Avg 16	1.055	1.020	1.026	1.023	1.046	1.027	1.021	1.023	1.005	1.005	1.002	
Avg 16 ex HL	1.049	1.019	1.027	1.019	1.023	1.019	1.016	1.016	1.003	1.004	1.000	
Wtd 8	1.035	1.019	1.019	1.025	1.048	1.030	1.022	1.022	1.005	1.004	1.002	
Wtd 16	1.049	1.019	1.025	1.024	1.039	1.027	1.021	1.022	1.005	1.004	1.002	
Selected	1.050	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.010	1.010	1.010	
Age:Ult	1.377	1.311	1.279	1.248	1.217	1.188	1.159	1.131	1.103	1.092	1.081	

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Underinsured Motorist Bodily Injury Loss Development

Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							8,490	8,555	8,604	8,636	8,636
2000						10,755	11,104	11,164	11,225	11,236	
2001					10,244	10,592	10,749	10,796	10,825		
2002				13,992	14,735	15,175	15,358	15,422			
2003			11,031	12,166	12,528	13,311	13,677				
2004		8,157	12,052	14,705	15,643	16,291					
2005	2,831	9,369	12,718	13,566	13,824						
2006	4,325	12,456	16,222	19,375							
2007	4,655	10,958	15,665								
2008	4,665	13,364									
2009	4,035										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.008	1.006	1.004	1.000	
2000						1.032	1.005	1.005	1.001		
2001					1.034	1.015	1.004	1.003			
2002				1.053	1.030	1.012	1.004				
2003			1.103	1.030	1.063	1.027					
2004		1.478	1.220	1.064	1.041						
2005	3.310	1.358	1.067	1.019							
2006	2.880	1.302	1.194								
2007	2.354	1.430									
2008	2.865										
Avg 3	2.700	1.363	1.160	1.038	1.045	1.018	1.005	1.005	1.002	1.000	
Avg 5	2.852	1.392	1.146	1.041	1.042	1.022	1.005	1.005	1.002	1.000	
Avg 5 ex HL	2.872	1.394	1.149	1.041	1.038	1.021					
Wtd 3	2.695	1.361	1.162	1.039	1.044	1.018	1.005	1.005	1.002	1.000	
Wtd 5	2.801	1.384	1.150	1.042	1.042	1.021	1.005	1.005	1.002	1.000	
Selected	2.800	1.385	1.150	1.045	1.040	1.020	1.005	1.005	1.002	1.000	1.000
Age:Ult	5.003	1.787	1.290	1.122	1.074	1.032	1.012	1.007	1.002	1.000	1.000

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Underinsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							8,269	8,523	8,589	8,580	8,626
2000						10,130	10,903	11,014	11,155	11,171	
2001					9,490	10,212	10,355	10,516	10,670		
2002				12,442	13,695	14,527	15,138	15,252			
2003			7,366	10,255	11,338	12,542	13,006				
2004		4,118	8,365	12,492	14,487	15,751					
2005	294	4,970	9,902	12,425	13,273						
2006	1,234	7,178	11,998	16,401							
2007	1,261	7,450	11,937								
2008	1,438	8,294									
2009	981										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.031	1.008	0.999	1.005	
2000						1.076	1.010	1.013	1.001		
2001					1.076	1.014	1.016	1.015			
2002				1.101	1.061	1.042	1.008				
2003			1.392	1.106	1.106	1.037					
2004		2.031	1.493	1.160	1.087						
2005	16.915	1.992	1.255	1.068							
2006	5.817	1.671	1.367								
2007	5.910	1.602									
2008	5.766										
Avg 3	5.831	1.755	1.372	1.111	1.085	1.031	1.011	1.012	1.000	1.005	
Avg 5	8.602	1.824	1.377	1.109	1.083	1.042	1.016	1.012	1.000	1.005	
Avg 5 ex HL	5.863	1.832	1.380	1.103	1.082	1.040					
Wtd 3	5.828	1.727	1.365	1.112	1.084	1.033	1.011	1.012	1.000	1.005	
Wtd 5	6.599	1.779	1.371	1.109	1.082	1.042	1.014	1.012	1.000	1.005	
Selected	6.600	1.780	1.370	1.110	1.085	1.040	1.014	1.012	1.005	1.005	1.003
Age:Ult	20.953	3.175	1.784	1.302	1.173	1.081	1.039	1.025	1.013	1.008	1.003

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Countrywide
Underinsured Motorist Bodily Injury Loss Development
(000)

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	3,668	1.037	3,806	3,523	1.081	3,809	3,807	0.980	3,732	1.018		
2004q2	4,612	1.048	4,833	4,542	1.092	4,960	4,897	0.980	4,800	1.041		
2004q3	3,728	1.058	3,945	3,498	1.103	3,858	3,902	0.980	3,825	1.026		
2004q4	4,283	1.069	4,578	4,188	1.131	4,735	4,657	0.980	4,565	1.066	16,291	16,922
2005q1	2,814	1.080	3,038	2,749	1.159	3,186	3,112	0.973	3,028	1.076	15,437	16,218
2005q2	3,452	1.096	3,783	3,392	1.188	4,029	3,906	0.973	3,801	1.101	14,278	15,219
2005q3	4,793	1.112	5,331	4,548	1.217	5,537	5,434	0.973	5,288	1.103	15,343	16,682
2005q4	2,765	1.129	3,121	2,584	1.248	3,224	3,173	0.973	3,087	1.117	13,824	15,204
2006q1	4,432	1.146	5,079	3,970	1.279	5,078	5,078	0.959	4,871	1.099	15,442	17,047
2006q2	5,191	1.163	6,037	4,425	1.311	5,801	5,919	0.959	5,678	1.094	17,181	18,924
2006q3	4,493	1.181	5,305	3,681	1.377	5,068	5,186	0.959	4,975	1.107	16,881	18,611
2006q4	5,258	1.198	6,301	4,325	1.445	6,252	6,276	0.959	6,020	1.145	19,375	21,544
2007q1	3,794	1.246	4,728	2,626	1.576	4,137	4,433	0.968	4,291	1.131	18,737	20,964
2007q2	4,322	1.296	5,601	3,694	1.733	6,402	6,001	0.968	5,809	1.344	17,868	21,095
2007q3	4,079	1.361	5,551	2,989	1.906	5,699	5,625	0.968	5,445	1.335	17,454	21,565
2007q4	3,469	1.490	5,169	2,628	2.126	5,586	5,378	0.968	5,205	1.500	15,665	20,750
2008q1	2,735	1.632	4,463	2,163	2.466	5,333	4,898	0.923	4,523	1.654	14,606	20,982
2008q2	3,056	1.787	5,460	1,657	2.959	4,902	5,181	0.923	4,785	1.566	13,340	19,958
2008q3	4,958	1.965	9,743	3,234	3.758	12,151	10,947	0.923	10,109	2.039	14,219	24,622
2008q4	2,615	2.358	6,166	1,241	4.960	6,154	6,160	0.923	5,688	2.176	13,364	25,105
2009q1	1,204	2.830	3,408	478	7.292	3,489	3,449	1.073	3,699	3.072	11,833	24,281
2009q2	1,754	3.580	6,278	502	17.500	8,789	7,533	1.073	8,080	4.608	10,530	27,577
2009q3	1,077	6.032	6,495	0	166.255	27	3,261	1.073	3,498	3.249	6,649	20,965

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Underinsured Motorist Bodily Injury Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	14,278	15,219	1.0659
2006q2	17,181	18,924	1.1015
2007q2	17,868	21,095	1.1806
2008q2	13,340	19,958	1.4961
2009q2	10,530	27,577	2.6188

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	16,291	1.032	16,817	15,751	1.081	17,026	16,922
2005	13,824	1.074	14,841	13,273	1.173	15,567	15,204
2006	19,375	1.122	21,737	16,401	1.302	21,352	21,544
2007	15,665	1.290	20,210	11,937	1.784	21,289	20,750
2008	13,364	1.787	23,880	8,294	3.175	26,330	25,105
2009	4,035	5.003	20,186	981	20.953	20,552	15,277

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Countrywide
Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									732	732	732	736
2003q1								631	630	630	629	629
2003q2							760	759	758	757	756	755
2003q3						682	680	681	674	676	675	675
2003q4					713	713	713	712	715	711	711	711
2004q1				556	557	557	556	556	556	556	555	554
2004q2			631	631	624	631	632	632	633	628	628	631
2004q3		616	611	610	597	595	594	593	594	596	596	596
2004q4	594	690	690	674	670	672	672	671	671	669	669	669
2005q1	586	710	695	703	702	698	696	693	690	689	688	689
2005q2	636	687	661	651	645	647	646	647	647	646	645	644
2005q3	433	533	521	530	529	532	531	531	531	532	534	530
2005q4	399	515	512	516	512	511	511	513	513	505	505	505
2006q1	371	447	423	424	425	422	421	420	420	420	419	419
2006q2	402	445	428	424	394	393	390	391	391	391	390	390
2006q3	410	487	473	465	469	469	470	471	469	470	471	472
2006q4	326	374	373	359	360	360	361	363	362	362	363	364
2007q1	310	339	348	349	338	338	338	337	337	336	337	
2007q2	284	358	342	355	356	357	358	358	392	386		
2007q3	314	366	342	341	329	328	327	327	328			
2007q4	351	384	389	390	389	390	390	390				
2008q1	253	306	307	306	308	308	308					
2008q2	278	297	297	297	295	295						
2008q3	195	212	209	209	212							
2008q4	213	272	270	268								
2009q1	173	189	189									
2009q2	245	241										
2009q3	205											

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Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	736	753	753	752	752	751	751	751	751	751	751	751
2003q1	630	631	631	627	626	627	627	627	627	627	627	627
2003q2	756	754	754	753	752	751	751	751	751	750	750	749
2003q3	675	672	671	671	670	668	667	666	666	665	665	664
2003q4	710	710	709	709	708	707	706	706	706	705	705	705
2004q1	555	554	550	549	550	549	549	548	547	547	547	
2004q2	631	630	630	630	630	630	631	631	631	630		
2004q3	596	596	596	595	595	595	595	595	595			
2004q4	669	668	668	668	668	667	667	667				
2005q1	689	688	688	688	687	688	687					
2005q2	644	643	642	642	641	641						
2005q3	529	527	526	523	522							
2005q4	505	505	505	505								
2006q1	419	419	418									
2006q2	389	389										
2006q3	473											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Countrywide
Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.005	1.000
2003q1								0.999	0.999	0.999	0.999	1.002
2003q2							0.999	0.998	0.999	0.999	0.999	1.001
2003q3						0.997	1.001	0.990	1.003	0.999	0.999	1.000
2003q4					1.001	1.000	0.999	1.003	0.995	0.999	1.000	0.999
2004q1				1.001	1.000	0.999	1.000	1.000	0.999	0.998	0.999	1.001
2004q2			0.999	0.990	1.011	1.001	1.000	1.001	0.992	1.001	1.005	0.999
2004q3		0.993	0.998	0.978	0.996	0.999	0.998	1.002	1.004	1.001	1.000	1.000
2004q4	1.162	1.000	0.977	0.995	1.003	0.999	0.999	0.999	0.997	1.000	1.000	1.000
2005q1	1.212	0.979	1.011	1.000	0.993	0.998	0.996	0.995	1.000	0.998	1.000	1.000
2005q2	1.080	0.962	0.986	0.991	1.002	1.000	1.000	1.001	0.998	0.998	0.999	0.999
2005q3	1.230	0.978	1.018	0.999	1.006	0.998	0.999	0.999	1.003	1.002	0.993	0.998
2005q4	1.289	0.994	1.008	0.992	0.998	1.000	1.003	0.999	0.986	0.999	1.000	1.000
2006q1	1.205	0.947	1.001	1.001	0.994	0.998	0.998	1.000	0.999	0.999	1.000	1.000
2006q2	1.105	0.963	0.990	0.929	1.000	0.992	1.001	1.001	0.998	0.999	0.999	0.999
2006q3	1.186	0.973	0.983	1.008	1.000	1.001	1.002	0.997	1.001	1.002	1.002	1.003
2006q4	1.145	0.999	0.962	1.003	1.000	1.004	1.005	0.997	1.000	1.003	1.001	
2007q1	1.092	1.028	1.001	0.971	0.999	0.999	0.999	0.998	0.999	1.001		
2007q2	1.264	0.954	1.039	1.003	1.003	1.002	1.000	1.095	0.986			
2007q3	1.166	0.934	0.999	0.963	0.997	0.998	1.000	1.001				
2007q4	1.093	1.013	1.003	0.996	1.002	1.001	1.000					
2008q1	1.208	1.004	0.996	1.010	0.998	0.999						
2008q2	1.069	1.002	0.999	0.994	0.997							
2008q3	1.083	0.986	1.000	1.016								
2008q4	1.276	0.994	0.992									
2009q1	1.094	0.998										
2009q2	0.982											
Avg 8	1.122	0.986	1.004	0.994	1.000	0.999	1.001	1.011	0.997	1.000	0.999	1.000
Avg 16	1.155	0.983	0.999	0.992	0.999	0.999	1.000	1.006	0.998	1.000	1.000	1.000
Avg 16 ex HL	1.158	0.983	0.999	0.995	0.999	1.000	1.000	1.000	0.998	1.000	1.000	1.000
Wtd 8	1.121	0.984	1.004	0.993	1.000	0.999	1.001	1.010	0.997	1.000	0.999	1.000
Wtd 16	1.162	0.980	0.999	0.992	0.999	0.999	1.000	1.004	0.998	1.000	1.000	1.000
Selected	1.160	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.137	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.023	1.000	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.001	1.000	
2003q1	1.002	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	0.999	
2003q3	0.996	0.999	0.999	0.999	0.998	0.998	0.999	0.999	0.999	0.999	0.999	
2003q4	1.000	0.999	0.999	0.999	0.999	0.998	1.000	1.000	1.000	1.000	1.000	
2004q1	0.999	0.992	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999		
2004q2	0.998	1.000	1.000	1.000	1.000	1.001	1.001	1.000	0.998			
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	0.998	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	0.999	1.000	0.999	0.999	1.000	0.999						
2005q2	0.998	0.999	0.999	0.999	0.999							
2005q3	0.997	0.998	0.995	0.998								
2005q4	1.001	1.000	1.000									
2006q1	0.999	0.999										
2006q2	0.999											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Avg 16	1.001	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Avg 16 ex HL	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Wtd 16	1.001	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									732	732	732	733
2003q1								631	630	630	629	629
2003q2							760	759	758	757	756	755
2003q3						681	679	680	673	676	675	675
2003q4					713	713	713	712	715	711	711	711
2004q1				556	557	557	556	556	556	556	555	554
2004q2			627	630	624	631	632	632	633	628	628	629
2004q3		613	610	610	597	595	594	593	594	596	596	596
2004q4	502	679	689	674	670	672	672	671	671	669	669	669
2005q1	478	678	692	693	695	697	696	693	690	689	688	689
2005q2	577	686	658	651	645	647	646	647	647	646	645	644
2005q3	386	520	520	523	522	532	531	531	531	530	531	530
2005q4	367	498	504	510	512	511	511	513	513	505	505	505
2006q1	313	437	420	423	423	421	420	419	419	419	418	418
2006q2	352	440	428	422	394	393	390	391	391	391	390	390
2006q3	341	481	472	464	469	469	470	471	469	470	471	472
2006q4	288	371	372	359	360	360	361	363	362	362	363	364
2007q1	252	339	338	339	338	338	338	337	337	336	337	
2007q2	255	344	337	330	332	333	334	334	387	386		
2007q3	284	363	342	341	329	328	327	327	328			
2007q4	285	382	386	390	388	389	389	389				
2008q1	226	299	298	306	308	308	308					
2008q2	259	296	297	297	295	295						
2008q3	171	211	208	209	210							
2008q4	182	268	270	268								
2009q1	134	186	189									
2009q2	211	240										
2009q3	178											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	733	736	736	735	752	751	751	751	751	751	751	751
2003q1	630	631	631	627	626	627	627	627	627	627	627	627
2003q2	756	754	754	753	752	751	751	751	751	750	750	749
2003q3	675	672	671	671	670	668	667	666	666	665	665	664
2003q4	710	710	709	709	708	707	706	706	706	705	705	705
2004q1	555	554	550	549	550	549	549	548	547	547	547	
2004q2	631	630	630	630	630	630	631	631	631	630		
2004q3	596	596	596	595	595	595	595	595	595			
2004q4	669	668	668	668	668	667	667	667				
2005q1	689	688	688	688	687	688	687					
2005q2	644	643	642	642	641	641						
2005q3	529	527	526	523	522							
2005q4	505	505	505	505								
2006q1	419	419	418									
2006q2	389	389										
2006q3	473											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.001	1.000
2003q1								0.999	0.999	0.999	0.999	1.002
2003q2							0.999	0.998	0.999	0.999	0.999	1.001
2003q3						0.997	1.001	0.990	1.004	0.999	0.999	1.000
2003q4					1.001	1.000	0.999	1.003	0.995	0.999	1.000	0.999
2004q1				1.001	1.000	0.999	1.000	1.000	0.999	0.998	0.999	1.001
2004q2			1.005	0.991	1.011	1.001	1.000	1.001	0.992	1.001	1.002	1.003
2004q3		0.995	0.999	0.979	0.996	0.999	0.998	1.002	1.004	1.001	1.000	1.000
2004q4	1.352	1.014	0.978	0.995	1.003	0.999	0.999	0.999	0.997	1.000	1.000	1.000
2005q1	1.419	1.022	1.002	1.003	1.002	1.000	0.996	0.995	1.000	0.998	1.000	1.000
2005q2	1.189	0.959	0.990	0.991	1.002	1.000	1.000	1.001	0.998	0.998	0.999	0.999
2005q3	1.347	0.999	1.005	0.999	1.019	0.999	0.999	0.999	0.998	1.002	0.998	0.998
2005q4	1.358	1.011	1.011	1.005	0.998	1.000	1.003	0.999	0.986	0.999	1.000	1.000
2006q1	1.395	0.963	1.005	1.001	0.995	0.998	0.998	1.000	0.999	0.999	1.000	1.002
2006q2	1.249	0.974	0.985	0.934	1.000	0.992	1.001	1.001	0.998	0.999	0.999	0.999
2006q3	1.411	0.981	0.983	1.010	1.000	1.001	1.002	0.997	1.001	1.002	1.002	1.003
2006q4	1.289	1.002	0.966	1.003	1.000	1.004	1.005	0.997	1.000	1.003	1.001	
2007q1	1.344	0.999	1.001	0.999	0.998	1.000	0.999	0.998	0.999	1.001		
2007q2	1.351	0.980	0.979	1.007	1.003	1.002	1.000	1.161	0.997			
2007q3	1.278	0.942	0.999	0.963	0.997	0.998	1.000	1.001				
2007q4	1.341	1.011	1.010	0.996	1.002	1.001	1.000					
2008q1	1.323	0.994	1.027	1.010	0.998	0.999						
2008q2	1.146	1.003	0.999	0.994	0.997							
2008q3	1.237	0.986	1.003	1.004								
2008q4	1.474	1.007	0.992									
2009q1	1.386	1.012										
2009q2	1.137											
Avg 8	1.290	0.992	1.001	0.997	0.999	1.000	1.001	1.019	0.997	1.000	1.000	1.000
Avg 16	1.317	0.989	0.997	0.995	1.001	1.000	1.000	1.010	0.998	1.000	1.000	1.000
Avg 16 ex HL	1.318	0.991	0.997	0.998	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000
Wtd 8	1.282	0.990	1.001	0.996	1.000	1.000	1.001	1.016	0.997	1.000	1.000	1.000
Wtd 16	1.318	0.986	0.997	0.995	1.001	1.000	1.000	1.006	0.998	1.000	1.000	1.000
Selected	1.320	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.300	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.004	1.000	0.999	1.022	1.000	1.000	1.000	0.999	1.000	1.001	1.000	
2003q1	1.002	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	0.999	
2003q3	0.996	0.999	0.999	0.999	0.998	0.998	0.999	0.999	0.999	0.999	0.999	
2003q4	1.000	0.999	0.999	0.999	0.999	0.998	1.000	1.000	1.000	1.000	1.000	
2004q1	0.999	0.992	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999		
2004q2	0.998	1.000	1.000	1.000	1.000	1.001	1.001	1.000	0.998			
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	0.998	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	0.999	1.000	0.999	0.999	1.000	0.999						
2005q2	0.998	0.999	0.999	0.999	0.999							
2005q3	0.997	0.998	0.995	0.998								
2005q4	1.001	1.000	1.000									
2006q1	0.999	0.999										
2006q2	0.999											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Avg 16	0.999	0.999	0.999	1.001	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Avg 16 ex HL	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Wtd 16	0.999	0.999	0.999	1.002	0.999	0.999	1.000	1.000	0.999	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							2,138	2,136	2,136	2,135	2,136
2000						2,481	2,480	2,473	2,472	2,470	
2001					2,867	2,866	2,863	2,858	2,856		
2002				2,885	2,908	2,906	2,901	2,898			
2003			2,772	2,770	2,756	2,749	2,744				
2004		2,458	2,448	2,444	2,442	2,438					
2005	1,815	2,389	2,378	2,365	2,355						
2006	1,278	1,643	1,642	1,644							
2007	1,020	1,414	1,440								
2008	799	1,083									
2009	634										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							0.999	1.000	1.000	1.000	
2000						0.999	0.997	1.000	0.999		
2001					1.000	0.999	0.999	0.999			
2002				1.008	0.999	0.998	0.999				
2003			0.999	0.995	0.997	0.998					
2004		0.996	0.999	0.999	0.999						
2005	1.316	0.996	0.994	0.996							
2006	1.285	1.000	1.001								
2007	1.386	1.018									
2008	1.354										
Avg 3	1.342	1.005	0.998	0.997	0.998	0.998	0.998	0.999	1.000	1.000	
Avg 5	1.335	1.002	0.998	0.999	0.999	0.999	0.999	0.999	1.000	1.000	
Avg 5 ex HL	1.335	0.998	0.999	0.998	0.999	0.999					
Wtd 3	1.336	1.003	0.998	0.997	0.998	0.998	0.998	0.999	1.000	1.000	
Wtd 5	1.329	1.001	0.998	1.000	0.999	0.999	0.999	0.999	1.000	1.000	
Selected	1.330	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.333	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							2,138	2,136	2,136	2,135	2,136
2000						2,481	2,480	2,473	2,472	2,470	
2001					2,867	2,866	2,863	2,858	2,856		
2002				2,882	2,891	2,906	2,901	2,898			
2003			2,772	2,770	2,756	2,749	2,744				
2004		2,458	2,448	2,444	2,442	2,438					
2005	1,764	2,375	2,378	2,364	2,355						
2006	1,201	1,642	1,641	1,644							
2007	966	1,390	1,440								
2008	765	1,080									
2009	606										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							0.999	1.000	1.000	1.000	
2000						0.999	0.997	1.000	0.999		
2001					1.000	0.999	0.999	0.999			
2002				1.003	1.005	0.998	0.999				
2003			1.000	0.995	0.997	0.998					
2004		0.996	0.999	0.999	0.999						
2005	1.346	1.002	0.994	0.996							
2006	1.367	1.000	1.002								
2007	1.438	1.036									
2008	1.412										
Avg 3	1.406	1.013	0.998	0.997	1.000	0.998	0.998	0.999	1.000	1.000	
Avg 5	1.391	1.008	0.998	0.998	1.000	0.999	0.999	0.999	1.000	1.000	
Avg 5 ex HL	1.390	1.001	0.999	0.998	0.999	0.999					
Wtd 3	1.402	1.010	0.998	0.997	1.001	0.998	0.998	0.999	1.000	1.000	
Wtd 5	1.381	1.006	0.998	0.998	1.000	0.999	0.999	0.999	1.000	1.000	
Selected	1.400	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.414	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development
(000)

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	547	1.000	547	547	1.000	547	547	1.000	547	1.000		
2004q2	630	1.000	630	630	1.000	630	630	1.000	630	1.000		
2004q3	595	1.000	595	595	1.000	595	595	1.000	595	1.000		
2004q4	667	1.000	667	667	1.000	667	667	1.000	667	1.000	2,438	2,438
2005q1	687	1.000	687	687	1.000	687	687	1.000	687	1.000	2,578	2,578
2005q2	641	1.000	641	641	1.000	641	641	1.000	641	1.000	2,589	2,589
2005q3	522	1.000	522	522	1.000	522	522	1.000	522	1.000	2,517	2,517
2005q4	505	1.000	505	505	1.000	505	505	1.000	505	1.000	2,355	2,355
2006q1	418	1.000	418	418	1.000	418	418	1.000	418	1.000	2,087	2,087
2006q2	389	1.000	389	389	1.000	389	389	1.000	389	1.000	1,835	1,835
2006q3	473	1.000	473	473	1.000	473	473	1.000	473	1.000	1,786	1,786
2006q4	364	1.000	364	364	1.000	364	364	1.000	364	1.000	1,644	1,644
2007q1	337	1.000	337	337	1.000	337	337	1.000	337	1.000	1,562	1,562
2007q2	386	1.000	386	386	1.000	386	386	1.000	386	1.000	1,560	1,560
2007q3	328	1.000	328	328	1.000	328	328	1.000	328	1.000	1,414	1,414
2007q4	390	1.000	390	389	1.000	389	389	1.000	389	0.999	1,440	1,440
2008q1	308	1.000	308	308	1.000	308	308	1.006	310	1.006	1,412	1,413
2008q2	295	1.000	295	295	1.000	295	295	1.006	296	1.006	1,320	1,323
2008q3	212	1.000	212	210	1.000	210	211	1.006	212	1.000	1,204	1,207
2008q4	268	1.000	268	268	1.000	268	268	1.006	270	1.006	1,083	1,088
2009q1	189	1.000	189	189	1.000	189	189	0.972	183	0.972	963	961
2009q2	241	0.980	236	240	0.985	236	236	0.972	230	0.954	909	895
2009q3	205	1.137	233	178	1.300	231	232	0.972	226	1.101	902	908

American National Property And Casualty Company
American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company
Pacific Property and Casualty Company
Countrywide
UMPD and UIMPD Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	2,589	2,589	1.0000
2006q2	1,835	1,835	1.0000
2007q2	1,560	1,560	1.0000
2008q2	1,320	1,323	1.0025
2009q2	909	895	0.9838

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	2,438	1.000	2,438	2,438	1.000	2,438	2,438
2005	2,355	1.000	2,355	2,355	1.000	2,355	2,355
2006	1,644	1.000	1,644	1,644	1.000	1,644	1,644
2007	1,440	1.000	1,440	1,440	1.000	1,440	1,440
2008	1,083	1.002	1,085	1,080	1.010	1,091	1,088
2009	634	1.333	845	606	1.414	858	639

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Comprehensive Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									8,097	8,089	8,092	8,092
2003q1								5,576	5,579	5,580	5,573	5,573
2003q2							12,314	12,307	12,323	12,329	12,332	12,337
2003q3						7,112	7,117	7,150	7,160	7,160	7,168	7,177
2003q4					7,404	7,410	7,410	7,412	7,426	7,422	7,405	7,426
2004q1				4,432	4,466	4,457	4,460	4,467	4,480	4,488	4,501	4,526
2004q2			9,149	9,161	9,150	9,169	9,178	9,169	9,171	9,172	9,172	9,171
2004q3		8,375	8,320	8,312	8,329	8,304	8,293	8,302	8,313	8,289	8,292	8,291
2004q4	6,069	6,593	6,518	6,514	6,530	6,532	6,479	6,460	6,517	6,521	6,524	6,517
2005q1	4,651	5,198	5,185	5,155	5,177	5,184	5,195	5,203	5,208	5,208	5,208	5,203
2005q2	6,589	7,226	7,323	7,327	7,345	7,349	7,343	7,352	7,346	7,337	7,341	7,324
2005q3	12,088	17,038	16,865	16,370	16,251	16,149	16,119	16,107	16,094	16,091	16,082	16,075
2005q4	6,226	6,660	6,707	6,744	6,705	6,699	6,705	6,707	6,709	6,704	6,703	6,706
2006q1	5,348	6,167	6,233	6,257	6,266	6,267	6,263	6,262	6,262	6,263	6,263	6,264
2006q2	7,848	8,527	8,651	8,707	8,714	8,712	8,698	8,702	8,703	8,708	8,708	8,703
2006q3	6,180	6,535	6,530	6,544	6,532	6,531	6,543	6,543	6,546	6,546	6,546	6,540
2006q4	7,084	7,914	7,903	7,915	7,935	7,927	7,920	7,925	7,922	7,922	7,916	7,916
2007q1	4,700	5,211	5,240	5,249	5,277	5,166	5,166	5,170	5,170	5,170	5,171	
2007q2	6,154	6,705	6,674	6,613	6,644	6,647	6,649	6,638	6,637	6,637		
2007q3	6,437	6,847	6,850	6,820	6,868	6,856	6,848	6,853	6,852			
2007q4	6,072	6,487	6,508	6,531	6,530	6,528	6,513	6,514				
2008q1	5,240	5,672	5,633	5,690	5,691	5,685	5,688					
2008q2	13,427	14,187	14,334	14,437	14,480	14,494						
2008q3	10,110	11,977	11,623	11,548	11,554							
2008q4	6,507	6,723	6,782	6,756								
2009q1	5,748	6,340	6,327									
2009q2	7,597	8,155										
2009q3	8,125											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Comprehensive Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	8,092	8,091	8,089	8,089	8,085	8,085	8,085	8,085	8,084	8,084	8,084	8,084
2003q1	5,574	5,576	5,576	5,575	5,575	5,575	5,574	5,574	5,572	5,573	5,573	5,573
2003q2	12,347	12,359	12,371	12,379	12,382	12,381	12,381	12,381	12,382	12,382	12,382	12,382
2003q3	7,182	7,239	7,265	7,265	7,266	7,261	7,262	7,261	7,262	7,262	7,262	7,260
2003q4	7,428	7,431	7,428	7,426	7,426	7,426	7,427	7,427	7,420	7,420	7,420	7,426
2004q1	4,550	4,906	4,913	4,913	4,913	4,911	4,911	4,911	4,910	4,910	4,923	
2004q2	9,173	9,170	9,167	9,167	9,166	9,166	9,166	9,166	9,166	9,166		
2004q3	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282			
2004q4	6,521	6,533	6,539	6,547	6,571	6,598	6,706	6,706				
2005q1	5,176	5,174	5,174	5,174	5,174	5,174	5,174					
2005q2	7,322	7,322	7,333	7,336	7,336	7,335						
2005q3	16,076	16,076	16,073	16,074	16,078							
2005q4	6,709	6,711	6,714	6,713								
2006q1	6,260	6,259	6,263									
2006q2	8,703	8,705										
2006q3	6,540											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

American National Property And Casualty Company and American National County Mutual Insurance Company
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Comprehensive Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									0.999	1.000	1.000	1.000
2003q1								1.001	1.000	0.999	1.000	1.000
2003q2							0.999	1.001	1.000	1.000	1.000	1.001
2003q3						1.001	1.005	1.001	1.000	1.001	1.001	1.001
2003q4					1.001	1.000	1.000	1.002	0.999	0.998	1.003	1.000
2004q1				1.008	0.998	1.001	1.002	1.003	1.002	1.003	1.006	1.005
2004q2			1.001	0.999	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000
2004q3		0.993	0.999	1.002	0.997	0.999	1.001	1.001	0.997	1.000	1.000	0.999
2004q4	1.086	0.989	0.999	1.002	1.000	0.992	0.997	1.009	1.001	1.001	0.999	1.001
2005q1	1.118	0.998	0.994	1.004	1.001	1.002	1.002	1.001	1.000	1.000	0.999	0.995
2005q2	1.097	1.013	1.001	1.002	1.001	0.999	1.001	0.999	0.999	1.001	0.998	1.000
2005q3	1.410	0.990	0.971	0.993	0.994	0.998	0.999	0.999	1.000	0.999	1.000	1.000
2005q4	1.070	1.007	1.005	0.994	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000
2006q1	1.153	1.011	1.004	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.087	1.015	1.006	1.001	1.000	0.998	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.057	0.999	1.002	0.998	1.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000
2006q4	1.117	0.999	1.001	1.002	0.999	0.999	1.001	1.000	1.000	0.999	1.000	
2007q1	1.109	1.006	1.002	1.005	0.979	1.000	1.001	1.000	1.000	1.000		
2007q2	1.090	0.995	0.991	1.005	1.001	1.000	0.998	1.000	1.000			
2007q3	1.064	1.001	0.996	1.007	0.998	0.999	1.001	1.000				
2007q4	1.068	1.003	1.004	1.000	1.000	0.998	1.000					
2008q1	1.082	0.993	1.010	1.000	0.999	1.000						
2008q2	1.057	1.010	1.007	1.003	1.001							
2008q3	1.185	0.970	0.994	1.001								
2008q4	1.033	1.009	0.996									
2009q1	1.103	0.998										
2009q2	1.073											
Avg 8	1.083	0.997	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	0.999	0.999
Avg 16	1.110	1.001	0.999	1.001	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.094	1.002	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.086	0.997	1.000	1.003	0.998	0.999	1.000	1.000	1.000	1.000	0.999	1.000
Wtd 16	1.123	1.000	0.997	1.001	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000
Selected	1.100	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.106	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Comprehensive Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.008	1.003	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.001	
2004q1	1.078	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.002	1.001	1.001	1.004	1.004	1.016	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.002	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.001										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.006	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.004	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	
Age:Ult	1.004	1.004	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Comprehensive Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									8,081	8,089	8,092	8,092
2003q1								5,545	5,578	5,578	5,573	5,573
2003q2							12,302	12,294	12,310	12,316	12,320	12,325
2003q3						7,033	7,052	7,103	7,113	7,113	7,121	7,130
2003q4					7,382	7,388	7,388	7,390	7,404	7,400	7,400	7,400
2004q1				4,423	4,455	4,448	4,451	4,458	4,471	4,479	4,481	4,506
2004q2			9,071	9,127	9,137	9,156	9,165	9,168	9,169	9,172	9,172	9,171
2004q3		8,112	8,211	8,255	8,275	8,275	8,280	8,286	8,292	8,269	8,269	8,279
2004q4	4,692	6,270	6,419	6,447	6,469	6,476	6,479	6,459	6,461	6,465	6,468	6,462
2005q1	3,588	5,101	5,127	5,121	5,139	5,150	5,164	5,172	5,181	5,181	5,181	5,177
2005q2	5,294	7,080	7,233	7,303	7,329	7,336	7,340	7,348	7,345	7,336	7,340	7,323
2005q3	6,271	16,528	16,584	16,287	16,183	16,125	16,092	16,081	16,089	16,087	16,079	16,072
2005q4	4,862	6,484	6,611	6,684	6,688	6,681	6,689	6,692	6,695	6,694	6,693	6,697
2006q1	4,056	6,059	6,206	6,240	6,252	6,258	6,260	6,262	6,262	6,263	6,263	6,264
2006q2	6,478	8,420	8,578	8,661	8,680	8,700	8,688	8,692	8,693	8,698	8,698	8,693
2006q3	5,039	6,373	6,511	6,527	6,528	6,531	6,543	6,543	6,546	6,546	6,546	6,540
2006q4	5,878	7,825	7,846	7,878	7,924	7,925	7,920	7,921	7,922	7,922	7,916	7,916
2007q1	3,579	4,963	5,102	5,128	5,157	5,166	5,166	5,170	5,170	5,170	5,171	
2007q2	4,744	6,612	6,618	6,609	6,614	6,647	6,649	6,638	6,637	6,637		
2007q3	4,926	6,632	6,795	6,803	6,854	6,846	6,848	6,853	6,852			
2007q4	4,798	6,368	6,475	6,506	6,515	6,524	6,513	6,514				
2008q1	3,819	5,556	5,602	5,660	5,674	5,681	5,686					
2008q2	10,835	14,010	14,236	14,399	14,458	14,488						
2008q3	6,115	11,703	11,502	11,461	11,483							
2008q4	4,876	6,511	6,695	6,698								
2009q1	3,995	6,214	6,281									
2009q2	5,465	7,946										
2009q3	6,908											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Comprehensive Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	8,092	8,091	8,089	8,089	8,085	8,085	8,085	8,085	8,084	8,084	8,084	8,084
2003q1	5,573	5,576	5,576	5,575	5,575	5,575	5,574	5,574	5,572	5,573	5,573	5,573
2003q2	12,334	12,359	12,371	12,379	12,382	12,381	12,381	12,381	12,382	12,382	12,382	12,382
2003q3	7,135	7,228	7,253	7,253	7,255	7,260	7,261	7,261	7,262	7,262	7,262	7,260
2003q4	7,402	7,431	7,428	7,426	7,426	7,426	7,427	7,427	7,420	7,420	7,419	7,426
2004q1	4,519	4,906	4,913	4,913	4,913	4,911	4,911	4,911	4,910	4,910	4,923	
2004q2	9,171	9,170	9,167	9,167	9,166	9,166	9,166	9,166	9,166	9,166		
2004q3	8,281	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282			
2004q4	6,465	6,477	6,483	6,491	6,515	6,542	6,556	6,556				
2005q1	5,176	5,174	5,174	5,174	5,174	5,174	5,174					
2005q2	7,322	7,322	7,333	7,336	7,336	7,335						
2005q3	16,073	16,073	16,073	16,074	16,074							
2005q4	6,700	6,701	6,704	6,704								
2006q1	6,260	6,259	6,261									
2006q2	8,693	8,695										
2006q3	6,540											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.001	1.000	1.000	1.000
2003q1								1.006	1.000	0.999	1.000	1.000
2003q2							0.999	1.001	1.000	1.000	1.000	1.001
2003q3						1.003	1.007	1.001	1.000	1.001	1.001	1.001
2003q4					1.001	1.000	1.000	1.002	0.999	1.000	1.000	1.000
2004q1				1.007	0.999	1.001	1.002	1.003	1.002	1.000	1.006	1.003
2004q2			1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2004q3		1.012	1.005	1.002	1.000	1.001	1.001	1.001	0.997	1.000	1.001	1.000
2004q4	1.336	1.024	1.004	1.003	1.001	1.000	0.997	1.000	1.001	1.001	0.999	1.001
2005q1	1.422	1.005	0.999	1.004	1.002	1.003	1.002	1.002	1.000	1.000	0.999	1.000
2005q2	1.337	1.022	1.010	1.004	1.001	1.000	1.001	1.000	0.999	1.001	0.998	1.000
2005q3	2.635	1.003	0.982	0.994	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4	1.334	1.020	1.011	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.001	1.000
2006q1	1.494	1.024	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.300	1.019	1.010	1.002	1.002	0.999	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.265	1.022	1.003	1.000	1.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000
2006q4	1.331	1.003	1.004	1.006	1.000	0.999	1.000	1.000	1.000	0.999	1.000	
2007q1	1.387	1.028	1.005	1.006	1.002	1.000	1.001	1.000	1.000	1.000		
2007q2	1.394	1.001	0.999	1.001	1.005	1.000	0.998	1.000	1.000			
2007q3	1.346	1.025	1.001	1.007	0.999	1.000	1.001	1.000				
2007q4	1.327	1.017	1.005	1.001	1.001	0.998	1.000					
2008q1	1.455	1.008	1.010	1.003	1.001	1.001						
2008q2	1.293	1.016	1.011	1.004	1.002							
2008q3	1.914	0.983	0.996	1.002								
2008q4	1.335	1.028	1.001									
2009q1	1.555	1.011										
2009q2	1.454											
Avg 8	1.460	1.011	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000
Avg 16	1.489	1.014	1.003	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.423	1.016	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.449	1.009	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000
Wtd 16	1.495	1.012	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.460	1.010	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001
Age:Ult	1.498	1.026	1.016	1.014	1.012	1.011	1.011	1.011	1.010	1.010	1.010	1.010

American National Property And Casualty Company and American National County Mutual Insurance Company
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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.013	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.004	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.001	
2004q1	1.086	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.002	1.001	1.001	1.004	1.004	1.002	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.002	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	
Age:Ult	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							24,594	24,591	24,589	24,587	24,584
2000						29,687	29,694	29,709	29,757	29,756	
2001					35,371	35,357	35,351	35,344	35,343		
2002				32,204	32,200	32,192	32,190	32,187			
2003			32,474	32,543	32,648	32,643	32,640				
2004		28,472	28,445	28,882	28,907	29,077					
2005	24,500	35,539	35,345	35,277	35,300						
2006	20,940	29,422	29,442	29,425							
2007	18,382	25,213	25,174								
2008	29,930	38,492									
2009	22,607										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.002	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.002	1.003	1.000	1.000					
2004		0.999	1.015	1.001	1.006						
2005	1.451	0.995	0.998	1.001							
2006	1.405	1.001	0.999								
2007	1.372	0.998									
2008	1.286										
Avg 3	1.354	0.998	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.378	0.998	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.388	0.999	1.001	1.001	1.000	1.000					
Wtd 3	1.345	0.998	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.372	0.998	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Selected	1.370	1.000	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.381	1.008	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000

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Comprehensive Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							24,594	24,591	24,589	24,587	24,584
2000						29,684	29,692	29,706	29,757	29,756	
2001					35,371	35,357	35,351	35,344	35,343		
2002				32,202	32,199	32,192	32,190	32,187			
2003			32,393	32,470	32,637	32,643	32,640				
2004		28,330	28,403	28,826	28,851	28,927					
2005	18,478	35,367	35,299	35,266	35,288						
2006	19,665	29,367	29,428	29,413							
2007	16,640	25,173	25,174								
2008	25,727	38,355									
2009	21,135										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.002	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.002	1.005	1.000	1.000					
2004		1.003	1.015	1.001	1.003						
2005	1.914	0.998	0.999	1.001							
2006	1.493	1.002	1.000								
2007	1.513	1.000									
2008	1.491										
Avg 3	1.499	1.000	1.004	1.002	1.001	1.000	1.000	1.001	1.000	1.000	
Avg 5	1.603	1.001	1.004	1.002	1.001	1.000	1.000	1.001	1.000	1.000	
Avg 5 ex HL	1.503	1.001	1.001	1.001	1.000	1.000					
Wtd 3	1.498	1.000	1.004	1.002	1.001	1.000	1.000	1.001	1.000	1.000	
Wtd 5	1.593	1.001	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.000	
Selected	1.500	1.000	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.512	1.008	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	4,923	1.000	4,923	4,923	1.001	4,928	4,925	0.999	4,919	0.999		
2004q2	9,166	1.001	9,175	9,166	1.002	9,184	9,180	0.999	9,168	1.000		
2004q3	8,282	1.001	8,290	8,282	1.002	8,299	8,295	0.999	8,284	1.000		
2004q4	6,706	1.001	6,712	6,556	1.002	6,569	6,641	0.999	6,632	0.989	29,077	29,002
2005q1	5,174	1.001	5,179	5,174	1.002	5,185	5,182	0.999	5,176	1.000	29,328	29,259
2005q2	7,335	1.002	7,350	7,335	1.003	7,357	7,354	0.999	7,345	1.001	27,497	27,436
2005q3	16,078	1.003	16,126	16,074	1.004	16,139	16,132	0.999	16,113	1.002	35,293	35,265
2005q4	6,713	1.004	6,740	6,704	1.005	6,738	6,739	0.999	6,731	1.003	35,300	35,365
2006q1	6,263	1.004	6,288	6,261	1.006	6,299	6,293	0.998	6,281	1.003	36,389	36,470
2006q2	8,705	1.004	8,740	8,695	1.007	8,756	8,748	0.998	8,730	1.003	37,759	37,855
2006q3	6,540	1.004	6,567	6,540	1.009	6,600	6,583	0.998	6,570	1.004	28,222	28,312
2006q4	7,916	1.004	7,948	7,916	1.010	7,996	7,972	0.998	7,956	1.005	29,425	29,537
2007q1	5,171	1.004	5,191	5,171	1.010	5,223	5,207	1.001	5,211	1.008	28,333	28,467
2007q2	6,637	1.004	6,664	6,637	1.010	6,704	6,684	1.001	6,690	1.008	26,265	26,427
2007q3	6,852	1.004	6,879	6,852	1.010	6,921	6,900	1.001	6,906	1.008	26,576	26,763
2007q4	6,514	1.004	6,540	6,514	1.011	6,586	6,563	1.001	6,568	1.008	25,174	25,375
2008q1	5,688	1.004	5,710	5,686	1.011	5,749	5,730	1.000	5,730	1.007	25,690	25,894
2008q2	14,494	1.004	14,552	14,488	1.011	14,648	14,600	1.000	14,600	1.007	33,548	33,804
2008q3	11,554	1.004	11,600	11,483	1.012	11,622	11,611	1.000	11,611	1.005	38,249	38,509
2008q4	6,756	1.005	6,790	6,698	1.014	6,792	6,791	1.000	6,791	1.005	38,492	38,732
2009q1	6,327	1.005	6,359	6,281	1.016	6,382	6,371	0.978	6,234	0.985	39,132	39,236
2009q2	8,155	1.005	8,195	7,946	1.026	8,155	8,175	0.978	7,999	0.981	32,792	32,635
2009q3	8,125	1.106	8,983	6,908	1.498	10,351	9,667	0.978	9,459	1.164	29,364	30,483

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	27,497	27,436	0.9978
2006q2	37,759	37,855	1.0025
2007q2	26,265	26,427	1.0062
2008q2	33,548	33,804	1.0076
2009q2	32,792	32,635	0.9952

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	29,077	1.000	29,077	28,927	1.000	28,927	29,002
2005	35,300	1.002	35,371	35,288	1.002	35,359	35,365
2006	29,425	1.004	29,542	29,413	1.004	29,531	29,537
2007	25,174	1.008	25,375	25,174	1.008	25,375	25,375
2008	38,492	1.008	38,801	38,355	1.008	38,663	38,732
2009	22,607	1.381	31,220	21,135	1.512	31,957	23,692

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									21,065	21,050	21,038	21,038
2003q1								19,496	19,498	19,485	19,462	19,444
2003q2							18,228	18,210	18,192	18,183	18,186	18,178
2003q3						17,742	17,689	17,666	17,650	17,649	17,646	17,643
2003q4					19,388	19,331	19,262	19,234	19,211	19,193	19,185	19,169
2004q1				17,825	17,659	17,595	17,563	17,552	17,520	17,515	17,510	17,509
2004q2			17,190	16,833	16,618	16,535	16,526	16,505	16,484	16,487	16,523	16,520
2004q3		17,119	16,494	16,262	16,132	16,089	16,055	16,043	16,015	16,004	16,009	16,016
2004q4	22,056	20,054	19,429	19,145	18,927	18,874	18,858	18,815	18,809	18,795	18,791	18,790
2005q1	20,635	18,341	17,834	17,521	17,386	17,327	17,309	17,268	17,265	17,251	17,242	17,243
2005q2	19,802	17,657	17,243	16,986	16,800	16,726	16,690	16,669	16,662	16,661	16,672	16,654
2005q3	19,980	17,915	17,255	16,931	16,789	16,726	16,678	16,653	16,652	16,642	16,645	16,643
2005q4	23,122	21,069	20,271	19,864	19,667	19,610	19,574	19,573	19,573	19,581	19,580	19,575
2006q1	19,577	17,958	17,371	17,127	17,028	16,968	16,923	16,888	16,878	16,883	16,875	16,872
2006q2	20,110	18,135	17,558	17,199	17,115	17,093	17,049	17,050	17,035	17,041	17,041	17,035
2006q3	20,473	18,083	17,382	17,076	16,928	16,899	16,882	16,897	16,894	16,898	16,898	16,900
2006q4	22,293	20,056	19,212	18,971	18,843	18,806	18,807	18,806	18,790	18,788	18,794	18,791
2007q1	20,563	19,088	18,387	18,126	18,037	18,038	18,011	18,002	17,982	17,972	17,967	
2007q2	19,113	17,905	17,202	16,863	16,759	16,689	16,670	16,674	16,660	16,658		
2007q3	18,956	17,300	16,524	16,252	16,001	15,895	15,911	15,901	15,902			
2007q4	21,959	20,422	19,817	19,522	19,369	19,327	19,293	19,296				
2008q1	20,604	19,200	18,682	18,499	18,403	18,394	18,404					
2008q2	18,010	15,792	15,323	15,046	14,942	14,936						
2008q3	17,654	15,614	15,046	14,840	14,759							
2008q4	21,904	19,549	18,869	18,638								
2009q1	18,642	16,731	16,269									
2009q2	18,274	15,994										
2009q3	18,508											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	21,031	21,029	21,022	21,020	21,016	21,015	21,014	21,007	21,007	21,007	21,004	21,004
2003q1	19,446	19,438	19,430	19,429	19,430	19,426	19,436	19,434	19,435	19,433	19,430	19,429
2003q2	18,177	18,165	18,161	18,143	18,141	18,154	18,159	18,159	18,157	18,155	18,153	18,156
2003q3	17,633	17,632	17,628	17,625	17,624	17,620	17,618	17,617	17,617	17,617	17,616	17,616
2003q4	19,161	19,156	19,154	19,150	19,141	19,148	19,134	19,131	19,136	19,128	19,127	19,126
2004q1	17,496	17,481	17,477	17,476	17,464	17,460	17,459	17,458	17,460	17,460	17,462	
2004q2	16,525	16,530	16,534	16,534	16,537	16,538	16,533	16,532	16,530	16,530		
2004q3	16,017	16,013	16,005	16,006	16,007	16,005	16,003	16,000	16,000			
2004q4	18,785	18,767	18,770	18,779	18,791	18,796	18,796	18,777				
2005q1	17,237	17,237	17,234	17,234	17,229	17,227	17,227					
2005q2	16,647	16,647	16,646	16,647	16,635	16,634						
2005q3	16,634	16,630	16,629	16,628	16,628							
2005q4	19,574	19,572	19,566	19,570								
2006q1	16,869	16,862	16,857									
2006q2	17,033	17,030										
2006q3	16,894											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Collision Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									0.999	0.999	1.000	1.000
2003q1								1.000	0.999	0.999	0.999	1.000
2003q2							0.999	0.999	0.999	1.000	1.000	1.000
2003q3						0.997	0.999	0.999	1.000	1.000	1.000	0.999
2003q4					0.997	0.996	0.999	0.999	0.999	1.000	0.999	1.000
2004q1				0.991	0.996	0.998	0.999	0.998	1.000	1.000	1.000	0.999
2004q2			0.979	0.987	0.995	0.999	0.999	0.999	1.000	1.002	1.000	1.000
2004q3		0.963	0.986	0.992	0.997	0.998	0.999	0.998	0.999	1.000	1.000	1.000
2004q4	0.909	0.969	0.985	0.989	0.997	0.999	0.998	1.000	0.999	1.000	1.000	1.000
2005q1	0.889	0.972	0.982	0.992	0.997	0.999	0.998	1.000	0.999	0.999	1.000	1.000
2005q2	0.892	0.977	0.985	0.989	0.996	0.998	0.999	1.000	1.000	1.001	0.999	1.000
2005q3	0.897	0.963	0.981	0.992	0.996	0.997	0.999	1.000	0.999	1.000	1.000	0.999
2005q4	0.911	0.962	0.980	0.990	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	0.917	0.967	0.986	0.994	0.997	0.997	0.998	0.999	1.000	1.000	1.000	1.000
2006q2	0.902	0.968	0.980	0.995	0.999	0.997	1.000	0.999	1.000	1.000	1.000	1.000
2006q3	0.883	0.961	0.982	0.991	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2006q4	0.900	0.958	0.987	0.993	0.998	1.000	1.000	0.999	1.000	1.000	1.000	
2007q1	0.928	0.963	0.986	0.995	1.000	0.999	1.000	0.999	0.999	1.000		
2007q2	0.937	0.961	0.980	0.994	0.996	0.999	1.000	0.999	1.000			
2007q3	0.913	0.955	0.984	0.985	0.993	1.001	0.999	1.000				
2007q4	0.930	0.970	0.985	0.992	0.998	0.998	1.000					
2008q1	0.932	0.973	0.990	0.995	1.000	1.001						
2008q2	0.877	0.970	0.982	0.993	1.000							
2008q3	0.884	0.964	0.986	0.995								
2008q4	0.892	0.965	0.988									
2009q1	0.898	0.972										
2009q2	0.875											
Avg 8	0.900	0.966	0.985	0.993	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000
Avg 16	0.905	0.966	0.984	0.992	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000
Avg 16 ex HL	0.905	0.966	0.984	0.992	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000
Wtd 8	0.901	0.966	0.985	0.993	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000
Wtd 16	0.905	0.966	0.984	0.992	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000
Selected	0.900	0.970	0.985	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.852	0.947	0.976	0.991	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Collision Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
2003q2	0.999	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
2004q1	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	0.999	1.000	1.000	1.001	1.000	1.000	0.999					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	0.999	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Collision Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									21,060	21,045	21,034	21,034
2003q1								19,496	19,497	19,485	19,462	19,444
2003q2							18,223	18,206	18,188	18,180	18,183	18,175
2003q3						17,739	17,689	17,665	17,650	17,649	17,646	17,641
2003q4					19,381	19,320	19,259	19,226	19,207	19,193	19,185	19,169
2004q1				17,790	17,645	17,582	17,559	17,548	17,516	17,511	17,506	17,505
2004q2			17,134	16,780	16,570	16,502	16,503	16,488	16,467	16,470	16,485	16,484
2004q3		16,902	16,439	16,249	16,132	16,089	16,056	16,048	16,020	16,009	16,013	16,021
2004q4	15,897	19,867	19,364	19,126	18,917	18,865	18,850	18,811	18,804	18,791	18,787	18,787
2005q1	16,342	18,124	17,743	17,501	17,385	17,320	17,308	17,269	17,267	17,255	17,246	17,246
2005q2	15,251	17,449	17,183	16,947	16,780	16,701	16,673	16,652	16,661	16,660	16,671	16,653
2005q3	14,641	17,670	17,153	16,851	16,760	16,699	16,681	16,656	16,655	16,645	16,649	16,647
2005q4	16,745	20,814	20,207	19,813	19,661	19,606	19,574	19,568	19,572	19,580	19,579	19,573
2006q1	15,835	17,778	17,328	17,099	17,016	16,961	16,917	16,880	16,874	16,874	16,870	16,867
2006q2	15,506	17,974	17,514	17,186	17,095	17,082	17,039	17,027	17,031	17,040	17,039	17,034
2006q3	15,405	17,853	17,331	17,036	16,914	16,892	16,874	16,889	16,887	16,890	16,890	16,893
2006q4	16,342	19,873	19,174	18,959	18,836	18,801	18,807	18,806	18,790	18,788	18,792	18,787
2007q1	16,463	18,932	18,350	18,094	18,009	18,004	17,987	17,973	17,972	17,967	17,961	
2007q2	14,852	17,599	17,149	16,840	16,742	16,682	16,670	16,673	16,659	16,657		
2007q3	14,821	17,155	16,464	16,214	15,984	15,882	15,897	15,898	15,895			
2007q4	15,932	20,243	19,774	19,494	19,366	19,321	19,287	19,294				
2008q1	16,621	19,044	18,614	18,465	18,398	18,391	18,399					
2008q2	13,834	15,666	15,285	15,040	14,940	14,929						
2008q3	13,325	15,437	14,976	14,789	14,740							
2008q4	15,121	19,403	18,816	18,600								
2009q1	14,260	16,550	16,186									
2009q2	13,666	15,890										
2009q3	14,203											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Collision Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	21,027	21,025	21,018	21,016	21,012	21,011	21,010	21,003	21,003	21,003	21,000	21,000
2003q1	19,446	19,436	19,430	19,429	19,420	19,426	19,436	19,434	19,435	19,433	19,430	19,429
2003q2	18,174	18,163	18,158	18,140	18,139	18,137	18,142	18,142	18,140	18,138	18,136	18,140
2003q3	17,633	17,632	17,628	17,625	17,624	17,620	17,618	17,617	17,617	17,617	17,616	17,616
2003q4	19,161	19,156	19,154	19,150	19,141	19,147	19,133	19,130	19,136	19,128	19,127	19,126
2004q1	17,492	17,477	17,473	17,472	17,460	17,456	17,456	17,454	17,456	17,456	17,458	
2004q2	16,526	16,531	16,535	16,535	16,538	16,539	16,534	16,533	16,531	16,531		
2004q3	16,022	16,018	16,009	16,011	16,012	16,010	16,008	16,005	16,004			
2004q4	18,782	18,763	18,767	18,775	18,778	18,784	18,783	18,764				
2005q1	17,240	17,240	17,237	17,238	17,232	17,231	17,231					
2005q2	16,646	16,646	16,646	16,646	16,635	16,634						
2005q3	16,637	16,634	16,633	16,632	16,631							
2005q4	19,572	19,571	19,562	19,567								
2006q1	16,865	16,857	16,856									
2006q2	17,031	17,029										
2006q3	16,887											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Collision Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									0.999	0.999	1.000	1.000
2003q1								1.000	0.999	0.999	0.999	1.000
2003q2							0.999	0.999	1.000	1.000	1.000	1.000
2003q3						0.997	0.999	0.999	1.000	1.000	1.000	1.000
2003q4					0.997	0.997	0.998	0.999	0.999	1.000	0.999	1.000
2004q1				0.992	0.996	0.999	0.999	0.998	1.000	1.000	1.000	0.999
2004q2			0.979	0.987	0.996	1.000	0.999	0.999	1.000	1.001	1.000	1.003
2004q3		0.973	0.988	0.993	0.997	0.998	0.999	0.998	0.999	1.000	1.000	1.000
2004q4	1.250	0.975	0.988	0.989	0.997	0.999	0.998	1.000	0.999	1.000	1.000	1.000
2005q1	1.109	0.979	0.986	0.993	0.996	0.999	0.998	1.000	0.999	0.999	1.000	1.000
2005q2	1.144	0.985	0.986	0.990	0.995	0.998	0.999	1.001	1.000	1.001	0.999	1.000
2005q3	1.207	0.971	0.982	0.995	0.996	0.999	0.998	1.000	0.999	1.000	1.000	0.999
2005q4	1.243	0.971	0.980	0.992	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.123	0.975	0.987	0.995	0.997	0.997	0.998	1.000	1.000	1.000	1.000	1.000
2006q2	1.159	0.974	0.981	0.995	0.999	0.997	0.999	1.000	1.001	1.000	1.000	1.000
2006q3	1.159	0.971	0.983	0.993	0.999	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2006q4	1.216	0.965	0.989	0.994	0.998	1.000	1.000	0.999	1.000	1.000	1.000	
2007q1	1.150	0.969	0.986	0.995	1.000	0.999	0.999	1.000	1.000	1.000		
2007q2	1.185	0.974	0.982	0.994	0.996	0.999	1.000	0.999	1.000			
2007q3	1.158	0.960	0.985	0.986	0.994	1.001	1.000	1.000				
2007q4	1.271	0.977	0.986	0.993	0.998	0.998	1.000					
2008q1	1.146	0.977	0.992	0.996	1.000	1.000						
2008q2	1.132	0.976	0.984	0.993	0.999							
2008q3	1.158	0.970	0.988	0.997								
2008q4	1.283	0.970	0.989									
2009q1	1.161	0.978										
2009q2	1.163											
Avg 8	1.184	0.973	0.986	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.182	0.973	0.985	0.993	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.179	0.973	0.985	0.993	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.185	0.973	0.986	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.183	0.973	0.985	0.993	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Selected	1.180	0.972	0.985	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.120	0.949	0.976	0.991	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Collision Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
2003q2	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
2004q1	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	0.999	1.000	1.000	1.000	1.000	1.000	0.999					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	0.999	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Collision Loss Development

Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							53,260	53,255	53,248	53,242	53,234
2000						63,134	63,122	63,119	63,164	63,164	
2001					70,677	70,639	70,634	70,623	70,621		
2002				75,188	75,144	75,109	75,076	75,061			
2003			74,528	74,397	74,365	74,333	74,325				
2004		69,375	68,828	68,814	68,784	68,769					
2005	55,474	70,688	70,128	70,089	70,059						
2006	55,978	69,915	69,617	69,572							
2007	55,248	70,222	69,823								
2008	52,128	66,737									
2009	50,771										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.001	1.000		
2001					0.999	1.000	1.000	1.000			
2002				0.999	1.000	1.000	1.000				
2003			0.998	1.000	1.000	1.000					
2004		0.992	1.000	1.000	1.000						
2005	1.274	0.992	0.999	1.000							
2006	1.249	0.996	0.999								
2007	1.271	0.994									
2008	1.280										
Avg 3	1.267	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.269	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.273	0.993	0.999	1.000	1.000	1.000					
Wtd 3	1.266	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.268	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.270	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.261	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Collision Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							53,260	53,255	53,248	53,242	53,234
2000						63,134	63,122	63,119	63,164	63,164	
2001					70,672	70,635	70,631	70,620	70,618		
2002				75,189	75,146	75,108	75,078	75,063			
2003			74,518	74,396	74,347	74,316	74,309				
2004		69,319	68,808	68,812	68,782	68,758					
2005	49,833	70,582	70,130	70,094	70,063						
2006	50,707	69,872	69,603	69,558							
2007	50,769	70,148	69,808								
2008	47,605	66,668									
2009	46,279										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.001	1.000		
2001					0.999	1.000	1.000	1.000			
2002				0.999	0.999	1.000	1.000				
2003			0.998	0.999	1.000	1.000					
2004		0.993	1.000	1.000	1.000						
2005	1.416	0.994	0.999	1.000							
2006	1.378	0.996	0.999								
2007	1.382	0.995									
2008	1.400										
Avg 3	1.387	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.394	0.994	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.391	0.994	0.999	0.999	1.000	1.000					
Wtd 3	1.386	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.394	0.994	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.390	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.380	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Collision Loss Development
(000)

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	17,462	1.000	17,462	17,458	1.000	17,458	17,460	1.000	17,460	1.000		
2004q2	16,530	1.000	16,530	16,531	1.000	16,531	16,530	1.000	16,531	1.000		
2004q3	16,000	1.000	16,000	16,004	1.000	16,004	16,002	1.000	16,002	1.000		
2004q4	18,777	1.000	18,777	18,764	1.000	18,764	18,771	1.000	18,771	1.000	68,769	68,764
2005q1	17,227	1.000	17,227	17,231	1.000	17,231	17,229	1.000	17,229	1.000	68,534	68,533
2005q2	16,634	1.000	16,634	16,634	1.000	16,634	16,634	1.000	16,634	1.000	68,638	68,636
2005q3	16,628	1.000	16,628	16,631	1.000	16,631	16,630	1.000	16,630	1.000	69,266	69,264
2005q4	19,570	1.000	19,570	19,567	1.000	19,567	19,568	1.000	19,568	1.000	70,059	70,061
2006q1	16,857	1.000	16,857	16,856	1.000	16,856	16,856	0.999	16,839	0.999	69,688	69,671
2006q2	17,030	1.000	17,030	17,029	1.000	17,029	17,030	0.999	17,013	0.999	70,085	70,050
2006q3	16,894	1.000	16,894	16,887	1.000	16,887	16,890	0.999	16,874	0.999	70,351	70,294
2006q4	18,791	1.000	18,791	18,787	1.000	18,787	18,789	0.999	18,770	0.999	69,572	69,496
2007q1	17,967	1.000	17,967	17,961	1.000	17,961	17,964	0.998	17,928	0.998	70,682	70,585
2007q2	16,658	1.000	16,658	16,657	1.000	16,657	16,658	0.998	16,624	0.998	70,309	70,196
2007q3	15,902	1.000	15,902	15,895	1.000	15,895	15,899	0.998	15,867	0.998	69,318	69,190
2007q4	19,296	1.000	19,296	19,294	1.000	19,294	19,295	0.998	19,257	0.998	69,823	69,676
2008q1	18,404	1.000	18,404	18,399	1.000	18,399	18,401	0.996	18,335	0.996	70,260	70,083
2008q2	14,936	0.999	14,921	14,929	0.999	14,914	14,918	0.996	14,864	0.995	68,538	68,323
2008q3	14,759	0.997	14,715	14,740	0.997	14,696	14,705	0.996	14,652	0.993	67,395	67,108
2008q4	18,638	0.991	18,471	18,600	0.991	18,433	18,452	0.996	18,386	0.986	66,737	66,237
2009q1	16,269	0.976	15,881	16,186	0.976	15,800	15,841	1.025	16,239	0.998	64,603	64,142
2009q2	15,994	0.947	15,144	15,890	0.949	15,077	15,110	1.025	15,491	0.969	65,661	64,768
2009q3	18,508	0.852	15,772	14,203	1.120	15,901	15,837	1.025	16,235	0.877	69,409	66,351

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	68,638	68,636	1.0000
2006q2	70,085	70,050	0.9995
2007q2	70,309	70,196	0.9984
2008q2	68,538	68,323	0.9969
2009q2	65,661	64,768	0.9864

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	68,769	1.000	68,769	68,758	1.000	68,759	68,764
2005	70,059	1.000	70,059	70,063	1.000	70,064	70,061
2006	69,572	0.999	69,502	69,558	0.999	69,490	69,496
2007	69,823	0.998	69,684	69,808	0.998	69,669	69,676
2008	66,737	0.993	66,271	66,668	0.993	66,203	66,237
2009	50,771	1.261	64,028	46,279	1.380	63,879	47,965

American National Property And Casualty Company and American National County Mutual Insurance Company
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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									188	188	188	188
2003q1								197	197	197	197	197
2003q2							209	209	209	209	209	209
2003q3						220	220	220	220	220	220	220
2003q4					175	176	176	176	176	176	176	176
2004q1				201	203	203	203	203	203	203	203	203
2004q2			204	205	206	206	206	206	206	206	207	207
2004q3		209	212	213	213	213	213	213	213	215	215	218
2004q4	135	179	181	182	183	197	197	197	197	197	197	197
2005q1	147	184	187	188	189	189	189	189	189	189	189	189
2005q2	151	188	192	193	193	194	194	194	194	194	194	194
2005q3	165	204	208	209	210	210	210	210	211	211	210	210
2005q4	135	173	176	177	177	177	177	177	177	177	178	178
2006q1	128	161	164	165	166	166	166	166	166	166	166	166
2006q2	141	179	182	182	183	184	184	184	184	184	184	184
2006q3	151	187	190	191	192	192	192	192	192	192	192	192
2006q4	132	170	174	175	175	175	175	175	175	175	175	175
2007q1	148	190	196	196	198	198	198	198	198	198	198	
2007q2	143	184	186	187	188	188	189	189	189	189		
2007q3	151	191	193	195	196	196	196	196	196			
2007q4	136	171	175	177	177	177	177	177				
2008q1	153	198	202	203	203	204	204					
2008q2	153	196	200	209	209	209						
2008q3	157	190	194	195	196							
2008q4	141	185	188	190								
2009q1	152	199	203									
2009q2	171	215										
2009q3	196											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Towing and Labor Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	188	188	188	188	188	188	188	188	188	188	188	188
2003q1	197	197	197	197	197	197	197	197	197	197	197	197
2003q2	209	209	209	209	209	209	209	209	209	209	209	209
2003q3	220	220	220	220	220	220	220	220	220	220	220	220
2003q4	176	176	176	176	176	176	176	176	176	176	176	176
2004q1	203	203	203	203	203	203	203	203	203	203	203	
2004q2	207	207	207	207	207	207	207	207	207	207		
2004q3	219	219	219	219	219	219	219	219	219			
2004q4	197	197	197	197	197	197	197	197				
2005q1	189	189	189	189	189	189	189					
2005q2	194	194	194	194	194	194						
2005q3	211	211	211	211	210							
2005q4	178	178	178	178								
2006q1	166	166	166									
2006q2	184	184										
2006q3	192											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.000	1.000
2003q1								1.000	1.000	1.000	1.000	1.000
2003q2							1.000	1.000	1.000	1.000	1.000	1.000
2003q3						1.001	1.000	1.000	1.000	1.000	1.000	1.000
2003q4					1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2004q1				1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2			1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2004q3		1.016	1.005	1.002	1.001	1.000	1.000	1.000	1.006	1.000	1.016	1.003
2004q4	1.319	1.016	1.005	1.001	1.078	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.246	1.017	1.006	1.006	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2005q2	1.247	1.017	1.006	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.241	1.016	1.009	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.286	1.019	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2006q1	1.258	1.019	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.269	1.017	1.004	1.004	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.001
2006q3	1.241	1.016	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.285	1.022	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
2007q1	1.281	1.031	1.002	1.006	1.003	1.000	1.000	1.001	1.000	1.000		
2007q2	1.288	1.010	1.005	1.006	1.002	1.002	1.001	1.001	1.000			
2007q3	1.259	1.014	1.007	1.005	1.002	1.000	1.000	1.001				
2007q4	1.258	1.022	1.008	1.002	1.001	1.000	1.000					
2008q1	1.295	1.021	1.006	1.001	1.001	1.000						
2008q2	1.285	1.021	1.042	1.002	1.001							
2008q3	1.208	1.020	1.007	1.005								
2008q4	1.312	1.017	1.007									
2009q1	1.305	1.021										
2009q2	1.261											
Avg 8	1.273	1.018	1.011	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.271	1.019	1.008	1.004	1.006	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Avg 16 ex HL	1.272	1.019	1.006	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.272	1.018	1.011	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.270	1.019	1.009	1.004	1.006	1.000	1.000	1.000	1.001	1.000	1.001	1.000
Selected	1.270	1.020	1.010	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.320	1.039	1.019	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Towing and Labor Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
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ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Towing and Labor Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									188	188	188	188
2003q1								197	197	197	197	197
2003q2							209	209	209	209	209	209
2003q3						220	220	220	220	220	220	220
2003q4					175	176	176	176	176	176	176	176
2004q1				201	202	203	203	203	203	203	203	203
2004q2			203	205	206	206	206	206	206	206	207	207
2004q3		208	212	213	213	213	213	213	213	215	215	218
2004q4	133	178	181	182	183	197	197	197	197	197	197	197
2005q1	142	183	187	188	189	189	189	189	189	189	189	189
2005q2	144	188	191	193	193	194	194	194	194	194	194	194
2005q3	159	203	207	209	210	210	210	210	210	210	210	210
2005q4	130	173	176	177	177	177	177	177	177	177	178	178
2006q1	123	160	164	165	166	166	166	166	166	166	166	166
2006q2	137	178	182	182	183	184	184	184	184	184	184	184
2006q3	145	187	190	191	192	192	192	192	192	192	192	192
2006q4	129	170	174	175	175	175	175	175	175	175	175	175
2007q1	145	190	195	196	198	198	198	198	198	198	198	
2007q2	138	183	186	187	188	188	189	189	189	189		
2007q3	146	190	193	195	196	196	196	196	196			
2007q4	130	171	175	177	177	177	177	177				
2008q1	146	197	202	203	203	204	204					
2008q2	147	195	200	208	209	209						
2008q3	150	189	194	195	196							
2008q4	135	185	188	190								
2009q1	148	198	203									
2009q2	164	214										
2009q3	190											

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Towing and Labor Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	188	188	188	188	188	188	188	188	188	188	188	188
2003q1	197	197	197	197	197	197	197	197	197	197	197	197
2003q2	209	209	209	209	209	209	209	209	209	209	209	209
2003q3	220	220	220	220	220	220	220	220	220	220	220	220
2003q4	176	176	176	176	176	176	176	176	176	176	176	176
2004q1	203	203	203	203	203	203	203	203	203	203	203	
2004q2	207	207	207	207	207	207	207	207	207	207		
2004q3	219	219	219	219	219	219	219	219	219			
2004q4	197	197	197	197	197	197	197	197				
2005q1	189	189	189	189	189	189	189					
2005q2	194	194	194	194	194	194						
2005q3	210	210	210	210	210							
2005q4	178	178	178	178								
2006q1	166	166	166									
2006q2	184	184										
2006q3	192											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

American National Property And Casualty Company and American National County Mutual Insurance Company
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ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Towing and Labor Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.000	1.000
2003q1								1.000	1.000	1.000	1.000	1.000
2003q2							1.000	1.000	1.000	1.000	1.000	1.000
2003q3						1.001	1.000	1.000	1.000	1.000	1.000	1.000
2003q4					1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2004q1				1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2			1.008	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2004q3		1.017	1.005	1.003	1.001	1.000	1.000	1.000	1.006	1.000	1.016	1.003
2004q4	1.338	1.017	1.006	1.001	1.078	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.284	1.021	1.006	1.006	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2005q2	1.302	1.021	1.006	1.004	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2005q3	1.278	1.019	1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.327	1.021	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2006q1	1.298	1.020	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.304	1.020	1.004	1.004	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.001
2006q3	1.292	1.016	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.313	1.024	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
2007q1	1.306	1.030	1.004	1.006	1.002	1.000	1.000	1.001	1.000	1.000		
2007q2	1.333	1.013	1.005	1.006	1.002	1.002	1.001	1.001	1.000			
2007q3	1.299	1.018	1.007	1.005	1.002	1.000	1.000	1.001				
2007q4	1.316	1.023	1.008	1.002	1.000	1.000	1.000					
2008q1	1.351	1.023	1.006	1.001	1.001	1.000						
2008q2	1.331	1.023	1.043	1.003	1.002							
2008q3	1.260	1.022	1.008	1.005								
2008q4	1.370	1.019	1.007									
2009q1	1.339	1.025										
2009q2	1.307											
Avg 8	1.322	1.021	1.011	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.314	1.021	1.009	1.004	1.006	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Avg 16 ex HL	1.314	1.021	1.007	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.321	1.021	1.011	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.314	1.021	1.009	1.004	1.006	1.000	1.000	1.000	1.001	1.000	1.001	1.000
Selected	1.320	1.020	1.010	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.372	1.039	1.019	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							459	459	459	459	459
2000						535	535	535	535	535	
2001					613	613	613	613	613		
2002				791	791	791	791	791			
2003			801	802	802	802	802				
2004		804	820	825	825	825					
2005	540	770	771	771	771						
2006	493	716	717	717							
2007	531	759	761								
2008	555	799									
2009	614										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.000	1.001	1.000	1.000					
2004		1.019	1.007	1.000	1.000						
2005	1.426	1.001	1.000	1.000							
2006	1.452	1.002	1.000								
2007	1.428	1.003									
2008	1.439										
Avg 3	1.439	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.436	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.433	1.002	1.000	1.000	1.000	1.000					
Wtd 3	1.439	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.436	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.440	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.452	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							459	459	459	459	459
2000						535	535	535	535	535	
2001					613	613	613	613	613		
2002				791	791	791	791	791			
2003			801	802	802	802	802				
2004		804	820	825	825	825					
2005	533	770	771	771	771						
2006	487	716	717	717							
2007	525	759	761								
2008	548	799									
2009	607										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.000	1.001	1.000	1.000					
2004		1.019	1.007	1.000	1.000						
2005	1.444	1.001	1.000	1.000							
2006	1.471	1.002	1.000								
2007	1.445	1.003									
2008	1.459										
Avg 3	1.458	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.455	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.452	1.002	1.000	1.000	1.000	1.000					
Wtd 3	1.458	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.454	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.455	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.467	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	203	1.000	203	203	1.000	203	203	1.000	203	1.000		
2004q2	207	1.000	207	207	1.000	207	207	1.000	207	1.000		
2004q3	219	1.000	219	219	1.000	219	219	1.000	219	1.000		
2004q4	197	1.000	197	197	1.000	197	197	1.000	197	1.000	825	825
2005q1	189	1.000	189	189	1.000	189	189	1.000	189	1.000	812	812
2005q2	194	1.000	194	194	1.000	194	194	1.000	194	1.000	799	799
2005q3	210	1.000	210	210	1.000	210	210	1.000	210	1.000	791	791
2005q4	178	1.000	178	178	1.000	178	178	1.000	178	1.000	771	771
2006q1	166	1.000	166	166	1.000	166	166	1.001	166	1.001	748	748
2006q2	184	1.000	184	184	1.000	184	184	1.001	184	1.001	738	738
2006q3	192	1.000	192	192	1.000	192	192	1.001	192	1.001	720	720
2006q4	175	1.000	175	175	1.000	175	175	1.001	175	1.001	717	718
2007q1	198	1.000	198	198	1.000	198	198	1.003	199	1.003	750	751
2007q2	189	1.000	189	189	1.000	189	189	1.003	190	1.003	755	756
2007q3	196	1.000	196	196	1.000	196	196	1.003	197	1.003	759	761
2007q4	177	1.000	177	177	1.000	177	177	1.003	178	1.003	761	763
2008q1	204	1.000	204	204	1.000	204	204	1.005	205	1.005	766	769
2008q2	209	1.001	210	209	1.000	209	210	1.005	211	1.005	787	790
2008q3	196	1.004	197	196	1.004	197	197	1.005	198	1.009	787	791
2008q4	190	1.009	191	190	1.009	191	191	1.005	192	1.014	799	805
2009q1	203	1.019	207	203	1.019	207	207	0.969	201	0.987	798	801
2009q2	215	1.039	224	214	1.039	223	223	0.969	216	1.006	804	807
2009q3	196	1.320	258	190	1.372	260	259	0.969	251	1.283	804	860

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	799	799	1.0000
2006q2	738	738	1.0004
2007q2	755	756	1.0020
2008q2	787	790	1.0041
2009q2	804	807	1.0036

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	825	1.000	825	825	1.000	825	825
2005	771	1.000	771	771	1.000	771	771
2006	717	1.001	718	717	1.001	718	718
2007	761	1.003	763	761	1.003	763	763
2008	799	1.008	805	799	1.008	805	805
2009	614	1.452	891	607	1.467	890	668

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									502	501	501	501
2003q1								361	361	361	361	361
2003q2							425	425	425	424	424	424
2003q3						384	383	383	384	383	383	383
2003q4					376	373	373	373	373	372	372	372
2004q1				325	321	320	320	319	319	319	319	319
2004q2			304	297	292	292	292	292	291	291	291	291
2004q3		313	300	297	297	297	295	295	295	295	295	295
2004q4	347	346	332	327	324	323	322	322	322	322	322	322
2005q1	274	271	261	259	257	256	256	256	256	254	254	254
2005q2	276	276	267	265	264	263	262	261	261	260	260	260
2005q3	488	604	603	600	601	600	599	599	598	598	598	598
2005q4	334	350	347	342	342	341	340	340	339	339	338	338
2006q1	250	257	249	245	243	243	243	242	242	242	241	241
2006q2	275	272	267	263	262	262	262	262	262	261	261	261
2006q3	252	256	251	249	249	248	248	248	248	248	248	248
2006q4	282	292	286	283	280	281	281	281	281	281	281	281
2007q1	237	237	237	235	234	235	235	235	235	235	235	
2007q2	243	249	240	238	239	238	238	238	238	238		
2007q3	253	258	249	246	244	244	244	244	244			
2007q4	220	225	221	216	215	215	215	215				
2008q1	241	233	228	226	224	224	224					
2008q2	257	269	267	262	262	262						
2008q3	242	270	265	263	263							
2008q4	233	262	255	255								
2009q1	242	220	218									
2009q2	244	229										
2009q3	222											

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Rental Reimbursement Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	501	501	500	500	500	500	500	500	500	500	500	500
2003q1	361	360	360	360	360	360	360	360	360	360	360	360
2003q2	424	424	424	424	424	424	424	424	424	424	424	424
2003q3	383	382	382	382	382	382	382	382	382	382	382	382
2003q4	372	372	372	372	372	372	372	372	372	372	372	372
2004q1	319	319	319	319	319	319	319	319	319	319	319	
2004q2	291	291	291	291	291	291	291	291	291	291		
2004q3	295	295	295	295	295	295	295	295	295			
2004q4	322	322	322	322	322	322	322	322				
2005q1	254	254	254	254	254	254	253					
2005q2	260	260	260	260	260	260						
2005q3	598	598	598	598	598							
2005q4	338	338	338	338								
2006q1	241	241	241									
2006q2	261	261										
2006q3	248											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

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Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									0.999	1.000	1.000	0.999
2003q1								1.000	0.999	1.000	1.000	1.000
2003q2							0.999	1.000	1.000	1.000	1.000	1.000
2003q3						0.997	1.000	1.001	0.999	1.000	0.999	1.000
2003q4					0.994	1.000	1.000	1.000	0.998	1.000	1.000	1.000
2004q1				0.987	0.997	0.999	0.998	1.000	1.000	0.998	1.000	1.000
2004q2			0.978	0.983	0.998	1.000	1.000	0.998	1.000	1.000	1.000	1.000
2004q3		0.960	0.990	0.999	1.000	0.995	1.000	0.999	1.000	1.000	1.000	1.000
2004q4	0.995	0.960	0.987	0.989	0.998	0.996	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	0.989	0.966	0.990	0.991	0.997	1.001	0.999	1.000	0.996	1.000	0.997	1.000
2005q2	1.003	0.967	0.991	0.996	0.997	0.997	0.995	1.001	0.996	1.000	1.000	1.000
2005q3	1.239	0.998	0.995	1.002	0.999	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2005q4	1.047	0.993	0.985	0.999	0.997	0.999	0.998	0.998	1.000	0.999	1.000	1.000
2006q1	1.029	0.970	0.983	0.990	1.001	0.999	0.998	0.997	1.000	0.999	0.999	1.000
2006q2	0.990	0.981	0.983	0.996	1.003	0.999	0.999	1.000	0.998	1.000	1.000	1.000
2006q3	1.019	0.979	0.991	1.001	0.999	1.000	1.000	0.997	1.000	1.000	1.000	1.000
2006q4	1.034	0.980	0.989	0.991	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.000	0.998	0.991	0.998	1.003	1.000	0.999	1.000	1.000	1.000		
2007q2	1.025	0.965	0.993	1.002	0.999	0.998	1.000	1.000	1.000			
2007q3	1.018	0.965	0.989	0.992	1.000	1.000	1.001	1.000				
2007q4	1.024	0.979	0.981	0.994	1.000	1.000	1.000					
2008q1	0.966	0.976	0.992	0.991	1.000	1.000						
2008q2	1.047	0.995	0.978	1.001	1.000							
2008q3	1.119	0.981	0.995	0.998								
2008q4	1.128	0.974	0.999									
2009q1	0.909	0.991										
2009q2	0.940											
Avg 8	1.019	0.978	0.990	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
Avg 16	1.033	0.981	0.989	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Avg 16 ex HL	1.027	0.981	0.989	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Wtd 8	1.018	0.978	0.990	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
Wtd 16	1.045	0.982	0.989	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Selected	1.045	0.980	0.990	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.009	0.965	0.985	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	0.999	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									502	501	501	501
2003q1								361	361	360	360	360
2003q2							425	425	425	424	424	424
2003q3						383	382	382	383	382	382	382
2003q4					375	373	373	373	373	372	372	372
2004q1				326	322	321	321	320	320	320	320	320
2004q2			298	294	292	292	292	292	291	291	291	291
2004q3		300	298	296	296	296	295	295	295	295	295	295
2004q4	188	335	327	327	324	323	322	322	322	322	322	322
2005q1	173	259	258	258	256	256	256	256	256	254	254	254
2005q2	175	269	266	265	264	263	262	261	261	260	260	260
2005q3	319	589	600	600	601	600	599	599	598	598	598	598
2005q4	208	342	344	341	341	340	340	340	339	339	338	338
2006q1	163	249	248	245	243	243	243	242	242	242	241	241
2006q2	177	268	267	263	262	262	262	262	262	261	261	261
2006q3	173	255	251	248	249	248	248	248	248	248	248	248
2006q4	188	290	286	283	280	281	281	281	281	281	281	281
2007q1	150	236	237	235	234	234	235	235	235	235	235	
2007q2	166	247	240	238	239	238	238	238	238	238		
2007q3	169	254	247	245	244	244	244	244	244			
2007q4	147	224	220	216	215	215	215	215				
2008q1	156	229	227	225	224	224	224					
2008q2	172	264	267	262	262	262						
2008q3	137	267	264	263	262							
2008q4	152	257	255	254								
2009q1	136	215	218									
2009q2	160	228										
2009q3	144											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	501	501	500	500	500	500	500	500	500	500	500	500
2003q1	360	359	359	359	359	359	359	359	359	359	359	359
2003q2	424	424	424	424	424	424	424	424	424	424	424	424
2003q3	382	382	382	382	382	382	382	382	382	382	382	382
2003q4	372	372	372	372	372	372	372	372	372	372	372	372
2004q1	320	320	320	320	320	320	320	320	320	320	320	
2004q2	291	291	291	291	291	291	291	291	291	291		
2004q3	295	295	295	295	295	295	295	295	295			
2004q4	322	322	322	322	322	322	322	322				
2005q1	254	254	254	254	254	254	253					
2005q2	260	260	260	260	260	260						
2005q3	598	598	598	598	598							
2005q4	338	338	338	338								
2006q1	241	241	241									
2006q2	261	261										
2006q3	248											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									0.999	1.000	1.000	0.999
2003q1								1.000	0.999	1.000	1.000	1.000
2003q2							0.999	1.000	1.000	1.000	1.000	1.000
2003q3						0.997	1.000	1.001	0.999	1.000	0.999	1.000
2003q4					0.996	1.000	1.000	1.000	0.998	1.000	1.000	1.000
2004q1				0.990	0.997	0.999	0.998	1.000	1.000	0.998	1.000	1.000
2004q2			0.986	0.995	0.998	1.000	1.000	0.998	1.000	1.000	1.000	1.000
2004q3		0.992	0.995	1.000	0.999	0.997	1.000	0.999	1.000	1.000	1.000	1.000
2004q4	1.781	0.978	1.000	0.989	0.998	0.996	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.494	0.997	0.999	0.994	0.998	1.001	0.999	1.000	0.996	1.000	0.997	1.000
2005q2	1.542	0.990	0.995	0.996	0.997	0.997	0.995	1.001	0.996	1.000	1.000	1.000
2005q3	1.847	1.019	0.999	1.001	1.000	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2005q4	1.645	1.006	0.992	0.999	0.997	0.999	1.000	0.998	1.000	0.999	1.000	1.000
2006q1	1.533	0.993	0.987	0.992	1.001	0.999	0.998	0.997	1.000	0.999	0.999	1.000
2006q2	1.513	0.996	0.984	0.996	1.003	0.999	0.999	1.000	0.998	1.000	1.000	1.000
2006q3	1.472	0.982	0.991	1.001	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000
2006q4	1.544	0.987	0.989	0.991	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.574	1.003	0.991	0.998	1.000	1.003	0.999	1.000	1.000	1.000		
2007q2	1.493	0.971	0.993	1.002	0.999	0.998	1.000	1.000	1.000			
2007q3	1.506	0.973	0.992	0.994	1.000	1.000	1.001	1.000				
2007q4	1.524	0.981	0.982	0.996	1.000	1.000	1.000					
2008q1	1.462	0.991	0.992	0.995	1.000	1.000						
2008q2	1.538	1.012	0.980	1.001	1.000							
2008q3	1.944	0.991	0.998	0.994								
2008q4	1.686	0.992	0.997									
2009q1	1.575	1.014										
2009q2	1.426											
Avg 8	1.583	0.991	0.991	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
Avg 16	1.580	0.994	0.991	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Avg 16 ex HL	1.565	0.994	0.992	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Wtd 8	1.576	0.991	0.991	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
Wtd 16	1.592	0.996	0.992	0.996	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Selected	1.590	0.995	0.995	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.566	0.985	0.990	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	0.999	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	1.000	1.000	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							1,389	1,389	1,389	1,389	1,389
2000						1,633	1,632	1,632	1,632	1,632	
2001					1,709	1,709	1,707	1,707	1,707		
2002				1,694	1,693	1,693	1,693	1,693			
2003			1,543	1,540	1,538	1,538	1,538				
2004		1,236	1,227	1,227	1,227	1,227					
2005	1,026	1,462	1,453	1,451	1,450						
2006	773	1,037	1,032	1,032							
2007	739	934	932								
2008	738	1,004									
2009	669										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					1.000	0.999	1.000	1.000			
2002				0.999	1.000	1.000	1.000				
2003			0.998	0.999	1.000	1.000					
2004		0.993	1.000	1.000	1.000						
2005	1.426	0.993	0.999	1.000							
2006	1.341	0.995	1.000								
2007	1.264	0.998									
2008	1.360										
Avg 3	1.321	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.347	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.350	0.994	0.999	1.000	1.000	1.000					
Wtd 3	1.322	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.354	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.350	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.341	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							1,389	1,389	1,389	1,389	1,389
2000						1,633	1,632	1,632	1,632	1,632	
2001					1,709	1,709	1,707	1,707	1,707		
2002				1,694	1,693	1,693	1,693	1,693			
2003			1,541	1,538	1,537	1,537	1,537				
2004		1,236	1,228	1,228	1,228	1,228					
2005	846	1,461	1,453	1,451	1,450						
2006	689	1,037	1,032	1,032							
2007	653	933	932								
2008	628	1,001									
2009	590										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.000	1.000	1.000	1.000		
2001					1.000	0.999	1.000	1.000			
2002				0.999	1.000	1.000	1.000				
2003			0.998	0.999	1.000	1.000					
2004		0.993	1.000	1.000	1.000						
2005	1.727	0.994	0.999	1.000							
2006	1.505	0.996	1.000								
2007	1.430	0.999									
2008	1.595										
Avg 3	1.510	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.564	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.550	0.995	0.999	1.000	1.000	1.000					
Wtd 3	1.509	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.574	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.575	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.566	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	319	1.000	319	320	1.000	320	319	1.000	319	1.001		
2004q2	291	1.000	291	291	1.000	291	291	1.000	291	1.000		
2004q3	295	1.000	295	295	1.000	295	295	1.000	295	1.000		
2004q4	322	1.000	322	322	1.000	322	322	1.000	322	1.000	1,227	1,227
2005q1	253	1.000	253	253	1.000	253	253	1.000	253	1.000	1,161	1,161
2005q2	260	1.000	260	260	1.000	260	260	1.000	260	1.000	1,131	1,131
2005q3	598	1.000	598	598	1.000	598	598	1.000	598	1.000	1,434	1,434
2005q4	338	1.000	338	338	1.000	338	338	1.000	338	1.000	1,450	1,450
2006q1	241	1.000	241	241	1.000	241	241	0.999	241	0.999	1,438	1,438
2006q2	261	1.000	261	261	1.000	261	261	0.999	261	1.000	1,439	1,439
2006q3	248	1.000	248	248	1.000	248	248	0.999	248	1.000	1,089	1,088
2006q4	281	1.000	281	281	1.000	281	281	0.999	281	0.999	1,032	1,031
2007q1	235	1.000	235	235	1.000	235	235	0.999	234	0.998	1,025	1,024
2007q2	238	1.000	238	238	1.000	238	238	0.999	238	0.999	1,002	1,001
2007q3	244	1.000	244	244	1.000	244	244	0.999	244	0.999	998	997
2007q4	215	1.000	215	215	1.000	215	215	0.999	215	0.998	932	930
2008q1	224	1.000	224	224	1.000	224	224	0.995	222	0.995	921	919
2008q2	262	1.000	262	262	1.000	262	262	0.995	260	0.995	945	941
2008q3	263	1.000	263	262	1.000	262	262	0.995	261	0.992	964	959
2008q4	255	0.995	254	254	0.995	253	253	0.995	252	0.988	1,004	996
2009q1	218	0.985	214	218	0.990	215	215	1.030	221	1.017	998	995
2009q2	229	0.965	221	228	0.985	224	223	1.030	229	1.000	965	964
2009q3	222	1.009	224	144	1.566	226	225	1.030	232	1.044	924	934

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	1,131	1,131	1.0000
2006q2	1,439	1,439	0.9998
2007q2	1,002	1,001	0.9990
2008q2	945	941	0.9966
2009q2	965	964	0.9986

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	1,227	1.000	1,227	1,228	1.000	1,228	1,227
2005	1,450	1.000	1,450	1,450	1.000	1,450	1,450
2006	1,032	0.999	1,031	1,032	1.000	1,032	1,031
2007	932	0.998	930	932	0.999	931	930
2008	1,004	0.993	997	1,001	0.994	995	996
2009	669	1.341	897	590	1.566	923	682

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Accidental Death and Dismemberment Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									10	10	10	10
2003q1								25	25	25	25	25
2003q2							10	10	10	10	10	10
2003q3						15	15	15	15	15	15	15
2003q4					30	30	30	30	30	30	30	30
2004q1				10	10	0	0	0	0	0	0	0
2004q2			0	0	0	0	0	0	0	0	0	0
2004q3		70	70	70	70	70	70	70	70	70	70	70
2004q4	30	30	30	30	30	30	30	30	30	30	30	30
2005q1	5	5	5	5	5	5	5	5	5	5	5	5
2005q2	0	0	0	0	0	0	0	0	0	0	0	0
2005q3	20	30	30	30	30	30	30	30	30	30	30	30
2005q4	41	31	31	31	31	31	31	31	31	31	31	31
2006q1	0	0	0	0	0	0	0	0	0	0	0	0
2006q2	0	0	0	0	0	0	0	0	0	0	0	0
2006q3	10	10	13	13	13	13	13	13	13	13	13	13
2006q4	15	15	15	15	15	15	15	15	15	15	15	15
2007q1	0	0	0	0	0	0	0	0	0	0	0	
2007q2	0	0	0	0	0	0	0	0	0	0		
2007q3	25	25	25	25	25	25	25	25	25			
2007q4	0	0	0	0	0	0	0	0				
2008q1	20	30	30	30	30	30	30					
2008q2	0	0	0	0	0	0						
2008q3	5	5	5	5	15							
2008q4	5	5	15	15								
2009q1	0	5	5									
2009q2	20	31										
2009q3	10											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Accidental Death and Dismemberment Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	10	10	10	10	10	10	10	10	10	10	10	10
2003q1	25	25	25	25	25	25	25	25	25	25	25	25
2003q2	10	10	10	10	10	10	10	10	10	10	10	10
2003q3	15	15	15	15	15	15	15	15	15	15	15	15
2003q4	30	30	30	30	30	30	30	30	30	30	30	30
2004q1	0	0	0	0	0	0	0	0	0	0	0	
2004q2	0	0	0	0	0	0	0	0	0	0		
2004q3	70	70	70	70	70	70	70	70	70			
2004q4	30	30	30	30	30	30	30	30				
2005q1	5	5	5	5	5	5	5					
2005q2	0	0	0	0	0	0						
2005q3	30	27	20	20	20							
2005q4	31	31	31	31								
2006q1	0	0	0									
2006q2	0	0										
2006q3	13											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Accidental Death and Dismemberment Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.000	1.000
2003q1								1.000	1.000	1.000	1.000	1.000
2003q2							1.000	1.000	1.000	1.000	1.000	1.000
2003q3						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003q4					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q1				1.000	0.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000
2005q4	0.757	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q3	1.000	1.283	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2007q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	1.500	1.000	1.000	1.000	1.000	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	3.000								
2008q4	1.000	3.000	1.000									
2009q1	1.000	1.000										
2009q2	1.567											
Avg 8	1.133	1.250	1.000	1.250	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Avg 16	1.083	1.143	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.071	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.351	1.143	1.000	1.133	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
Wtd 16	1.163	1.082	1.000	1.054	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Selected	1.165	1.085	1.075	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.434	1.231	1.134	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Accidental Death and Dismemberment Loss Development

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	0.889	0.751	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.986	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	0.993	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	0.980	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	0.987	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Accidental Death and Dismemberment Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2002q4									10	10	10	10
2003q1								25	25	25	25	25
2003q2							10	10	10	10	10	10
2003q3						15	15	15	15	15	15	15
2003q4					30	30	30	30	30	30	30	30
2004q1				0	0	0	0	0	0	0	0	0
2004q2			0	0	0	0	0	0	0	0	0	0
2004q3		70	70	70	70	70	70	70	70	70	70	70
2004q4	30	30	30	30	30	30	30	30	30	30	30	30
2005q1	0	0	0	5	5	5	5	5	5	5	5	5
2005q2	0	0	0	0	0	0	0	0	0	0	0	0
2005q3	5	30	30	30	30	30	30	30	30	30	30	30
2005q4	21	31	31	31	31	31	31	31	31	31	31	31
2006q1	0	0	0	0	0	0	0	0	0	0	0	0
2006q2	0	0	0	0	0	0	0	0	0	0	0	0
2006q3	0	10	13	13	13	13	13	13	13	13	13	13
2006q4	0	15	15	15	15	15	15	15	15	15	15	15
2007q1	0	0	0	0	0	0	0	0	0	0	0	
2007q2	0	0	0	0	0	0	0	0	0	0		
2007q3	15	25	25	25	25	25	25	25	25			
2007q4	0	0	0	0	0	0	0	0				
2008q1	15	30	30	30	30	30	30					
2008q2	0	0	0	0	0	0						
2008q3	0	5	5	5	15							
2008q4	5	5	5	15								
2009q1	0	5	5									
2009q2	0	21										
2009q3	0											

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Countrywide
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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2002q4	10	10	10	10	10	10	10	10	10	10	10	10
2003q1	25	25	25	25	25	25	25	25	25	25	25	25
2003q2	10	10	10	10	10	10	10	10	10	10	10	10
2003q3	15	15	15	15	15	15	15	15	15	15	15	15
2003q4	30	30	30	30	30	30	30	30	30	30	30	30
2004q1	0	0	0	0	0	0	0	0	0	0	0	
2004q2	0	0	0	0	0	0	0	0	0	0		
2004q3	70	70	70	70	70	70	70	70	70			
2004q4	30	30	30	30	30	30	30	30				
2005q1	5	5	5	5	5	5	5					
2005q2	0	0	0	0	0	0						
2005q3	30	27	20	20	20							
2005q4	31	31	31	31								
2006q1	0	0	0									
2006q2	0	0										
2006q3	13											
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2002q4									1.000	1.000	1.000	1.000
2003q1								1.000	1.000	1.000	1.000	1.000
2003q2							1.000	1.000	1.000	1.000	1.000	1.000
2003q3						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003q4					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q1				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	6.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000
2005q4	1.473	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q3	1.000	1.283	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2007q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2007q3	1.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	2.000	1.000	1.000	1.000	1.000	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	3.000								
2008q4	1.000	1.000	3.000									
2009q1	1.000	1.000										
2009q2	1.000											
Avg 8	1.208	1.000	1.250	1.250	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Avg 16	1.446	1.018	1.125	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.153	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	2.610	1.000	1.154	1.133	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
Wtd 16	2.903	1.018	1.097	1.054	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Selected	2.900	1.020	1.100	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	3.433	1.184	1.161	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Accidental Death and Dismemberment Loss Development

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2002q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2005q1	1.000	1.000	1.000	1.000	1.000	1.000						
2005q2	1.000	1.000	1.000	1.000	1.000							
2005q3	0.889	0.751	1.000	1.000								
2005q4	1.000	1.000	1.000									
2006q1	1.000	1.000										
2006q2	1.000											
2006q3												
2006q4												
2007q1												
2007q2												
2007q3												
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
Avg 8	0.986	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16	0.993	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 8	0.980	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 16	0.987	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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Countrywide
Accidental Death and Dismemberment Loss Development

Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							111	111	111	111	111
2000						140	144	144	144	144	
2001					76	76	76	76	76		
2002				46	46	46	46	46			
2003			80	80	80	80	80				
2004		100	100	100	100	100					
2005	25	66	66	66	56						
2006	10	28	28	28							
2007	25	25	25								
2008	35	60									
2009	46										

Incurred Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.032	1.000	1.000	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.000	1.000	1.000	1.000					
2004		1.000	1.000	1.000	1.000						
2005	2.645	1.000	1.003	0.848							
2006	2.783	1.000	1.000								
2007	1.000	1.000									
2008	1.714										
Avg 3	1.832	1.000	1.001	0.949	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	2.036	1.000	1.001	0.962	1.000	1.008	1.000	1.000	1.000	1.000	
Avg 5 ex HL	2.180	1.000	1.000	1.000	1.000	1.000					
Wtd 3	1.612	1.000	1.001	0.959	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	1.884	1.000	1.001	0.966	1.000	1.013	1.000	1.000	1.000	1.000	
Selected	1.900	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.900	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Accidental Death and Dismemberment Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
1999							111	111	111	111	111
2000						140	144	144	144	144	
2001					76	76	76	76	76		
2002				46	46	46	46	46			
2003			80	80	80	80	80				
2004		100	100	100	100	100					
2005	5	66	66	66	56						
2006	0	28	28	28							
2007	15	25	25								
2008	30	60									
2009	26										

Paid Loss and ALAE Link Ratios

Acc Year	9 to 21	21 to 33	33 to 45	45 to 57	57 to 69	69 to 81	81 to 93	93 to 105	105 to 117	117 to 129	129 to Ult
1999							1.000	1.000	1.000	1.000	
2000						1.032	1.000	1.000	1.000		
2001					1.000	1.000	1.000	1.000			
2002				1.000	1.000	1.000	1.000				
2003			1.000	1.000	1.000	1.000					
2004		1.000	1.000	1.000	1.000						
2005	13.226	1.000	1.003	0.848							
2006		1.000	1.000								
2007	1.667	1.000									
2008	2.000										
Avg 3	1.833	1.000	1.001	0.949	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	5.631	1.000	1.001	0.962	1.000	1.008	1.000	1.000	1.000	1.000	
Avg 5 ex HL	2.000	1.000	1.000	1.000	1.000	1.000					
Wtd 3	2.507	1.000	1.001	0.959	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	3.579	1.000	1.001	0.966	1.000	1.013	1.000	1.000	1.000	1.000	
Selected	3.580	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	3.580	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Accidental Death and Dismemberment Loss Development
(000)

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2004q1	0	1.000	0	0	1.000	0	0	1.000	0	1.000		
2004q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000		
2004q3	70	1.000	70	70	1.000	70	70	1.000	70	1.000		
2004q4	30	1.000	30	30	1.000	30	30	1.000	30	1.000	100	100
2005q1	5	1.000	5	5	1.000	5	5	1.000	5	1.000	105	105
2005q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	105	105
2005q3	20	1.000	20	20	1.000	20	20	1.000	20	1.000	55	55
2005q4	31	1.000	31	31	1.000	31	31	1.000	31	1.000	56	56
2006q1	0	1.000	0	0	1.000	0	0	1.000	0	1.000	51	51
2006q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	51	51
2006q3	13	1.000	13	13	1.000	13	13	1.000	13	1.000	44	44
2006q4	15	1.000	15	15	1.000	15	15	1.000	15	1.000	28	28
2007q1	0	1.000	0	0	1.000	0	0	1.000	0	1.000	28	28
2007q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	28	28
2007q3	25	1.000	25	25	1.000	25	25	1.000	25	1.000	40	40
2007q4	0	1.000	0	0	1.000	0	0	1.000	0	1.000	25	25
2008q1	30	1.000	30	30	1.000	30	30	0.986	30	0.986	55	55
2008q2	0	1.000	0	0	1.000	0	0	0.986	0	1.000	55	55
2008q3	15	1.000	15	15	1.000	15	15	0.986	15	0.986	45	44
2008q4	15	1.055	16	15	1.055	16	16	0.986	16	1.041	60	60
2009q1	5	1.134	6	5	1.161	6	6	1.526	9	1.751	35	39
2009q2	31	1.231	39	21	1.184	25	32	1.526	49	1.554	66	88
2009q3	10	1.434	14	0	3.433	0	7	1.526	11	1.094	61	84

American National Property And Casualty Company
American National County Mutual Insurance Company
American National General Insurance Company
ANPAC Louisiana Insurance Company
Pacific Property and Casualty Company
Countrywide
Accidental Death and Dismemberment Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2005q2	105	105	1.0000
2006q2	51	51	1.0000
2007q2	28	28	1.0000
2008q2	55	55	0.9926
2009q2	66	88	1.3242

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2004	100	1.000	100	100	1.000	100	100
2005	56	1.000	56	56	1.000	56	56
2006	28	1.000	28	28	1.000	28	28
2007	25	1.000	25	25	1.000	25	25
2008	60	1.000	60	60	1.000	60	60
2009	46	1.900	88	26	3.580	94	68

American National Property and Casualty Company
American National General Insurance Company
Loss Trend Factors
Arkansas

Bodily Injury

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2007	-3.65%	2.50	-2.63%	1.52	0.8751
6/30/2008	-3.65%	1.50	-2.63%	1.52	0.9083
6/30/2009	-3.65%	0.50	-2.63%	1.52	0.9427

Property Damage

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2007	-0.79%	2.50	-0.55%	1.52	0.9721
6/30/2008	-0.79%	1.50	-0.55%	1.52	0.9799
6/30/2009	-0.79%	0.50	-0.55%	1.52	0.9877

Comprehensive

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2007	-0.02%	2.50	0.48%	1.52	1.0068
6/30/2008	-0.02%	1.50	0.48%	1.52	1.0070
6/30/2009	-0.02%	0.50	0.48%	1.52	1.0073

Collision

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2007	-0.01%	2.50	1.00%	1.52	1.0150
6/30/2008	-0.01%	1.50	1.00%	1.52	1.0151
6/30/2009	-0.01%	0.50	1.00%	1.52	1.0152

Medical Payments

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2007	1.18%	2.50	-0.01%	1.52	1.0298
6/30/2008	1.18%	1.50	-0.01%	1.52	1.0177
6/30/2009	1.18%	0.50	-0.01%	1.52	1.0058

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 12-31-08		247,254,000
2. Mean Unearned Premium Reserve		114,890,131
3. Deduction for Prepaid Expenses		
Commission And Brokerage Expense		11.5%
Taxes, Licenses, And Fees		2.5%
50% of Other Acquisition Expenses		3.3%
50% of Company Operating Expenses		0.6%
Total		17.9%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		20,565,333
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		8,042,309
6. Net Subject to Investment		86,282,488
B. Delayed Remissions of Premium (Agents' Balances)		
1. Direct Earned Premium		247,254,000
2. Average Agents' Balances		0.1938
3. Delayed Premiums		47,922,215
C. Loss Reserve		
1. Direct Earned Premium		247,254,000
2. Expected Incurred Losses And Loss Adjustment :		159,478,830
3. Expected Mean Loss Reserves		199,905,286
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		5,064,794
5. Adjusted Mean Loss Reserves		194,840,492
D. Net Subject To Investment		233,200,765
E. Risk Free Rate of Return		2.7%
F. Investment Earning on Net Subject to Investment		6,273,101
G. Average Rate of Return as a Percent of Direct Earned Premium		2.5%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 30.4%)		1.8%
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	7.1%	5.4%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)		8.2%

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 2008	244,661,241
B) Companywide Auto Liab. Net Prem. Earned 2008 (Excluding Assumed)	240,942,814
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9848

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2008	243,496,168
B) Unearned Premium Reserve December 31, 2007	114,440,000
C) Unearned Premium Reserve December 31, 2008	111,848,000
	0.4647

III. Average Agents' Balances Factor

A) Companywide Auto Liab. Agents' Balances Dec. 31, 2007	46,295,782
B) Companywide Auto Liab. Agents' Balances Dec. 31, 2008	47,102,209
C) Net Earned Premium Percent of Companywide	101.06%
D) Average Agents' Balances	47,193,881
	0.1938

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2007	192,816,000
B) Incurred Losses & LAE 2008	186,647,000
C) Loss & LAE Reserves December 31, 2006	245,777,000
D) Loss & LAE Reserves December 31, 2007	236,892,000
E) Loss & LAE Reserves December 31, 2008	231,723,000
F) Mean Loss & LAE Reserve 2007	241,334,500
G) Mean Loss & LAE Reserve 2008	234,307,500
H) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	1.2516
I) Ratio of 2008 Mean Loss & LAE Res. To 2008 Inc. Losses	1.2554
	1.2535

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 12-31-08		150,119,000
2. Mean Unearned Premium Reserve		66,075,242
3. Deduction for Prepaid Expenses		
Commission And Brokerage Expense		11.1%
Taxes, Licenses, And Fees		2.4%
50% of Other Acquisition Expenses		4.2%
50% of Company Operating Expenses		0.9%
Total		18.6%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		12,256,957
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		4,625,267
6. Net Subject to Investment		49,193,018
B. Delayed Remissions of Premium (Agents' Balances)		
1. Direct Earned Premium		150,119,000
2. Average Agents' Balances		0.2278
3. Delayed Premiums		34,197,451
C. Loss Reserve		
1. Direct Earned Premium		150,119,000
2. Expected Incurred Losses And Loss Adjustment :		91,872,828
3. Expected Mean Loss Reserves		4,285,417
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		50,449
5. Adjusted Mean Loss Reserves		4,234,967
D. Net Subject to Investment		19,230,534
E. Risk Free Rate of Return		1.1%
F. Investment Earning on Net Subject to Investment		219,228
G. Average Rate of Return as a Percent of Direct Earned Premium		0.1%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 30.4%)		0.1%
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	4.7%	4.6%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)		7.1%

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 2008	157,168,086
B) Companywide Auto P. Dmg. Net Prem. Earned 2008 (Excluding Assumed)	155,931,816
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9921

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2008	148,938,177
B) Unearned Premium Reserve December 31,2007	65,210,000
C) Unearned Premium Reserve December 31,2008	65,901,000
	0.4402

III. Average Agents' Balances Factor

A) Companywide Auto P. Damage Agents' Balances Dec. 31, 2007	35,585,836
B) Companywide Auto P. Damage Agents' Balances Dec. 31, 2008	35,457,412
C) Net Earned Premium Percent of Companywide	95.51%
D) Average Agents' Balances	33,928,457
	0.2278

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2007	110,161,000
B) Incurred Losses & LAE 2008	121,609,000
C) Loss & LAE Reserves December 31, 2006	4,836,000
D) Loss & LAE Reserves December 31, 2007	4,487,000
E) Loss & LAE Reserves December 31, 2008	7,911,000
F) Mean Loss & LAE Reserve 2007	4,661,500
G) Mean Loss & LAE Reserve 2008	6,199,000
H) Ratio of 2007 Mean Loss & LAE Res. To 2007 Inc. Losses	0.0423
I) Ratio of 2008 Mean Loss & LAE Res. To 2008 Inc. Losses	0.0510
	0.0466

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

	Investment Income* 2006	Distribution	Federal Income Tax Rate**	Investment Income* 2007	Distribution	Federal Income Tax Rate**	Investment Income* 2008	Distribution	Federal Income Tax Rate**
Bonds (Taxable)	$30,560,826	0.761	0.350	$30,502,097	0.751	0.350	$28,382,852	0.738	0.350
Bonds (Tax Exempt) **	7,835,613	0.195	0.053	8,290,576	0.204	0.053	10,117,710	0.263	0.053
Stocks (Unaffiliated) ***	4,165,962	0.104	0.142	4,313,838	0.106	0.142	4,184,972	0.109	0.142
Other (Net of Depreciation)	2,442,094	0.061	0.350	2,196,785	0.054	0.350	542,119	0.014	0.350
Total	$45,004,495	1.121	0.313	$45,303,296	1.115	0.308	$43,227,653	1.124	0.292
Weighted Federal Tax Rate on Investment Income For 2006 through 2008									0.304

*From Annual Statement Page 6, Part 1
**Tax rate on bonds (tax exempt) reflects 15% taxable at current rate
**Tax rate on stock dividends reflects credit for dividends received [(1.00 - .70) 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 2006	2007	2008
Direct Written Premium	4,797,170	4,524,124	4,507,603
1) Commission and Brokerage	474,115	468,095	468,879
2) Taxes, Licenses, and Fees	141,958	135,895	135,061

	Years 2006	2007	2008	Average	Selected
1) Commission and Brokerage (%WP)	9.9%	10.3%	10.4%	10.2%	10.2%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	2.8%	5.0%	6.6%	4.8%	6.6%
4) General Expenses (%EP - Companywide)	1.4%	0.8%	1.4%	1.2%	1.2%
5) Incurred ULAE (%EP - Companywide)	6.0%	6.1%	4.3%	5.5%	5.5%
6) Expense Ratio	23.1%	25.2%	25.7%	24.7%	26.5%
7) Underwriting Profit Ratio (Offset for Investment Income)					8.2%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					65.3%

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

Category	Years 2006	2007	2008
Direct Written Premium	2,431,854	2,293,352	2,376,458
1) Commission and Brokerage	247,200	240,577	246,614
2) Taxes, Licenses, and Fees	72,485	69,309	71,025

	Years 2006	2007	2008	Average	Selected
1) Commission and Brokerage (%WP)	10.2%	10.5%	10.4%	10.4%	10.4%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	4.1%	7.0%	8.4%	6.5%	8.4%
4) General Expenses (%EP - Companywide)	2.2%	1.1%	1.8%	1.7%	1.7%
5) Incurred ULAE (%EP - Companywide)	8.5%	8.6%	7.3%	8.1%	8.1%
6) Expense Ratio	28.0%	30.2%	30.9%	29.7%	31.6%
7) Underwriting Profit Ratio (Offset for Investment Income)					7.1%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					61.3%

American National Property and Casualty Company
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	-8.8%		
PAC+	9.5%		
Subtotal	-0.1%	($3,325)	$2,499,284
Property Damage			
Base Rate	-8.8%		
PAC+	9.6%		
Subtotal	0.0%	($373)	$1,488,649
Medical Payments			
Base Rate	-8.8%		
PAC+	9.6%		
Subtotal	-0.1%	($284)	$359,880
Uninsured Motorist - BI			
Base Rate	-5.8%		
PAC+	6.8%		
Subtotal	0.6%	$1,578	$264,920
Underinsured Motorist - BI			
Base Rate	-6.5%		
PAC+	6.5%		
Subtotal	-0.4%	($1,309)	$317,263
Uninsured Motorist - PD			
Base Rate	-10.9%		
PAC+	7.0%		
Subtotal	-4.6%	($6,561)	$142,679
Comprehensive			
Base Rate	-6.9%		
PAC+	7.2%		
Subtotal	-0.2%	($2,038)	$824,643

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Collision			
Base Rate	-8.8%		
PAC+	9.7%		
Subtotal	0.0%	$870	$1,935,808
Towing and Labor			
Subtotal	0.0%	$0	$124,124
Wage Loss			
Subtotal	0.0%	$0	$51,150
Rental Reimbursement			
Subtotal	0.0%	$0	$15,440
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$37,661
GAP Endorsement			
Subtotal	-0.4%	($48)	$10,692
Liability	-0.2%	($10,274)	$5,161,486
Physical Damage	0.0%	($1,215)	$2,910,707
Total	**-0.1%**	**($11,489)**	**$8,072,193**

American National Property and Casualty Company
American National General Insurance Company
Base Rate Calculation
Bodily Injury

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	774	38	813	315	288	314	1.240	-66.7%	0.406	1.318	1.194	1.240	1.247	288	289		265
02	3,758	81	3,840	253	232	253	0.998	-25.4%	0.733	1.000	0.930	1.000	1.006	232	232		212
04	26	0	26	451	413	451	1.781	710.8%	14.234	1.363	1.751	1.600	1.609	371	372		341
05	26	0	26	313	287	313	1.237	-100.0%	0.000	1.090	1.087	1.235	1.242	287	287		263
06	989	32	1,021	306	280	305	1.206	95.4%	2.322	1.137	1.316	1.210	1.217	281	282		258
07	251	4	254	287	263	287	1.133	-60.7%	0.439	1.037	0.987	0.990	0.996	230	230		211
08	16	0	16	410	375	410	1.620	34.0%	2.139	1.229	1.254	1.520	1.528	353	353		323
09	12	0	12	322	295	322	1.273	-100.0%	0.000	1.287	1.284	1.275	1.282	296	296		271
10	1,274	81	1,354	195	178	194	0.767	-13.0%	0.658	0.838	0.812	0.765	0.769	178	178		163
11	642	72	714	283	259	281	1.109	35.8%	1.484	1.040	1.089	1.110	1.116	258	260		238
12	23	0	23	380	348	380	1.501	-77.3%	0.336	1.058	1.034	1.060	1.066	246	246		225
13	305	21	326	214	196	213	0.841	-61.8%	0.317	0.926	0.898	0.840	0.845	195	196		179
14	45	1	46	463	424	462	1.825	43.9%	2.589	1.645	1.693	1.645	1.654	382	383		351
15	2,574	162	2,736	235	215	234	0.924	43.5%	1.307	0.935	1.023	0.925	0.930	215	216		198
16	758	24	783	205	188	204	0.808	-44.5%	0.443	0.749	0.721	0.810	0.815	188	188		172
17	285	3	288	365	334	365	1.441	-64.7%	0.502	1.463	1.389	1.370	1.378	318	318		291
99	1	0	1	215	197	215	0.850	-100.0%	0.000	1.074	1.071	0.850	0.855	197	197		180
	11,759	519	12,278	254	227	253	1.000		1.000	1.000	1.000	0.994	1.000	231	232	0.92	208

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = territory HLDI pure premium / statewide average HLDI pure premium normalized
(8) = indicated relativity credibility weighted with HLDI's relativity as the complemen
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

American National Property and Casualty Company
American National General Insurance Company
Base Rate Calculation
Property Damage

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	774	38	813	174	157	173	1.137	-0.5%	1.131	1.234	1.202	1.135	1.140	158	159		144
02	3,758	81	3,840	166	150	166	1.087	-3.9%	1.044	0.987	1.011	1.085	1.090	151	152		137
04	26	0	26	217	196	217	1.423	59.5%	2.266	1.095	1.151	1.095	1.100	153	153		138
05	26	0	26	164	148	164	1.076	-100.0%	0.000	0.900	0.895	1.075	1.080	150	150		135
06	989	32	1,021	153	138	153	1.001	-7.8%	0.922	1.115	1.061	1.000	1.005	140	140		126
07	251	4	254	148	133	148	0.970	23.5%	1.196	0.919	0.955	0.925	0.929	129	129		116
08	16	0	16	226	204	226	1.483	-77.6%	0.332	1.028	1.002	1.375	1.381	192	192		173
09	12	0	12	152	137	152	0.998	-100.0%	0.000	0.904	0.899	0.905	0.909	126	126		114
10	1,274	81	1,354	141	127	140	0.920	9.4%	1.005	0.911	0.935	0.920	0.924	128	129		116
11	642	71	713	167	151	165	1.086	11.5%	1.209	0.947	0.997	1.085	1.090	151	153		138
12	23	0	23	208	188	208	1.365	-84.4%	0.213	0.829	0.806	1.150	1.155	161	161		145
13	305	21	326	96	87	95	0.626	-34.7%	0.408	0.840	0.787	0.625	0.628	87	88		79
14	45	1	46	187	169	186	1.224	-2.4%	1.192	1.000	1.006	1.000	1.005	140	140		126
15	2,574	162	2,736	149	134	148	0.972	4.1%	1.011	1.050	1.029	0.970	0.975	135	136		123
16	758	24	783	104	94	104	0.681	4.7%	0.712	0.728	0.721	0.680	0.683	95	95		86
17	285	3	288	161	145	161	1.056	0.2%	1.057	1.189	1.163	1.055	1.060	147	147		133
99	1	0	1	126	114	126	0.827	-100.0%	0.000	1.011	1.005	0.850	0.854	119	119		107
	11,759	519	12,278	153	136	152	1.000		1.000	1.000	1.000	0.995	1.000	139	140	0.90	124

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = territory HLDI pure premium / statewide average HLDI pure premium normalized
(8) = indicated relativity credibility weighted with HLDI's relativity as the complemen
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

American National Property and Casualty Company
American National General Insurance Company
Base Rate Calculation
Medical Payments

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	443	12	455	56	53	56	1.031	-39.4%	0.622	1.221	1.157	1.030	1.040	51	52		49
02	2,922	47	2,968	55	52	55	1.013	6.8%	1.077	0.838	0.893	1.015	1.025	51	51		48
04	23	0	23	84	79	84	1.547	-100.0%	0.000	1.036	1.027	1.035	1.045	52	52		49
05	18	0	18	66	62	66	1.216	-100.0%	0.000	1.140	1.130	1.215	1.227	61	61		58
06	466	5	471	57	54	57	1.050	42.3%	1.487	1.155	1.185	1.050	1.060	52	52		49
07	171	1	173	76	72	76	1.400	-52.1%	0.668	1.251	1.216	1.250	1.262	62	62		58
08	10	0	10	91	86	91	1.677	63.2%	2.725	1.264	1.298	1.675	1.691	84	84		79
09	11	0	11	74	70	74	1.364	332.4%	5.872	1.057	1.194	1.250	1.262	62	62		58
10	950	35	985	46	43	46	0.846	39.5%	1.175	0.980	1.004	0.845	0.853	42	42		40
11	376	12	388	70	66	70	1.288	-13.3%	1.111	1.089	1.083	1.290	1.303	64	65		61
12	9	0	9	75	71	75	1.382	-100.0%	0.000	1.135	1.125	1.135	1.146	57	57		54
13	145	3	148	59	56	59	1.086	-100.0%	0.000	1.186	1.176	1.085	1.096	54	54		51
14	34	0	34	95	90	95	1.751	11.7%	1.947	1.586	1.584	1.585	1.601	79	79		75
15	2,210	118	2,328	50	47	50	0.919	-17.9%	0.752	1.096	1.017	0.920	0.929	46	46		43
16	637	19	656	47	44	47	0.865	-7.6%	0.795	0.909	0.893	0.865	0.874	43	43		41
17	219	3	222	80	75	80	1.473	79.4%	2.630	1.139	1.282	1.250	1.262	62	62		58
99	1	0	1	51	48	51	0.940	-100.0%	0.000	1.129	1.119	0.950	0.959	47	47		44
	8,644	256	8,900	54	49	54	1.000		1.000	1.000	1.000	0.990	1.000	49	50	0.94	45

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = territory HLDI pure premium / statewide average HLDI pure premium normalized
(8) = indicated relativity credibility weighted with HLDI's relativity as the complemen
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

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

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	694	24	718	22	21	22	1.226	103.5%	2.492	0.000	1.303	1.225	1.228	21	21		20
02	3,574	74	3,647	21	20	21	1.171	45.4%	1.702	0.000	1.200	1.170	1.172	20	20		19
04	24	0	25	20	19	20	1.115	-20.7%	0.884	0.000	1.088	1.085	1.087	18	18		17
05	20	0	20	18	17	18	1.004	-100.0%	0.000	0.000	0.986	1.005	1.007	17	17		16
06	833	19	852	17	17	17	0.949	-31.6%	0.649	0.000	0.919	0.950	0.952	16	16		15
07	209	4	213	18	17	18	1.003	-77.9%	0.222	0.000	0.962	0.960	0.962	16	16		15
08	14	0	14	18	17	18	1.004	-100.0%	0.000	0.000	0.986	0.985	0.987	17	17		16
09	10	0	10	17	17	17	0.949	-100.0%	0.000	0.000	0.932	0.930	0.932	16	16		15
10	1,155	68	1,223	16	16	16	0.893	-85.4%	0.130	0.000	0.845	0.895	0.897	15	15		15
11	602	64	666	15	15	15	0.837	-94.2%	0.049	0.000	0.799	0.835	0.837	14	14		14
12	15	0	15	18	17	18	1.004	-100.0%	0.000	0.000	0.986	0.985	0.987	17	17		16
13	230	20	250	19	18	19	1.056	-100.0%	0.000	0.000	1.037	1.055	1.057	18	18		17
14	39	0	39	18	17	18	1.004	-100.0%	0.000	0.000	0.986	0.985	0.987	17	17		16
15	2,482	143	2,625	15	15	15	0.837	13.6%	0.950	0.000	0.829	0.835	0.837	14	14		14
16	710	20	731	15	15	15	0.837	-100.0%	0.000	0.000	0.822	0.835	0.837	14	14		14
17	250	3	253	20	19	20	1.115	-100.0%	0.000	0.000	1.095	1.095	1.097	18	18		17
99	1	0	1	16	16	16	0.893	-100.0%	0.000	0.000	0.877	0.900	0.902	15	15		15
	10,863	440	11,303	18	17	18	1.000		1.000	0.000	1.000	0.998	1.000	17	17	0.97	16

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = NA
(8) = indicated relativity credibility weighted with present relativity as the complement
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

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

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	442	12	453	48	45	48	1.057	-100.0%	0.000	0.000	1.051	1.055	1.056	45	45		42
02	2,312	33	2,345	48	45	48	1.057	-31.7%	0.758	0.000	1.031	1.055	1.056	45	45		42
04	12	0	12	49	46	49	1.079	-100.0%	0.000	0.000	1.073	1.070	1.071	46	46		43
05	11	0	11	49	46	49	1.080	-100.0%	0.000	0.000	1.074	1.080	1.081	46	46		43
06	399	3	402	42	40	42	0.926	-100.0%	0.000	0.000	0.921	0.925	0.926	39	39		37
07	128	1	129	50	47	50	1.102	-100.0%	0.000	0.000	1.096	1.095	1.096	47	47		44
08	5	0	5	49	46	49	1.080	-100.0%	0.000	0.000	1.074	1.070	1.071	46	46		43
09	2	0	2	42	40	42	0.926	-100.0%	0.000	0.000	0.921	0.920	0.921	39	39		37
10	612	24	636	42	40	42	0.924	-27.2%	0.706	0.000	0.911	0.925	0.926	39	39		37
11	468	57	525	52	49	52	1.139	182.4%	3.376	0.000	1.242	1.140	1.141	49	49		46
12	5	0	5	49	46	49	1.079	-100.0%	0.000	0.000	1.073	1.070	1.071	46	46		43
13	119	16	136	42	40	42	0.921	-100.0%	0.000	0.000	0.916	0.920	0.921	39	39		37
14	26	0	27	52	49	52	1.146	-57.6%	0.510	0.000	1.120	1.120	1.121	48	48		45
15	2,116	123	2,239	43	40	43	0.944	50.1%	1.487	0.000	0.959	0.945	0.946	40	40		38
16	543	12	556	41	39	41	0.903	-44.8%	0.523	0.000	0.886	0.905	0.906	39	39		37
17	145	3	148	50	47	50	1.101	-100.0%	0.000	0.000	1.095	1.090	1.091	46	46		43
99	1	0	1	44	41	44	0.970	-100.0%	0.000	0.000	0.965	0.900	0.901	38	38		36
	7,347	284	7,632	45	43	45	1.000		1.000	0.000	1.000	0.999	1.000	43	43	0.94	40

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = NA
(8) = indicated relativity credibility weighted with present relativity as the complement
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

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

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	635	22	656	12	11	12	1.297	78.2%	2.309	0.000	1.400	1.295	1.298	11	11		10
02	3,535	74	3,609	10	9	10	1.082	-15.4%	0.914	0.000	1.051	1.080	1.082	9	9		8
04	24	0	25	9	8	9	0.975	-100.0%	0.000	0.000	0.972	0.975	0.977	8	8		7
05	20	0	20	9	8	9	0.976	-100.0%	0.000	0.000	0.973	0.975	0.977	8	8		7
06	772	17	789	8	8	8	0.867	-2.7%	0.843	0.000	0.863	0.865	0.867	7	7		7
07	201	4	204	9	8	9	0.974	-50.2%	0.484	0.000	0.951	0.950	0.952	8	8		7
08	14	0	14	11	10	11	1.193	89.1%	2.252	0.000	1.221	1.195	1.197	10	10		9
09	7	0	7	8	8	8	0.867	-100.0%	0.000	0.000	0.865	0.865	0.867	7	7		7
10	1,121	68	1,189	10	9	10	1.078	88.9%	2.034	0.000	1.195	1.080	1.082	9	9		8
11	589	60	649	8	8	8	0.867	-41.5%	0.506	0.000	0.846	0.865	0.867	7	7		7
12	13	0	13	9	8	9	0.975	-100.0%	0.000	0.000	0.972	0.975	0.977	8	8		7
13	197	19	216	8	8	8	0.867	-47.9%	0.451	0.000	0.847	0.865	0.867	7	7		7
14	36	0	36	9	8	9	0.975	-100.0%	0.000	0.000	0.972	0.975	0.977	8	8		7
15	2,423	138	2,561	8	8	8	0.867	-12.3%	0.759	0.000	0.849	0.865	0.867	7	7		7
16	691	19	710	8	8	8	0.867	-68.2%	0.276	0.000	0.834	0.865	0.867	7	7		7
17	250	3	253	12	11	12	1.300	9.5%	1.421	0.000	1.305	1.300	1.303	11	11		10
99	1	0	1	8	8	8	0.867	-100.0%	0.000	0.000	0.865	0.900	0.902	8	8		7
	10,529	425	10,954	9	9	9	1.000		1.000	0.000	1.000	0.998	1.000	9	8	0.94	8

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = NA
(8) = indicated relativity credibility weighted with present relativity as the complement
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

American National Property and Casualty Company
American National General Insurance Company
Base Rate Calculation
Comprehensive

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	636	24	660	70	57	70	0.960	-22.8%	0.737	0.615	0.758	0.960	0.975	66	66		54
02	3,026	58	3,084	66	54	66	0.909	-5.6%	0.852	1.784	1.291	0.910	0.925	62	63		51
04	21	0	22	126	103	126	1.737	-84.5%	0.268	0.760	0.882	1.335	1.356	91	92		75
05	22	0	22	143	117	143	1.975	475.8%	11.291	0.756	1.571	1.975	2.007	135	135		110
06	830	27	857	66	54	66	0.906	-32.5%	0.608	0.612	0.726	0.905	0.920	62	62		51
07	190	0	190	128	104	128	1.768	1.0%	1.773	0.892	1.188	1.500	1.524	103	103		84
08	10	0	10	106	86	106	1.464	48.3%	2.157	2.052	2.436	1.465	1.489	100	100		82
09	10	0	10	165	135	165	2.279	63.6%	3.701	1.075	1.467	1.650	1.677	113	113		92
10	953	54	1,007	82	67	81	1.122	59.7%	1.779	0.689	1.140	1.120	1.138	77	77		63
11	518	56	574	72	59	71	0.977	53.2%	1.486	0.557	0.846	0.975	0.991	67	68		55
12	19	0	19	155	126	155	2.139	-100.0%	0.000	1.315	1.555	1.315	1.336	90	90		73
13	225	16	240	93	76	92	1.269	-36.1%	0.805	1.057	1.208	1.270	1.290	87	88		72
14	35	1	37	155	126	154	2.127	-87.0%	0.275	0.753	0.867	1.335	1.356	91	92		75
15	2,132	114	2,246	63	51	62	0.862	-19.2%	0.692	0.558	0.712	0.860	0.874	59	59		48
16	583	14	597	95	77	95	1.306	15.8%	1.501	0.765	1.095	1.305	1.326	89	90		73
17	224	3	227	97	79	97	1.336	-36.0%	0.849	0.464	0.605	1.165	1.184	80	80		65
99	2	0	2	93	76	93	1.285	1239.2%	17.086	0.803	1.996	1.250	1.270	86	86		70
	9,436	369	9,804	73	58	72	1.000		1.000	1.000	1.000	0.984	1.000	67	68	0.82	55

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = territory HLDI pure premium / statewide average HLDI pure premium normalized
(8) = indicated relativity credibility weighted with HLDI's relativity as the complemen
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

American National Property and Casualty Company
American National General Insurance Company
Base Rate Calculation
Collision

Territory (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	ANPAC Present Base Rate (3a)	ANG Present Base Rate (3b)	Combined Present Base Rate (3c)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	Credibility Weighted Relativity Adjusted to avg 1.00 (8)	Selected Relativity (9a)	Selected Relativity Adjusted to avg 1.00 (9b)	Combined Selected Base Rate (10a)	ANPAC Selected Base Rate (10b)	ANPAC to ANG Differential (10c)	ANG Selected Base Rate (10d)
01	628	24	652	297	249	295	1.087	-3.9%	1.034	1.222	1.167	1.085	1.092	270	272		228
02	2,992	58	3,050	276	231	275	1.013	-6.5%	0.937	0.911	0.921	1.015	1.021	253	254		213
04	20	0	21	504	422	503	1.851	-1.8%	1.800	1.220	1.251	1.250	1.258	312	312		261
05	22	0	22	294	246	294	1.082	-74.3%	0.275	1.008	0.978	1.080	1.087	269	269		225
06	820	27	847	269	225	268	0.985	11.9%	1.090	1.152	1.131	0.985	0.991	246	247		207
07	187	0	187	318	266	318	1.170	-57.1%	0.496	1.034	0.970	1.035	1.042	258	258		216
08	10	0	10	339	284	339	1.248	-72.2%	0.342	1.138	1.087	1.135	1.142	283	283		237
09	9	0	9	283	237	283	1.042	43.7%	1.482	1.084	1.087	1.050	1.057	262	262		219
10	932	54	986	206	172	204	0.751	18.2%	0.879	0.972	0.940	0.750	0.755	187	189		158
11	516	55	571	330	276	325	1.196	81.6%	2.149	1.034	1.290	1.195	1.203	298	303		254
12	19	0	19	445	373	445	1.636	-100.0%	0.000	1.138	1.129	1.140	1.147	284	284		238
13	221	16	237	283	237	280	1.030	-31.5%	0.698	1.059	1.003	1.030	1.037	257	260		218
14	35	1	36	415	347	413	1.518	-34.1%	0.989	1.181	1.160	1.180	1.188	294	296		248
15	2,097	109	2,206	279	234	277	1.019	0.2%	1.010	1.024	1.015	1.020	1.027	254	256		214
16	560	14	575	235	197	234	0.861	-34.7%	0.556	0.858	0.793	0.860	0.866	214	215		180
17	220	3	223	269	225	268	0.988	-20.9%	0.774	0.992	0.952	0.955	0.961	238	239		200
99	2	0	2	272	228	272	1.001	1501.0%	15.856	1.061	1.498	1.000	1.006	249	249		208
	9,292	362	9,654	273	230	272	1.000		1.000	1.000	1.000	0.994	1.000	248	249	0.84	211

Calculations:

(2c) = (2a) + (2b)
(3c) = ((2a) * (3a) + (2b) * (3b)) / (3c)
(4) = territory (3c) / total (3c)
(5) = territory 3-year loss ratio at current rate level / statewide trended loss ratio
(6) = (1 + (5)) * (4) normalized
(7) = territory HLDI pure premium / statewide average HLDI pure premium normalized
(8) = indicated relativity credibility weighted with HLDI's relativity as the complemen
(9a) = selections were based upon indications and competitive situation and lie within the max and min of (4), (6) and (8)
(9b) = (9a) normalized
(10a) = (1 + statewide selected base rate change) * statewide average present base rate (3c)) * (9b)
(10b) = (3c) * (2c) / ((2a) + (2b) * (10c))
(10d) = (10b) * (10c)

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
001	001	0%	16%	0%	16%	1	331	331	114	114	0	0	69	69	0	0	11	11	0	0	0	0
001	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	0%	4%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	0%	4%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	0%	4%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	0%	4%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	0%	4%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	0%	4%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	0%	4%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	0%	4%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	0%	8%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	0%	8%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	0%	8%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	0%	8%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	0%	8%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	0%	8%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	0%	8%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	0%	12%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	0%	12%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	0%	12%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
645-679	645-679	0%	12%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	0%	12%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	0%	12%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	0%	12%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	0%	12%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	0%	22%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	0%	22%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	0%	22%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	0%	22%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	0%	22%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	0%	22%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	0%	22%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	0%	22%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	0%	28%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	0%	28%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	0%	28%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	0%	28%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	0%	28%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	0%	28%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	765-799	0%	28%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	0%	28%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	0%	32%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	0%	32%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	0%	32%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	0%	32%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	0%	32%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	0%	32%	0%	28%	1	94	100	43	46	0	0	61	65	0	0	8	8	24	25	100	106
765-799	765-799	0%	32%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	0%	32%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	0%	36%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	0%	36%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	0%	36%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	0%	36%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	0%	36%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	0%	36%	0%	28%	1	644	725	456	513	118	133	24	27	30	34	10	11	76	86	450	506
800-997	765-799	0%	36%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	0%	36%	0%	36%	2	579	579	318	318	116	116	46	46	50	50	14	14	70	70	410	410
001	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
002	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	7%	0%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	7%	0%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	7%	0%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	7%	0%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	7%	0%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	7%	0%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	7%	0%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	7%	0%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	7%	4%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	7%	4%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	7%	4%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	7%	4%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	7%	4%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	7%	4%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	7%	4%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	7%	4%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	7%	8%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	7%	8%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	7%	8%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	7%	8%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	7%	8%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	7%	8%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	7%	8%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	7%	8%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	7%	12%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	7%	12%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	7%	12%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	7%	12%	7%	12%	3	1,138	1,138	640	640	0	0	135	135	115	115	38	38	74	74	107	107
645-679	680-704	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	7%	12%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	7%	12%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	7%	12%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	7%	12%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
680-704	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	7%	16%	7%	16%	2	2,116	2,116	1,160	1,160	204	204	56	56	28	28	30	30	0	0	0	0
680-704	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	7%	22%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	7%	22%	7%	4%	1	584	732	368	461	108	135	18	22	28	34	12	15	88	108	486	609
705-729	610-644	7%	22%	7%	8%	1	866	1,037	564	675	0	0	32	38	60	71	12	14	0	0	0	0
705-729	645-679	7%	22%	7%	12%	1	758	865	444	507	0	0	24	27	0	0	18	20	60	68	232	265
705-729	680-704	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	7%	22%	7%	22%	4	2,727	2,727	1,857	1,857	520	520	102	102	165	165	57	57	285	285	1,325	1,325
705-729	730-764	7%	22%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	7%	22%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	7%	22%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	7%	28%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	7%	28%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	7%	28%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	7%	28%	7%	12%	2	1,366	1,702	628	783	300	374	36	44	30	37	26	32	0	0	0	0
730-764	680-704	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	7%	28%	7%	22%	1	448	489	292	319	0	0	18	20	28	30	12	13	0	0	0	0
730-764	730-764	7%	28%	7%	28%	3	1,846	1,846	1,126	1,126	188	188	84	84	94	94	52	52	404	404	2,016	2,016
730-764	765-799	7%	28%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	7%	28%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	7%	32%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	7%	32%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	7%	32%	7%	8%	1	336	468	238	332	0	0	16	22	0	0	12	16	0	0	0	0
765-799	645-679	7%	32%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	7%	32%	7%	16%	1	340	429	210	265	80	101	18	22	28	35	12	15	0	0	0	0
765-799	705-729	7%	32%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	7%	32%	7%	28%	1	390	416	268	286	90	96	14	15	0	0	10	11	0	0	0	0
765-799	765-799	7%	32%	7%	32%	2	1,114	1,114	572	572	208	208	38	38	78	78	24	24	86	86	516	516
765-799	800-997	7%	32%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	7%	36%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	7%	36%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	7%	36%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	7%	36%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	7%	36%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	7%	36%	7%	28%	4	2,294	2,616	1,548	1,765	346	395	72	81	146	164	48	54	108	122	426	486
800-997	765-799	7%	36%	7%	32%	4	2,380	2,547	1,352	1,447	426	456	66	70	130	138	44	47	0	0	0	0
800-997	800-997	7%	36%	7%	36%	21	10,960	10,960	6,488	6,488	1,502	1,502	466	466	822	822	286	286	1,200	1,200	5,288	5,288
001	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
003	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	10%	0%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	10%	0%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	10%	0%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	10%	0%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	10%	0%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	10%	0%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	10%	0%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	10%	0%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	10%	4%	10%	0%	1	488	511	246	257	110	115	28	29	40	42	0	0	0	0	0	0
590-609	590-609	10%	4%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	10%	4%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	10%	4%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	10%	4%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	10%	4%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	10%	4%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	10%	4%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	10%	8%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	10%	8%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	10%	8%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	10%	8%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	10%	8%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	10%	8%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	10%	8%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	10%	8%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	10%	12%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	10%	12%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	10%	12%	10%	8%	1	504	530	352	370	86	90	26	27	0	0	18	19	0	0	0	0
645-679	645-679	10%	12%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	10%	12%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	10%	12%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	10%	12%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	10%	12%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	10%	16%	10%	0%	2	1,166	1,418	658	800	168	204	38	45	28	33	28	33	162	193	540	657
680-704	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	10%	16%	10%	8%	1	416	461	268	297	120	133	24	26	40	44	12	13	98	107	606	672
680-704	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	10%	16%	10%	16%	3	1,742	1,742	1,132	1,132	0	0	68	68	68	68	44	44	354	354	1,562	1,562
680-704	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	10%	22%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	10%	22%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	10%	22%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
705-729	645-679	10%	22%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	10%	22%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	10%	22%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	10%	22%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	10%	22%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	10%	28%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	10%	28%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	10%	28%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	10%	28%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	10%	28%	10%	16%	2	820	979	556	664	56	67	50	58	24	28	26	30	252	294	962	1,148
730-764	705-729	10%	28%	10%	22%	2	998	1,095	590	647	132	145	46	50	28	30	28	30	264	286	610	669
730-764	730-764	10%	28%	10%	28%	1	516	516	266	266	118	118	24	24	36	36	18	18	0	0	0	0
730-764	765-799	10%	28%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	10%	28%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	10%	32%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	10%	32%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	10%	32%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	10%	32%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	10%	32%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	10%	32%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	10%	32%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	10%	32%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	10%	36%	10%	16%	1	316	433	172	236	0	0	16	21	0	0	12	16	94	123	210	288
800-997	002	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	10%	36%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	10%	36%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	10%	36%	10%	8%	1	412	626	188	285	0	0	16	23	0	0	10	14	90	129	312	474
800-997	645-679	10%	36%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	10%	36%	10%	16%	1	442	606	274	375	84	115	16	21	26	34	14	18	58	76	296	406
800-997	705-729	10%	36%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	10%	36%	10%	28%	1	390	448	198	227	60	69	18	20	24	27	10	11	204	230	458	526
800-997	765-799	10%	36%	10%	32%	1	400	430	208	223	74	79	26	28	66	70	16	17	74	79	444	477
800-997	800-997	10%	36%	10%	36%	5	2,180	2,180	1,168	1,168	252	252	110	110	138	138	60	60	72	72	228	228
001	001	18%	16%	18%	16%	1	668	668	470	470	112	112	26	26	0	0	16	16	84	84	302	302
001	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
004-589	001	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	18%	0%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	18%	0%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	18%	0%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	18%	0%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	18%	0%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	18%	0%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	18%	0%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	18%	0%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	18%	4%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	18%	4%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	18%	4%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	18%	4%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	18%	4%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	18%	4%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	18%	4%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	18%	4%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	18%	8%	18%	0%	1	452	501	234	259	82	91	20	22	32	35	14	15	128	139	422	468
610-644	590-609	18%	8%	18%	4%	1	898	947	442	466	0	0	24	25	0	0	14	15	108	113	578	609
610-644	610-644	18%	8%	18%	8%	1	466	466	328	328	0	0	36	36	0	0	18	18	148	148	572	572
610-644	645-679	18%	8%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	18%	8%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	18%	8%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	18%	8%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	18%	8%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	18%	12%	18%	0%	6	2,670	3,128	1,746	2,045	526	616	160	182	104	118	100	114	372	423	1,170	1,371
645-679	590-609	18%	12%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	18%	12%	18%	8%	7	4,448	4,702	2,966	3,135	304	321	180	188	34	36	114	119	278	291	1,098	1,161
645-679	645-679	18%	12%	18%	12%	5	3,312	3,312	1,946	1,946	556	556	138	138	124	124	86	86	374	374	2,350	2,350
645-679	680-704	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	18%	12%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	18%	12%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	18%	12%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	18%	12%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	18%	16%	18%	16%	1	428	428	294	294	86	86	20	20	0	0	16	16	0	0	0	0
680-704	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	18%	16%	18%	0%	3	950	1,180	632	785	300	373	70	83	28	33	14	17	90	107	742	922
680-704	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	18%	16%	18%	8%	6	3,614	4,052	1,862	2,088	702	787	168	184	100	110	100	110	160	175	840	942
680-704	645-679	18%	16%	18%	12%	1	976	1,035	578	613	114	121	30	31	34	36	24	25	0	0	0	0
680-704	680-704	18%	16%	18%	16%	2	1,606	1,606	904	904	232	232	52	52	68	68	34	34	116	116	772	772
680-704	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	18%	22%	18%	0%	1	482	659	222	303	88	120	24	31	32	41	18	23	0	0	0	0
705-729	590-609	18%	22%	18%	4%	5	2,742	3,565	1,680	2,184	166	216	72	89	118	145	42	52	218	268	852	1,108
705-729	610-644	18%	22%	18%	8%	3	1,428	1,761	938	1,157	0	0	66	78	0	0	40	47	164	193	782	964
705-729	645-679	18%	22%	18%	12%	6	2,734	3,190	1,722	2,009	442	516	122	138	136	153	84	95	74	83	478	558
705-729	680-704	18%	22%	18%	16%	3	1,886	2,075	1,292	1,421	222	244	46	50	84	90	28	30	204	220	708	779
705-729	705-729	18%	22%	18%	22%	9	4,152	4,152	2,636	2,636	676	676	182	182	186	186	106	106	1,588	1,588	2,468	2,468
705-729	730-764	18%	22%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	18%	22%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	18%	22%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	18%	28%	18%	0%	1	604	917	278	422	0	0	22	31	0	0	16	22	94	131	212	322
730-764	590-609	18%	28%	18%	4%	4	1,320	1,907	844	1,219	178	257	94	125	100	133	50	67	320	427	1,460	2,109
730-764	610-644	18%	28%	18%	8%	3	900	1,233	580	795	0	0	52	66	30	38	34	43	194	248	154	211

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
730-764	645-679	18%	28%	18%	12%	11	5,282	6,847	3,230	4,187	1,204	1,561	250	306	344	420	146	178	500	611	1,678	2,175
730-764	680-704	18%	28%	18%	16%	7	3,554	4,344	1,906	2,330	368	450	122	142	54	63	76	89	0	0	0	0
730-764	705-729	18%	28%	18%	22%	12	5,576	6,196	3,428	3,809	612	680	250	271	170	184	132	143	514	557	2,048	2,276
730-764	730-764	18%	28%	18%	28%	16	6,658	6,658	3,938	3,938	1,138	1,138	366	366	368	368	206	206	822	822	2,846	2,846
730-764	765-799	18%	28%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	18%	28%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	18%	32%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	18%	32%	18%	4%	2	1,898	2,961	884	1,379	156	243	42	59	54	76	22	31	370	522	1,300	2,028
765-799	610-644	18%	32%	18%	8%	3	1,056	1,563	632	935	178	263	56	76	54	73	42	57	288	390	502	743
765-799	645-679	18%	32%	18%	12%	8	3,236	4,530	1,902	2,663	526	736	178	230	334	432	100	129	800	1,035	2,858	4,001
765-799	680-704	18%	32%	18%	16%	4	1,320	1,742	862	1,138	240	317	74	91	108	133	50	62	240	296	828	1,093
765-799	705-729	18%	32%	18%	22%	15	6,444	7,733	4,178	5,014	840	1,008	284	326	282	323	172	197	926	1,062	2,740	3,288
765-799	730-764	18%	32%	18%	28%	17	7,392	7,983	4,750	5,130	1,254	1,354	386	409	364	385	250	265	786	832	2,924	3,158
765-799	765-799	18%	32%	18%	32%	8	2,904	2,904	1,748	1,748	194	194	146	146	70	70	98	98	600	600	1,894	1,894
765-799	800-997	18%	32%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	18%	36%	18%	16%	1	466	669	304	436	62	89	18	24	22	29	12	16	156	205	294	422
800-997	002	18%	36%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	18%	36%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	18%	36%	18%	0%	2	982	1,751	640	1,141	204	364	40	63	76	119	22	34	60	94	162	289
800-997	590-609	18%	36%	18%	4%	3	1,226	2,079	730	1,238	226	383	70	105	74	111	42	63	266	399	1,144	1,940
800-997	610-644	18%	36%	18%	8%	4	1,224	1,969	896	1,441	224	360	76	109	74	106	46	66	84	121	490	788
800-997	645-679	18%	36%	18%	12%	15	6,820	10,378	4,230	6,437	1,208	1,838	282	388	346	476	186	256	542	745	1,416	2,155
800-997	680-704	18%	36%	18%	16%	11	4,952	7,105	2,682	3,848	652	935	268	352	660	866	158	207	846	1,110	3,050	4,376
800-997	705-729	18%	36%	18%	22%	21	7,182	9,368	4,606	6,008	1,162	1,516	416	507	436	531	224	273	1,690	2,060	4,972	6,485
800-997	730-764	18%	36%	18%	28%	38	14,534	17,062	8,832	10,368	2,384	2,799	756	851	788	887	436	491	2,730	3,071	7,296	8,565
800-997	765-799	18%	36%	18%	32%	52	21,410	23,272	13,042	14,176	3,362	3,654	1,010	1,073	1,244	1,322	630	669	2,628	2,792	8,140	8,848
800-997	800-997	18%	36%	18%	36%	206	80,723	80,723	49,113	49,113	12,124	12,124	4,294	4,294	5,404	5,404	2,409	2,409	9,675	9,675	27,239	27,239
001	001	0%	16%	0%	16%	1	1,004	1,004	594	594	110	110	26	26	34	34	16	16	0	0	0	0
001	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
590-609	001	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	0%	4%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	0%	4%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	0%	4%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	0%	4%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	0%	4%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	0%	4%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	0%	4%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	0%	4%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	0%	8%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	0%	8%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	0%	8%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	0%	8%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	0%	8%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	0%	8%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	0%	8%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	0%	12%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	0%	12%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	0%	12%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	0%	12%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	0%	12%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	0%	12%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	0%	12%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	0%	12%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	0%	22%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	0%	22%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	0%	22%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	0%	22%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	0%	22%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	0%	22%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	0%	22%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	0%	22%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	0%	28%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	0%	28%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	0%	28%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	0%	28%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	0%	28%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	0%	28%	0%	28%	2	1,706	1,706	904	904	86	86	44	44	58	58	26	26	0	0	0	0
730-764	765-799	0%	28%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	0%	28%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	0%	32%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	0%	32%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	0%	32%	0%	8%	1	360	487	224	303	66	89	20	27	32	43	14	19	60	81	372	503

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
765-799	645-679	0%	32%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	0%	32%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	0%	32%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	0%	32%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	0%	32%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	0%	36%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	0%	36%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	0%	36%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	0%	36%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	0%	36%	0%	22%	1	240	293	174	212	50	61	18	22	0	0	12	15	0	0	0	0
800-997	730-764	0%	36%	0%	28%	1	364	410	250	281	86	97	16	18	24	27	12	14	0	0	0	0
800-997	765-799	0%	36%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	0%	36%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	7%	0%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	7%	0%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	7%	0%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	7%	0%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	7%	0%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	7%	0%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	7%	0%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	7%	0%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	7%	4%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	7%	4%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	7%	4%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	7%	4%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	7%	4%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	7%	4%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	7%	4%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	7%	4%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
610-644	001	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	7%	8%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	7%	8%	7%	4%	1	1,180	1,236	698	731	0	0	36	38	0	0	18	19	0	0	0	0
610-644	610-644	7%	8%	7%	8%	1	1,092	1,092	540	540	184	184	38	38	54	54	18	18	114	114	1,054	1,054
610-644	645-679	7%	8%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	7%	8%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	7%	8%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	7%	8%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	7%	8%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	7%	12%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	7%	12%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	7%	12%	7%	8%	1	354	371	246	258	58	61	24	25	32	33	18	19	110	115	298	313
645-679	645-679	7%	12%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	7%	12%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	7%	12%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	7%	12%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	7%	12%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	7%	16%	7%	0%	1	366	442	244	295	64	77	22	26	30	36	16	19	192	229	278	336
680-704	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	7%	16%	7%	16%	1	538	538	376	376	0	0	38	38	0	0	16	16	112	112	876	876
680-704	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	7%	22%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	7%	22%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	7%	22%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	7%	22%	7%	12%	1	408	465	256	292	0	0	22	25	0	0	16	18	110	124	284	324
705-729	680-704	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	7%	22%	7%	22%	1	264	264	198	198	48	48	26	26	60	60	14	14	180	180	288	288
705-729	730-764	7%	22%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	7%	22%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	7%	22%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	7%	28%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	7%	28%	7%	4%	1	396	542	294	403	110	151	18	24	26	35	12	16	0	0	0	0
730-764	610-644	7%	28%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	7%	28%	7%	12%	2	696	867	416	518	62	77	18	22	34	42	14	17	0	0	0	0
730-764	680-704	7%	28%	7%	16%	2	1,180	1,398	678	803	92	109	22	26	0	0	14	16	326	380	940	1,114
730-764	705-729	7%	28%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	7%	28%	7%	28%	2	860	860	558	558	108	108	68	68	132	132	32	32	126	126	736	736
730-764	765-799	7%	28%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	7%	28%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	7%	32%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	7%	32%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	7%	32%	7%	8%	1	384	535	264	368	56	78	20	27	28	38	12	16	0	0	0	0
765-799	645-679	7%	32%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	7%	32%	7%	22%	2	702	817	448	521	114	133	42	48	26	30	26	30	224	257	632	736
765-799	730-764	7%	32%	7%	28%	2	918	978	620	661	104	111	50	53	72	76	34	36	158	167	358	381
765-799	765-799	7%	32%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	7%	32%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	7%	36%	7%	0%	1	380	620	224	365	66	108	26	41	0	0	12	19	72	113	392	640
800-997	590-609	7%	36%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	7%	36%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
800-997	645-679	7%	36%	7%	12%	1	304	432	190	270	50	71	18	25	30	41	14	19	78	107	268	381
800-997	680-704	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	7%	36%	7%	22%	1	406	506	284	354	60	75	22	27	0	0	12	15	136	166	266	331
800-997	730-764	7%	36%	7%	28%	1	184	210	132	151	36	41	16	18	0	0	12	14	0	0	0	0
800-997	765-799	7%	36%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	7%	36%	7%	36%	11	3,800	3,800	2,368	2,368	777	777	238	238	370	370	126	126	553	553	2,080	2,080
001	001	10%	16%	10%	16%	1	448	448	320	320	80	80	24	24	30	30	16	16	0	0	0	0
001	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	10%	0%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	10%	0%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	10%	0%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	10%	0%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	10%	0%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	10%	0%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	10%	0%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	10%	0%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	10%	4%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	10%	4%	10%	4%	1	542	542	346	346	74	74	20	20	32	32	16	16	150	150	402	402
590-609	610-644	10%	4%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	10%	4%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	10%	4%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	10%	4%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	10%	4%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	10%	4%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	10%	8%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	10%	8%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	10%	8%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	10%	8%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	10%	8%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	10%	8%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	10%	8%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	10%	8%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
645-679	001	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	10%	12%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	10%	12%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	10%	12%	10%	8%	2	692	727	522	549	126	132	42	44	30	31	30	31	218	228	676	711
645-679	645-679	10%	12%	10%	12%	1	362	362	194	194	50	50	20	20	30	30	14	14	224	224	222	222
645-679	680-704	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	10%	12%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	10%	12%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	10%	12%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	10%	12%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	10%	16%	10%	12%	4	1,268	1,337	860	906	144	152	82	86	30	31	60	63	248	260	576	607
680-704	680-704	10%	16%	10%	16%	2	1,038	1,038	534	534	88	88	48	48	30	30	30	30	332	332	1,230	1,230
680-704	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	10%	22%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	10%	22%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	10%	22%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	10%	22%	10%	12%	1	582	668	434	498	180	206	20	23	32	36	18	20	0	0	0	0
705-729	680-704	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	10%	22%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	10%	22%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	10%	22%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	10%	22%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	10%	28%	10%	16%	1	388	463	220	263	0	0	16	19	0	0	10	12	126	147	550	656
730-764	003	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	10%	28%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	10%	28%	10%	4%	1	292	405	220	305	86	119	34	45	48	64	12	16	60	80	384	533
730-764	610-644	10%	28%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	10%	28%	10%	12%	1	366	460	242	304	60	75	22	27	28	34	14	17	148	181	488	614
730-764	680-704	10%	28%	10%	16%	1	366	437	228	272	0	0	22	26	0	0	12	14	0	0	0	0
730-764	705-729	10%	28%	10%	22%	1	420	461	276	303	66	72	22	24	0	0	14	15	162	176	436	478
730-764	730-764	10%	28%	10%	28%	1	232	232	136	136	40	40	16	16	24	24	12	12	284	284	456	456
730-764	765-799	10%	28%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	10%	28%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	10%	32%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	10%	32%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	10%	32%	10%	8%	1	596	843	374	529	116	164	18	24	28	38	14	19	148	200	984	1,391
765-799	645-679	10%	32%	10%	12%	1	312	420	184	247	46	62	22	28	32	41	18	23	82	106	398	535
765-799	680-704	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	10%	32%	10%	22%	1	498	584	232	272	198	232	0	0	0	0	0	0	0	0	0	0
765-799	730-764	10%	32%	10%	28%	5	2,078	2,221	1,268	1,355	196	210	70	74	60	64	46	49	388	411	686	733
765-799	765-799	10%	32%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	10%	32%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	10%	36%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	10%	36%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	10%	36%	10%	8%	1	278	422	162	246	46	70	14	20	26	37	12	17	86	124	180	273
800-997	645-679	10%	36%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	10%	36%	10%	16%	1	690	946	442	606	92	126	20	26	0	0	12	16	202	265	634	869
800-997	705-729	10%	36%	10%	22%	4	1,434	1,806	744	937	228	287	94	115	244	297	60	73	496	605	1,214	1,529
800-997	730-764	10%	36%	10%	28%	2	644	739	440	505	108	124	40	45	28	32	24	27	92	104	482	553
800-997	765-799	10%	36%	10%	32%	5	1,728	1,856	1,076	1,156	238	256	92	98	114	121	58	62	202	215	676	726
800-997	800-997	10%	36%	10%	36%	19	6,416	6,416	3,919	3,919	988	988	415	415	488	488	236	236	1,165	1,165	2,811	2,811
001	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
001	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	18%	0%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	18%	0%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	18%	0%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	18%	0%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	18%	0%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	18%	0%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	18%	0%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	18%	0%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	18%	4%	18%	0%	1	346	364	238	250	0	0	24	25	0	0	18	19	0	0	0	0
590-609	590-609	18%	4%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	18%	4%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	18%	4%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	18%	4%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	18%	4%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	18%	4%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	18%	4%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	18%	8%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	18%	8%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	18%	8%	18%	8%	1	426	426	298	298	70	70	28	28	36	36	18	18	206	206	0	0
610-644	645-679	18%	8%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	18%	8%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	18%	8%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	18%	8%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	18%	8%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	18%	12%	18%	0%	2	598	701	396	464	124	145	76	86	82	93	44	50	324	368	554	649
645-679	590-609	18%	12%	18%	4%	1	286	319	210	234	78	87	36	39	58	63	20	22	132	144	406	452
645-679	610-644	18%	12%	18%	8%	2	848	896	540	571	140	148	48	50	72	75	36	38	236	247	888	939
645-679	645-679	18%	12%	18%	12%	1	462	462	248	248	90	90	24	24	36	36	16	16	240	240	510	510
645-679	680-704	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	18%	12%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	18%	12%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	18%	12%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	18%	12%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
680-704	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	18%	16%	18%	0%	1	290	360	208	258	52	65	22	26	28	33	14	17	70	83	220	273
680-704	590-609	18%	16%	18%	4%	2	728	860	452	534	124	147	58	66	92	105	32	37	208	238	674	797
680-704	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	18%	16%	18%	16%	1	456	456	322	322	78	78	26	26	0	0	16	16	174	174	368	368
680-704	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	18%	22%	18%	16%	2	954	1,049	594	653	60	66	42	45	0	0	26	28	202	218	290	319
705-729	003	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	18%	22%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	18%	22%	18%	4%	1	278	361	178	231	0	0	24	30	36	44	12	15	96	118	382	497
705-729	610-644	18%	22%	18%	8%	1	252	311	164	202	0	0	18	21	26	31	12	14	162	191	300	370
705-729	645-679	18%	22%	18%	12%	3	1,196	1,395	734	856	188	219	74	83	62	70	50	56	134	151	222	259
705-729	680-704	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	18%	22%	18%	22%	2	514	514	272	272	30	30	44	44	28	28	30	30	368	368	598	598
705-729	730-764	18%	22%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	18%	22%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	18%	22%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	18%	28%	18%	0%	2	444	674	306	465	56	85	18	25	26	36	12	17	84	117	262	398
730-764	590-609	18%	28%	18%	4%	1	334	482	230	332	50	72	20	27	30	40	18	24	182	243	298	430
730-764	610-644	18%	28%	18%	8%	1	400	548	250	343	0	0	38	49	0	0	20	26	84	107	574	787
730-764	645-679	18%	28%	18%	12%	4	1,254	1,626	838	1,086	60	78	100	122	0	0	54	66	252	308	1,170	1,517
730-764	680-704	18%	28%	18%	16%	4	1,218	1,489	788	963	170	208	90	105	156	182	58	68	454	530	1,284	1,569
730-764	705-729	18%	28%	18%	22%	2	546	607	334	371	76	84	44	48	52	56	26	28	160	173	0	0
730-764	730-764	18%	28%	18%	28%	6	2,114	2,114	1,242	1,242	346	346	116	116	60	60	80	80	632	632	1,252	1,252
730-764	765-799	18%	28%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	18%	28%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	18%	32%	18%	0%	1	358	587	192	315	40	66	20	29	36	53	14	21	0	0	0	0
765-799	590-609	18%	32%	18%	4%	1	242	378	158	246	40	62	20	28	28	40	12	17	84	119	144	225
765-799	610-644	18%	32%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	18%	32%	18%	12%	3	782	1,095	402	563	148	207	82	106	124	160	40	52	484	626	1,110	1,554
765-799	680-704	18%	32%	18%	16%	1	284	375	198	261	0	0	24	30	0	0	14	17	78	96	210	277
765-799	705-729	18%	32%	18%	22%	10	3,004	3,605	1,874	2,249	402	482	194	223	324	372	118	135	962	1,103	1,856	2,227
765-799	730-764	18%	32%	18%	28%	12	3,978	4,296	2,248	2,428	542	585	244	258	176	186	134	142	692	733	1,508	1,629
765-799	765-799	18%	32%	18%	32%	7	2,304	2,304	1,374	1,374	86	86	148	148	60	60	84	84	492	492	1,718	1,718
765-799	800-997	18%	32%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	18%	36%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	18%	36%	18%	16%	1	220	316	152	218	40	57	22	29	24	32	12	16	0	0	0	0
800-997	003	18%	36%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	18%	36%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	18%	36%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	18%	36%	18%	8%	3	898	1,445	596	959	206	331	70	101	60	86	34	49	154	221	676	1,087
800-997	645-679	18%	36%	18%	12%	7	1,740	2,648	1,150	1,750	308	469	138	190	92	127	90	124	566	778	1,170	1,780
800-997	680-704	18%	36%	18%	16%	3	1,132	1,624	576	826	232	333	72	95	178	234	38	50	200	263	640	918
800-997	705-729	18%	36%	18%	22%	7	1,904	2,483	1,220	1,591	148	193	126	154	56	68	76	93	432	527	984	1,283
800-997	730-764	18%	36%	18%	28%	18	5,116	6,006	3,206	3,764	740	869	368	414	358	403	218	245	1,496	1,683	3,950	4,637
800-997	765-799	18%	36%	18%	32%	32	8,766	9,528	5,260	5,717	1,444	1,570	558	593	642	682	352	374	2,530	2,688	5,044	5,483
800-997	800-997	18%	36%	18%	36%	126	36,632	36,632	22,079	22,079	5,644	5,644	2,650	2,650	3,396	3,396	1,498	1,498	8,546	8,546	20,514	20,514
001	001	0%	16%	0%	16%	1	314	314	188	188	54	54	24	24	30	30	16	16	0	0	0	0
001	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
002	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	0%	16%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	0%	16%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	0%	16%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	0%	0%	2	478	478	250	250	110	110	0	0	0	0	0	0	98	98	236	236
004-589	590-609	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	0%	4%	0%	0%	1	310	323	198	206	52	54	24	25	40	42	16	17	154	160	282	294
590-609	590-609	0%	4%	0%	4%	3	1,046	1,046	494	494	132	132	110	110	96	96	54	54	215	215	378	378
590-609	610-644	0%	4%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	0%	4%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	0%	4%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	0%	4%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	0%	4%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	0%	4%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	0%	4%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	0%	8%	0%	0%	3	762	828	532	578	58	63	68	74	34	37	46	50	206	224	694	754
610-644	590-609	0%	8%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	0%	8%	0%	8%	4	911	911	412	412	96	96	134	134	76	76	52	52	208	208	552	552
610-644	645-679	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	0%	8%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	0%	8%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	0%	8%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	0%	8%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	0%	8%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	0%	12%	0%	0%	2	528	600	332	377	82	93	35	40	56	64	7	8	126	143	596	677
645-679	590-609	0%	12%	0%	4%	1	452	493	244	266	60	65	26	28	36	39	18	20	50	55	232	253
645-679	610-644	0%	12%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	0%	12%	0%	12%	9	3,064	3,064	1,959	1,959	452	452	245	245	242	242	86	86	394	394	1,226	1,226
645-679	680-704	0%	12%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	0%	12%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	0%	12%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	0%	12%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	0%	12%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	0%	16%	0%	0%	2	672	800	306	364	0	0	91	108	0	0	28	33	269	320	740	881
680-704	590-609	0%	16%	0%	4%	1	54	62	19	22	0	0	23	26	37	42	3	3	10	11	47	54
680-704	610-644	0%	16%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	0%	16%	0%	12%	1	100	105	26	27	0	0	39	41	60	63	7	7	51	53	167	175
680-704	680-704	0%	16%	0%	16%	4	886	886	594	594	68	68	52	52	44	44	40	40	194	194	516	516
680-704	705-729	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	0%	16%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	0%	16%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	0%	16%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
705-729	001	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	0%	22%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	0%	22%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	0%	22%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	0%	22%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	0%	22%	0%	12%	1	490	553	306	345	104	117	22	25	36	41	18	20	0	0	0	0
705-729	680-704	0%	22%	0%	16%	1	210	226	120	129	40	43	24	26	0	0	12	13	0	0	0	0
705-729	705-729	0%	22%	0%	22%	8	1,406	1,406	822	822	178	178	211	211	137	137	51	51	695	695	1,776	1,776
705-729	730-764	0%	22%	0%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	0%	22%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	0%	22%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	0%	28%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	0%	28%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	0%	28%	0%	4%	1	32	43	12	16	0	0	25	33	0	0	4	5	11	15	31	41
730-764	610-644	0%	28%	0%	8%	2	411	525	190	243	40	51	63	81	28	36	22	28	173	221	482	616
730-764	645-679	0%	28%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	0%	28%	0%	16%	4	533	622	298	348	28	33	86	100	26	30	34	40	99	116	263	307
730-764	705-729	0%	28%	0%	22%	2	199	216	56	61	0	0	68	74	0	0	12	13	66	72	96	104
730-764	730-764	0%	28%	0%	28%	10	1,604	1,604	836	836	163	163	239	239	179	179	84	84	186	186	893	893
730-764	765-799	0%	28%	0%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	0%	28%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	0%	32%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	0%	32%	0%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	0%	32%	0%	4%	1	324	457	264	373	62	88	14	20	24	34	10	14	86	121	310	438
765-799	610-644	0%	32%	0%	8%	1	82	111	19	26	0	0	46	62	74	100	8	11	56	76	87	118
765-799	645-679	0%	32%	0%	12%	2	434	562	223	289	0	0	53	69	28	36	20	26	0	0	0	0
765-799	680-704	0%	32%	0%	16%	1	26	32	10	12	0	0	22	27	35	43	4	5	7	9	37	46
765-799	705-729	0%	32%	0%	22%	2	279	320	182	209	0	0	52	60	0	0	20	23	17	20	55	63
765-799	730-764	0%	32%	0%	28%	4	735	778	426	451	201	213	123	130	99	105	43	46	144	152	565	598
765-799	765-799	0%	32%	0%	32%	11	1,813	1,813	1,133	1,133	379	379	287	287	196	196	119	119	546	546	1,070	1,070
765-799	800-997	0%	32%	0%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	0%	36%	0%	16%	1	234	307	160	210	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	0%	36%	0%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	0%	36%	0%	0%	2	291	455	151	236	0	0	58	91	26	41	18	28	69	108	251	392
800-997	590-609	0%	36%	0%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	0%	36%	0%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	0%	36%	0%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	0%	36%	0%	16%	5	575	755	338	444	163	214	133	175	162	213	45	59	309	406	616	809
800-997	705-729	0%	36%	0%	22%	1	326	397	174	212	36	44	16	20	30	37	10	12	142	173	374	456
800-997	730-764	0%	36%	0%	28%	8	1,148	1,292	556	626	120	135	228	257	271	305	45	51	342	385	991	1,115
800-997	765-799	0%	36%	0%	32%	6	1,149	1,221	724	769	154	164	99	105	117	124	42	45	210	223	448	476
800-997	800-997	0%	36%	0%	36%	37	6,125	6,125	3,047	3,047	1,351	1,351	849	849	1,023	1,023	292	292	1,665	1,665	4,868	4,868
001	001	7%	16%	7%	16%	1	58	58	22	22	0	0	0	0	0	0	0	0	0	0	0	0
001	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	7%	16%	7%	16%	3	911	911	525	525	100	100	65	65	93	93	22	22	24	24	122	122
002	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	7%	16%	7%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	7%	16%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
003	645-679	7%	16%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	7%	0%	7%	0%	4	1,394	1,394	760	760	0	0	114	114	130	130	82	82	134	134	358	358
004-589	590-609	7%	0%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	7%	0%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	7%	0%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	7%	0%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	7%	0%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	7%	0%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	7%	0%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	7%	0%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	7%	4%	7%	0%	6	1,678	1,753	1,112	1,162	190	199	181	189	239	249	88	92	476	496	1,830	1,912
590-609	590-609	7%	4%	7%	4%	6	944	944	594	594	64	64	100	100	100	100	50	50	311	311	330	330
590-609	610-644	7%	4%	7%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	7%	4%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	7%	4%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	7%	4%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	7%	4%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	7%	4%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	7%	4%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	7%	8%	7%	16%	1	142	129	26	24	0	0	48	44	68	62	8	7	193	176	301	273
610-644	003	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	7%	8%	7%	0%	4	149	163	36	39	252	276	133	145	139	151	23	25	124	135	252	276
610-644	590-609	7%	8%	7%	4%	9	3,128	3,275	1,954	2,046	324	339	220	230	294	307	138	144	794	829	1,822	1,908
610-644	610-644	7%	8%	7%	8%	28	5,721	5,721	3,164	3,164	496	496	808	808	741	741	270	270	2,452	2,452	4,314	4,314
610-644	645-679	7%	8%	7%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	7%	8%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	7%	8%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	7%	8%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	7%	8%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	7%	8%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	7%	12%	7%	16%	1	90	86	22	21	0	0	0	0	0	0	0	0	42	40	57	54
645-679	003	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	7%	12%	7%	0%	6	1,450	1,665	861	989	138	158	160	182	257	292	70	80	502	570	1,107	1,271
645-679	590-609	7%	12%	7%	4%	8	1,573	1,728	968	1,064	120	132	228	249	272	297	92	100	144	157	485	533
645-679	610-644	7%	12%	7%	8%	6	1,800	1,889	1,090	1,144	256	269	164	171	186	194	80	84	382	399	1,020	1,070
645-679	645-679	7%	12%	7%	12%	47	9,034	9,034	4,980	4,980	1,203	1,203	1,524	1,524	1,469	1,469	473	473	3,078	3,078	8,833	8,833
645-679	680-704	7%	12%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	7%	12%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	7%	12%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	7%	12%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	7%	12%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	7%	16%	7%	16%	1	54	54	17	17	0	0	0	0	0	0	0	0	48	48	157	157
680-704	003	7%	16%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	7%	16%	7%	0%	2	149	180	44	53	189	228	81	96	60	71	15	18	68	81	228	275
680-704	590-609	7%	16%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	7%	16%	7%	8%	2	207	229	49	54	0	0	95	104	88	96	19	21	112	123	301	332
680-704	645-679	7%	16%	7%	12%	4	985	1,036	654	688	306	322	118	124	50	52	57	60	346	362	1,019	1,072
680-704	680-704	7%	16%	7%	16%	34	6,851	6,851	3,849	3,849	644	644	1,124	1,124	1,394	1,394	384	384	2,737	2,737	7,574	7,574
680-704	705-729	7%	16%	7%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	7%	16%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	7%	16%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	7%	16%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	7%	22%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	7%	22%	7%	0%	1	228	299	148	194	0	0	24	31	0	0	18	23	52	67	148	194
705-729	590-609	7%	22%	7%	4%	9	2,124	2,662	1,338	1,677	426	534	204	251	298	367	122	150	468	576	1,566	1,963
705-729	610-644	7%	22%	7%	8%	13	2,155	2,580	1,250	1,496	342	409	356	420	492	580	130	153	740	873	2,052	2,457
705-729	645-679	7%	22%	7%	12%	7	2,254	2,571	1,350	1,540	178	203	156	176	132	149	100	113	388	438	1,628	1,857
705-729	680-704	7%	22%	7%	16%	8	1,343	1,456	734	796	326	354	263	283	256	276	82	88	317	341	1,146	1,243
705-729	705-729	7%	22%	7%	22%	32	6,626	6,626	3,951	3,951	481	481	646	646	724	724	262	262	1,919	1,919	4,780	4,780
705-729	730-764	7%	22%	7%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	7%	22%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	7%	22%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
730-764	001	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	7%	28%	7%	16%	1	296	351	202	239	44	52	18	21	24	28	12	14	170	198	362	429
730-764	003	7%	28%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	7%	28%	7%	0%	2	484	692	332	475	0	0	30	42	52	72	24	33	160	222	540	773
730-764	590-609	7%	28%	7%	4%	10	2,031	2,781	1,333	1,825	366	501	150	200	114	152	79	105	399	532	1,378	1,887
730-764	610-644	7%	28%	7%	8%	7	1,483	1,939	1,016	1,329	194	254	113	144	112	143	56	72	466	595	1,063	1,390
730-764	645-679	7%	28%	7%	12%	15	2,316	2,886	1,233	1,537	262	326	250	306	189	231	93	114	699	854	2,269	2,828
730-764	680-704	7%	28%	7%	16%	11	2,522	2,988	1,267	1,501	310	367	284	331	275	321	109	127	517	603	1,442	1,708
730-764	705-729	7%	28%	7%	22%	21	3,647	3,984	2,069	2,260	560	612	384	416	547	593	195	211	706	765	1,855	2,026
730-764	730-764	7%	28%	7%	28%	46	7,556	7,556	3,954	3,954	1,302	1,302	1,359	1,359	1,550	1,550	451	451	3,155	3,155	7,812	7,812
730-764	765-799	7%	28%	7%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	7%	28%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	7%	32%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	7%	32%	7%	0%	1	312	476	158	241	30	46	22	32	0	0	14	21	106	156	272	415
765-799	590-609	7%	32%	7%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	7%	32%	7%	8%	6	884	1,232	588	819	130	181	104	141	96	130	58	78	281	380	613	854
765-799	645-679	7%	32%	7%	12%	10	2,152	2,858	1,090	1,447	433	575	210	272	257	333	95	123	748	968	2,157	2,864
765-799	680-704	7%	32%	7%	16%	16	2,772	3,499	1,621	2,046	705	890	352	435	369	456	165	204	864	1,067	2,316	2,923
765-799	705-729	7%	32%	7%	22%	25	4,762	5,543	2,784	3,240	529	616	521	598	462	530	262	301	1,347	1,545	4,218	4,909
765-799	730-764	7%	32%	7%	28%	30	4,513	4,809	2,522	2,687	484	516	699	740	1,124	1,190	256	271	2,105	2,229	4,051	4,317
765-799	765-799	7%	32%	7%	32%	78	10,190	10,190	5,128	5,128	1,706	1,706	1,947	1,947	2,104	2,104	643	643	4,391	4,391	10,021	10,021
765-799	800-997	7%	32%	7%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	7%	36%	7%	16%	1	152	205	108	146	28	38	24	32	26	34	12	16	78	102	230	311
800-997	003	7%	36%	7%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	7%	36%	7%	0%	1	300	489	156	255	42	69	16	25	30	47	12	19	60	94	320	522
800-997	590-609	7%	36%	7%	4%	4	858	1,340	598	934	158	247	102	153	142	213	46	69	207	311	908	1,418
800-997	610-644	7%	36%	7%	8%	18	3,302	4,924	1,698	2,532	406	605	366	526	718	1,032	194	279	1,364	1,961	2,640	3,937
800-997	645-679	7%	36%	7%	12%	13	1,517	2,156	790	1,123	212	301	292	402	178	245	83	114	462	635	1,258	1,788
800-997	680-704	7%	36%	7%	16%	7	726	981	386	521	94	127	223	293	134	176	56	74	339	445	1,111	1,501
800-997	705-729	7%	36%	7%	22%	19	1,616	2,013	891	1,110	697	868	365	445	374	456	89	108	812	990	1,962	2,444
800-997	730-764	7%	36%	7%	28%	33	4,004	4,566	2,099	2,394	1,146	1,307	897	1,009	1,064	1,197	243	273	1,969	2,215	5,117	5,835
800-997	765-799	7%	36%	7%	32%	43	6,539	6,998	3,862	4,133	1,389	1,486	988	1,050	1,571	1,669	369	392	2,726	2,896	5,845	6,255
800-997	800-997	7%	36%	7%	36%	390	53,980	53,980	27,751	27,751	8,951	8,951	9,000	9,000	11,236	11,236	3,017	3,017	22,103	22,103	55,835	55,835
001	001	10%	16%	10%	16%	1	190	190	138	138	38	38	26	26	34	34	16	16	52	52	154	154
001	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	10%	16%	10%	16%	1	64	64	13	13	135	135	0	0	0	0	0	0	79	79	101	101
002	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	10%	16%	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	10%	16%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	10%	16%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	10%	16%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	10%	0%	10%	0%	2	788	788	496	496	64	64	60	60	0	0	34	34	238	238	758	758
004-589	590-609	10%	0%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	10%	0%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
004-589	645-679	10%	0%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	10%	0%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	10%	0%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	10%	0%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	10%	0%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	10%	0%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	10%	4%	10%	0%	3	531	556	168	176	199	208	75	78	121	126	10	10	352	367	845	884
590-609	590-609	10%	4%	10%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	10%	4%	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	10%	4%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	10%	4%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	10%	4%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	10%	4%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	10%	4%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	10%	4%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	10%	8%	10%	16%	1	244	220	124	112	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	10%	8%	10%	0%	4	962	1,056	732	803	214	235	96	104	132	143	14	15	182	198	658	722
610-644	590-609	10%	8%	10%	4%	3	1,044	1,095	544	571	208	218	80	83	160	167	54	56	192	200	742	778
610-644	610-644	10%	8%	10%	8%	7	1,441	1,441	720	720	421	421	151	151	232	232	40	40	752	752	1,485	1,485
610-644	645-679	10%	8%	10%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	10%	8%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	10%	8%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	10%	8%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	10%	8%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	10%	8%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	10%	12%	10%	16%	2	298	283	162	154	0	0	0	0	0	0	0	0	30	29	46	44
645-679	003	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	10%	12%	10%	0%	3	739	853	454	524	196	226	103	117	94	107	36	41	208	236	991	1,143
645-679	590-609	10%	12%	10%	4%	1	334	368	250	276	42	46	22	24	32	35	14	15	54	59	228	251
645-679	610-644	10%	12%	10%	8%	11	2,626	2,761	1,695	1,782	312	328	290	303	103	108	168	176	594	621	1,744	1,833
645-679	645-679	10%	12%	10%	12%	6	1,473	1,473	631	631	263	263	190	190	327	327	79	79	532	532	895	895
645-679	680-704	10%	12%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	10%	12%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	10%	12%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	10%	12%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	10%	12%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	10%	16%	10%	0%	7	1,603	1,950	875	1,064	216	263	156	186	261	311	77	92	943	1,123	1,929	2,346
680-704	590-609	10%	16%	10%	4%	6	1,200	1,395	701	815	156	181	161	184	199	227	76	87	404	462	1,388	1,613
680-704	610-644	10%	16%	10%	8%	3	654	725	362	401	100	111	100	110	156	171	40	44	362	396	872	966
680-704	645-679	10%	16%	10%	12%	6	1,197	1,262	818	862	218	230	190	199	38	40	54	57	338	354	1,376	1,450
680-704	680-704	10%	16%	10%	16%	13	3,261	3,261	2,083	2,083	326	326	316	316	462	462	193	193	627	627	1,534	1,534
680-704	705-729	10%	16%	10%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	10%	16%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	10%	16%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	10%	16%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	10%	22%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	10%	22%	10%	0%	4	1,000	1,324	575	761	260	344	125	160	197	253	52	67	283	363	847	1,121
705-729	590-609	10%	22%	10%	4%	7	1,592	2,013	982	1,242	208	263	130	160	124	153	86	106	406	500	1,246	1,576
705-729	610-644	10%	22%	10%	8%	5	1,037	1,251	560	675	32	39	147	173	132	156	60	71	401	473	948	1,143
705-729	645-679	10%	22%	10%	12%	6	1,100	1,262	689	790	100	115	94	106	28	32	49	55	252	284	614	704
705-729	680-704	10%	22%	10%	16%	7	1,095	1,192	543	591	266	289	218	235	257	277	67	72	521	561	1,060	1,154
705-729	705-729	10%	22%	10%	22%	13	2,716	2,716	1,608	1,608	306	306	337	337	384	384	155	155	1,217	1,217	3,022	3,022
705-729	730-764	10%	22%	10%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	10%	22%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	10%	22%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	10%	28%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	10%	28%	10%	0%	1	52	75	15	22	0	0	30	42	48	67	4	6	23	32	112	163
730-764	590-609	10%	28%	10%	4%	3	371	515	150	208	101	140	114	152	110	147	24	32	218	291	277	384
730-764	610-644	10%	28%	10%	8%	3	832	1,100	480	635	40	53	26	33	38	49	14	18	170	217	518	685
730-764	645-679	10%	28%	10%	12%	9	1,706	2,146	1,000	1,258	272	342	170	208	214	262	83	101	717	876	1,621	2,039
730-764	680-704	10%	28%	10%	16%	17	3,237	3,864	1,773	2,116	376	449	404	471	466	544	175	204	1,422	1,659	3,473	4,145
730-764	705-729	10%	28%	10%	22%	20	2,976	3,264	1,591	1,745	374	410	350	379	420	455	171	185	1,372	1,486	2,477	2,717
730-764	730-764	10%	28%	10%	28%	35	5,653	5,653	2,786	2,786	1,210	1,210	897	897	1,196	1,196	343	343	2,360	2,360	4,510	4,510
730-764	765-799	10%	28%	10%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	10%	28%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
765-799	001	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	10%	32%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	10%	32%	10%	0%	3	1,064	1,651	450	698	106	164	68	100	0	0	42	62	264	388	548	850
765-799	590-609	10%	32%	10%	4%	2	209	310	139	206	0	0	40	56	0	0	18	25	83	117	231	343
765-799	610-644	10%	32%	10%	8%	4	884	1,250	546	772	152	215	82	111	150	203	56	76	246	333	880	1,244
765-799	645-679	10%	32%	10%	12%	7	833	1,120	471	633	342	460	197	255	85	110	61	79	345	446	772	1,038
765-799	680-704	10%	32%	10%	16%	5	995	1,269	587	749	86	110	107	132	264	326	32	40	410	506	854	1,090
765-799	705-729	10%	32%	10%	22%	15	1,780	2,087	730	856	600	703	342	392	421	483	101	116	1,318	1,512	2,183	2,559
765-799	730-764	10%	32%	10%	28%	28	3,844	4,109	2,129	2,276	635	679	579	613	726	769	249	264	2,059	2,180	3,315	3,544
765-799	765-799	10%	32%	10%	32%	22	4,251	4,251	2,128	2,128	504	504	501	501	518	518	219	219	1,657	1,657	2,982	2,982
765-799	800-997	10%	32%	10%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	10%	36%	10%	16%	1	152	208	104	143	0	0	16	21	24	32	12	16	74	97	130	178
800-997	003	10%	36%	10%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	10%	36%	10%	0%	3	728	1,213	420	700	46	77	16	25	30	47	10	16	224	350	558	930
800-997	590-609	10%	36%	10%	4%	1	260	414	158	252	30	48	14	21	0	0	12	18	98	147	216	344
800-997	610-644	10%	36%	10%	8%	8	1,207	1,833	574	872	227	345	207	298	146	210	64	92	536	771	1,164	1,768
800-997	645-679	10%	36%	10%	12%	7	1,309	1,891	742	1,072	188	272	134	184	126	173	95	131	280	385	958	1,384
800-997	680-704	10%	36%	10%	16%	12	2,695	3,693	1,582	2,168	454	622	259	340	324	425	151	198	1,120	1,470	2,875	3,940
800-997	705-729	10%	36%	10%	22%	29	4,835	6,089	2,696	3,395	787	991	574	700	647	789	219	267	1,616	1,970	3,993	5,028
800-997	730-764	10%	36%	10%	28%	39	6,085	6,986	3,488	4,005	983	1,129	721	811	815	917	354	398	3,237	3,642	6,784	7,789
800-997	765-799	10%	36%	10%	32%	54	8,782	9,433	5,202	5,587	1,333	1,432	946	1,005	1,172	1,245	522	555	2,266	2,408	6,899	7,410
800-997	800-997	10%	36%	10%	36%	360	47,390	47,390	23,398	23,398	7,305	7,305	7,734	7,734	9,754	9,754	2,712	2,712	21,315	21,315	45,067	45,067
001	001	18%	16%	18%	16%	2	566	566	396	396	0	0	60	60	0	0	32	32	80	80	262	262
001	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	18%	16%	18%	16%	2	470	470	212	212	0	0	42	42	0	0	28	28	0	0	0	0
002	002	18%	16%	18%	16%	43	11,546	11,546	6,817	6,817	830	830	792	792	1,067	1,067	442	442	1,406	1,406	3,349	3,349
002	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	18%	16%	18%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	18%	16%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	18%	16%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	18%	16%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	18%	0%	18%	0%	11	2,718	2,718	1,662	1,662	302	302	268	268	460	460	154	154	1,162	1,162	2,392	2,392
004-589	590-609	18%	0%	18%	4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	18%	0%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	18%	0%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	18%	0%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	18%	0%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	18%	0%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	18%	0%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	18%	0%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	18%	4%	18%	16%	2	544	460	326	276	0	0	48	42	0	0	32	28	0	0	0	0
590-609	003	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	18%	4%	18%	0%	6	1,408	1,480	1,006	1,058	204	214	156	163	120	125	118	123	474	494	1,108	1,165
590-609	590-609	18%	4%	18%	4%	8	2,270	2,270	1,456	1,456	98	98	174	174	66	66	130	130	546	546	1,302	1,302
590-609	610-644	18%	4%	18%	8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
590-609	645-679	18%	4%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	18%	4%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	18%	4%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	18%	4%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	18%	4%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	18%	4%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	18%	8%	18%	16%	2	518	462	284	253	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	18%	8%	18%	16%	6	1,594	1,422	960	856	240	214	158	144	140	128	88	80	326	298	704	628
610-644	003	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	18%	8%	18%	0%	13	3,530	3,912	2,100	2,327	640	709	354	385	690	750	164	178	1,054	1,146	2,622	2,905
610-644	590-609	18%	8%	18%	4%	18	4,744	5,000	2,868	3,023	560	590	482	503	390	407	320	334	1,484	1,549	4,316	4,549
610-644	610-644	18%	8%	18%	8%	44	10,936	10,936	7,067	7,067	1,544	1,544	1,207	1,207	1,198	1,198	660	660	3,061	3,061	7,834	7,834
610-644	645-679	18%	8%	18%	12%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	18%	8%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	18%	8%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	18%	8%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	18%	8%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	18%	8%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	18%	12%	18%	16%	1	288	272	212	200	58	55	0	0	0	0	0	0	0	0	0	0
645-679	003	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	18%	12%	18%	0%	22	5,880	6,888	3,890	4,557	686	804	568	645	352	400	356	405	1,550	1,761	4,742	5,555
645-679	590-609	18%	12%	18%	4%	27	6,348	7,073	3,806	4,241	568	633	520	567	368	401	326	356	1,738	1,896	5,054	5,632
645-679	610-644	18%	12%	18%	8%	59	14,751	15,594	8,929	9,439	1,682	1,778	1,644	1,719	1,600	1,673	1,022	1,068	3,845	4,020	10,747	11,361
645-679	645-679	18%	12%	18%	12%	92	21,606	21,606	13,115	13,115	2,822	2,822	1,949	1,949	1,618	1,618	1,243	1,243	6,711	6,711	16,761	16,761
645-679	680-704	18%	12%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	18%	12%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	18%	12%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	18%	12%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	18%	12%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	18%	16%	18%	16%	8	1,318	1,318	876	876	154	154	118	118	36	36	86	86	604	604	998	998
680-704	003	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	18%	16%	18%	0%	35	8,513	10,577	5,097	6,333	1,272	1,580	905	1,077	1,054	1,255	540	643	2,691	3,204	6,159	7,652
680-704	590-609	18%	16%	18%	4%	24	4,500	5,318	2,795	3,303	606	716	649	742	564	645	382	437	1,335	1,526	3,354	3,964
680-704	610-644	18%	16%	18%	8%	40	10,056	11,275	5,944	6,664	1,806	2,025	988	1,082	1,240	1,358	650	712	3,178	3,481	8,208	9,203
680-704	645-679	18%	16%	18%	12%	50	13,309	14,116	7,781	8,253	1,826	1,937	1,323	1,386	861	902	768	805	4,192	4,392	9,279	9,841
680-704	680-704	18%	16%	18%	16%	63	15,824	15,824	9,434	9,434	2,300	2,300	1,618	1,618	2,264	2,264	955	955	5,171	5,171	15,601	15,601
680-704	705-729	18%	16%	18%	22%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	18%	16%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	18%	16%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	18%	16%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	18%	22%	18%	16%	1	358	394	170	187	70	77	24	26	0	0	18	19	0	0	0	0
705-729	002	18%	22%	18%	16%	22	4,936	5,430	2,881	3,169	212	233	380	409	152	164	216	233	928	999	2,194	2,413
705-729	003	18%	22%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	18%	22%	18%	0%	9	2,428	3,318	1,300	1,777	380	519	266	341	192	246	146	187	736	944	2,054	2,807
705-729	590-609	18%	22%	18%	4%	24	5,752	7,478	3,484	4,529	744	967	548	674	552	679	318	391	1,862	2,292	5,196	6,755
705-729	610-644	18%	22%	18%	8%	68	16,450	20,288	10,080	12,432	1,996	2,462	1,358	1,602	1,670	1,970	844	995	4,246	5,008	12,140	14,973
705-729	645-679	18%	22%	18%	12%	77	15,946	18,604	9,496	11,079	2,472	2,884	1,666	1,880	1,652	1,864	1,110	1,252	5,970	6,735	11,490	13,405
705-729	680-704	18%	22%	18%	16%	43	9,703	10,673	5,814	6,395	1,454	1,599	952	1,025	1,072	1,154	589	634	3,288	3,541	8,616	9,478
705-729	705-729	18%	22%	18%	22%	108	22,522	22,522	13,740	13,740	3,154	3,154	2,551	2,551	2,882	2,882	1,502	1,502	8,249	8,249	17,597	17,597
705-729	730-764	18%	22%	18%	28%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	18%	22%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	18%	22%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	18%	28%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	18%	28%	18%	16%	11	1,690	2,066	1,164	1,423	348	425	186	217	228	266	136	159	666	777	1,020	1,247
730-764	003	18%	28%	18%	16%	1	200	244	136	166	34	42	24	28	32	37	14	16	94	110	178	218
730-764	004-589	18%	28%	18%	0%	27	6,268	9,518	3,756	5,704	842	1,279	554	769	700	972	350	486	1,838	2,553	4,460	6,773
730-764	590-609	18%	28%	18%	4%	32	5,872	8,482	3,610	5,214	702	1,014	608	811	608	811	390	520	1,744	2,325	4,338	6,266
730-764	610-644	18%	28%	18%	8%	73	15,546	21,304	9,114	12,490	2,106	2,886	1,570	2,006	1,793	2,291	935	1,195	4,947	6,321	11,292	15,474
730-764	645-679	18%	28%	18%	12%	171	31,503	40,837	18,802	24,373	4,832	6,264	3,649	4,460	4,072	4,977	2,036	2,488	12,195	14,905	27,494	35,640
730-764	680-704	18%	28%	18%	16%	105	21,591	26,389	12,660	15,473	2,434	2,975	2,121	2,475	1,684	1,965	1,311	1,530	7,525	8,779	18,864	23,056
730-764	705-729	18%	28%	18%	22%	128	24,149	26,832	14,778	16,420	3,576	3,973	2,654	2,875	2,673	2,896	1,603	1,737	8,197	8,880	20,987	23,319
730-764	730-764	18%	28%	18%	28%	249	49,244	49,244	29,887	29,887	6,814	6,814	5,234	5,234	5,426	5,426	3,133	3,133	15,868	15,868	39,375	39,375
730-764	765-799	18%	28%	18%	32%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	18%	28%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	18%	32%	18%	16%	17	3,546	4,681	1,946	2,569	356	470	238	294	354	437	128	158	716	884	1,674	2,210
765-799	003	18%	32%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	18%	32%	18%	0%	13	2,070	3,395	1,342	2,201	164	269	234	344	206	303	124	182	596	876	1,680	2,755
765-799	590-609	18%	32%	18%	4%	24	4,142	6,462	2,492	3,888	570	889	404	570	644	909	228	322	1,130	1,595	2,530	3,947
765-799	610-644	18%	32%	18%	8%	43	8,054	11,920	4,755	7,037	1,230	1,820	898	1,215	964	1,304	534	722	2,662	3,602	5,618	8,315
765-799	645-679	18%	32%	18%	12%	59	9,950	13,930	5,842	8,179	1,696	2,374	1,182	1,530	1,131	1,464	682	883	3,772	4,881	10,281	14,393
765-799	680-704	18%	32%	18%	16%	100	18,172	23,987	10,641	14,046	2,450	3,234	1,992	2,461	2,741	3,386	1,209	1,493	6,554	8,096	13,681	18,059
765-799	705-729	18%	32%	18%	22%	159	28,519	34,223	17,400	20,880	4,351	5,221	3,050	3,499	3,566	4,090	1,822	2,090	10,804	12,393	25,429	30,515
765-799	730-764	18%	32%	18%	28%	225	40,773	44,035	24,220	26,158	5,556	6,000	4,396	4,655	4,472	4,735	2,651	2,807	14,744	15,611	33,541	36,224
765-799	765-799	18%	32%	18%	32%	269	47,236	47,236	27,914	27,914	6,817	6,817	5,017	5,017	5,596	5,596	2,980	2,980	17,983	17,983	39,067	39,067
765-799	800-997	18%	32%	18%	36%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
800-997	001	18%	36%	18%	16%	2	330	473	190	273	68	98	48	63	58	76	24	32	152	200	318	456
800-997	002	18%	36%	18%	16%	18	3,044	4,367	1,840	2,640	324	465	300	394	330	433	182	239	1,036	1,360	2,700	3,874
800-997	003	18%	36%	18%	16%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	18%	36%	18%	0%	39	6,986	12,453	4,290	7,647	930	1,658	754	1,178	736	1,150	448	700	2,998	4,684	6,700	11,943
800-997	590-609	18%	36%	18%	4%	25	4,094	6,942	2,462	4,175	554	939	418	627	424	636	264	396	1,720	2,580	3,860	6,545
800-997	610-644	18%	36%	18%	8%	83	14,420	23,197	8,587	13,814	2,234	3,594	1,562	2,245	2,154	3,096	905	1,301	5,849	8,408	12,120	19,497
800-997	645-679	18%	36%	18%	12%	150	23,999	36,520	14,856	22,607	3,879	5,903	2,808	3,861	3,113	4,280	1,576	2,167	10,417	14,323	22,990	34,985
800-997	680-704	18%	36%	18%	16%	167	27,766	39,838	16,301	23,388	3,664	5,257	3,100	4,069	4,006	5,258	1,684	2,210	10,755	14,116	24,827	35,621
800-997	705-729	18%	36%	18%	22%	243	40,158	52,380	24,087	31,418	6,049	7,890	4,632	5,645	5,129	6,251	2,541	3,097	15,113	18,419	34,583	45,108
800-997	730-764	18%	36%	18%	28%	540	86,041	101,005	52,539	61,676	12,786	15,010	10,099	11,361	12,433	13,987	5,942	6,685	33,386	37,559	74,972	88,011
800-997	765-799	18%	36%	18%	32%	777	124,923	135,786	75,318	81,867	18,516	20,126	14,610	15,523	17,629	18,731	8,547	9,081	51,496	54,715	113,696	123,583
800-997	800-997	18%	36%	18%	36%	4,575	725,435	725,435	426,522	426,522	109,578	109,578	85,236	85,236	115,126	115,126	49,330	49,330	276,954	276,954	610,719	610,719
					Total	12,238	2,309,073	2,534,026	1,363,615	1,498,331	338,986	371,885	246,714	263,804	298,623	318,078	134,628	144,168	771,044	826,819	1,805,605	1,983,799
					Revenue Effect			9.7%		9.9%		9.7%		6.9%		6.5%		7.1%		7.2%		9.9%

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
001	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
645-679	645-679	12%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	12%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	22%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	28%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	765-799	28%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	0%	799	0%	1	136	136	39	39	0	0	22	22	0	0	4	4	92	92	191	191
765-799	800-997	32%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
002	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	100%	002	7%	1	688	688	434	434	0	0	0	0	0	0	0	0	246	246	1,112	1,112
002	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	100%	589	7%	1	400	438	278	304	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	100%	644	7%	1	872	872	438	438	0	0	24	24	0	0	14	14	0	0	0	0
610-644	645-679	8%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	100%	679	7%	2	2,292	2,292	1,276	1,276	270	270	52	52	32	32	30	30	108	108	1,038	1,038
645-679	680-704	12%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
680-704	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	100%	704	7%	1	654	654	504	504	100	100	22	22	28	28	16	16	184	184	786	786
680-704	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	100%	679	7%	1	756	862	470	536	124	141	22	25	38	43	18	20	96	108	504	575
705-729	680-704	22%	100%	704	7%	1	748	811	472	512	178	193	22	24	34	37	14	15	0	0	0	0
705-729	705-729	22%	100%	729	7%	1	516	516	366	366	0	0	24	24	0	0	14	14	64	64	384	384
705-729	730-764	22%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	100%	729	7%	2	836	913	522	570	134	146	40	43	104	113	20	22	130	141	424	463
730-764	730-764	28%	100%	764	7%	3	1,674	1,674	1,162	1,162	250	250	68	68	50	50	42	42	58	58	434	434
730-764	765-799	28%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	100%	679	7%	1	482	640	338	449	78	104	20	26	26	34	12	16	62	80	346	459
765-799	680-704	32%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	100%	799	7%	1	808	808	592	592	0	0	20	20	0	0	10	10	0	0	0	0
765-799	800-997	32%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	100%	679	7%	1	270	384	174	247	0	0	20	28	44	61	10	14	76	105	178	253
800-997	680-704	36%	100%	704	7%	2	607	820	375	507	0	0	65	85	141	185	13	17	302	396	783	1,058
800-997	705-729	36%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	100%	799	7%	2	904	967	608	651	182	195	42	45	48	51	20	21	0	0	0	0
800-997	800-997	36%	100%	997	7%	2	880	880	546	546	168	168	30	30	50	50	22	22	62	62	222	222
001	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
003	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	200%	589	10%	1	464	509	328	360	0	0	20	22	34	37	12	13	86	93	376	413
610-644	590-609	8%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	12%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	200%	644	10%	2	1,094	1,212	602	667	0	0	54	59	26	28	28	31	72	79	668	740
680-704	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
705-729	645-679	22%	200%	679	10%	1	354	406	278	319	84	96	24	27	40	45	10	11	76	86	258	296
705-729	680-704	22%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	730-764	22%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	28%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	765-799	28%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	32%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	200%	997	10%	3	1,186	1,186	742	742	82	82	52	52	56	56	20	20	0	0	0	0
001	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
004-589	001	0%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	300%	589	18%	1	710	832	420	492	0	0	24	27	0	0	18	20	0	0	0	0
645-679	590-609	12%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	12%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	300%	589	18%	1	550	752	300	410	62	85	22	28	0	0	14	18	106	136	376	514
705-729	590-609	22%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	300%	729	18%	1	378	378	270	270	0	0	22	22	0	0	14	14	0	0	0	0
705-729	730-764	22%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
730-764	645-679	28%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	300%	729	18%	1	332	369	210	233	78	87	22	24	54	59	10	11	70	76	274	304
730-764	730-764	28%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	765-799	28%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	300%	679	18%	1	434	608	252	353	64	90	14	18	22	28	10	13	0	0	0	0
765-799	680-704	32%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	300%	799	18%	4	1,874	1,874	1,030	1,030	0	0	74	74	0	0	40	40	256	256	872	872
765-799	800-997	32%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	300%	997	18%	8	2,888	2,888	1,772	1,772	262	262	148	148	202	202	82	82	394	394	992	992
001	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	0%	002	0%	1	202	202	65	65	0	0	65	65	96	96	8	8	62	62	404	404
002	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
590-609	001	4%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	12%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	0%	704	0%	1	320	320	186	186	0	0	22	22	28	28	12	12	316	316	502	502
680-704	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	0%	729	0%	3	1,993	1,993	1,134	1,134	0	0	48	48	52	52	26	26	110	110	716	716
705-729	730-764	22%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	28%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	765-799	28%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
765-799	645-679	32%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	0%	799	0%	1	242	242	61	61	0	0	52	52	107	107	6	6	89	89	495	495
765-799	800-997	32%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	0%	997	0%	3	670	670	361	361	70	70	112	112	224	224	23	23	183	183	788	788
001	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
610-644	001	8%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	100%	644	7%	2	1,068	1,068	664	664	182	182	48	48	76	76	36	36	0	0	0	0
610-644	645-679	8%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	100%	644	7%	1	516	541	290	304	80	84	26	27	70	73	14	15	156	163	716	751
645-679	645-679	12%	100%	679	7%	3	1,766	1,766	1,146	1,146	50	50	72	72	102	102	44	44	342	342	1,038	1,038
645-679	680-704	12%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	100%	609	7%	1	234	270	158	183	0	0	22	25	28	32	14	16	172	197	244	282
680-704	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	100%	704	7%	1	466	466	318	318	74	74	20	20	0	0	14	14	108	108	324	324
680-704	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	100%	679	7%	1	408	465	350	399	66	75	16	18	24	27	10	11	76	86	282	322
705-729	680-704	22%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	100%	729	7%	5	2,360	2,360	1,602	1,602	222	222	108	108	158	158	60	60	560	560	2,072	2,072
705-729	730-764	22%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	100%	729	7%	1	364	398	280	306	96	105	20	22	32	35	10	11	96	104	318	347
730-764	730-764	28%	100%	764	7%	2	454	454	356	356	140	140	36	36	52	52	22	22	58	58	374	374
730-764	765-799	28%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	100%	644	7%	2	1,048	1,460	698	973	112	156	20	27	46	62	10	14	80	108	368	513
765-799	645-679	32%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	100%	799	7%	1	290	290	226	226	52	52	14	14	22	22	12	12	72	72	256	256
765-799	800-997	32%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	100%	644	7%	1	180	268	134	200	0	0	14	20	0	0	0	0	50	72	102	152

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
800-997	645-679	36%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	100%	704	7%	1	636	859	470	635	158	213	26	34	40	53	12	16	92	121	790	1,067
800-997	705-729	36%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	100%	764	7%	1	226	258	158	180	36	41	18	20	24	27	12	14	0	0	0	0
800-997	765-799	36%	100%	799	7%	4	1,114	1,192	752	805	316	338	76	81	206	219	40	43	58	62	224	240
800-997	800-997	36%	100%	997	7%	5	1,432	1,432	887	887	168	168	119	119	249	249	40	40	196	196	599	599
001	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	200%	002	10%	1	280	280	212	212	0	0	16	16	26	26	12	12	0	0	0	0
002	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	610-644	4%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
645-679	001	12%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	680-704	12%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	200%	589	10%	1	370	490	174	230	88	116	18	23	28	36	18	23	0	0	0	0
705-729	590-609	22%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	200%	704	10%	1	576	627	364	396	118	128	16	17	24	26	10	11	452	487	448	488
705-729	705-729	22%	200%	729	10%	2	764	764	548	548	0	0	28	28	0	0	14	14	68	68	266	266
705-729	730-764	22%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	200%	704	10%	1	482	575	230	275	0	0	24	28	0	0	10	12	144	168	624	745
730-764	705-729	28%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	28%	200%	764	10%	2	466	466	352	352	58	58	40	40	24	24	20	20	128	128	130	130
730-764	765-799	28%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	200%	704	10%	1	298	380	170	217	0	0	24	30	0	0	10	12	88	109	286	365
765-799	705-729	32%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	800-997	32%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	200%	997	10%	2	668	668	428	428	74	74	32	32	28	28	22	22	550	550	352	352
001	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
001	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	590-609	0%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	300%	609	18%	1	480	480	250	250	100	100	26	26	34	34	16	16	456	456	590	590
590-609	610-644	4%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	645-679	8%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	300%	609	18%	1	348	388	246	274	64	71	22	24	36	39	12	13	116	127	620	691
645-679	610-644	12%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	300%	679	18%	3	1,154	1,154	824	824	132	132	62	62	28	28	28	28	362	362	482	482
645-679	680-704	12%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
680-704	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	300%	679	18%	1	528	560	366	388	0	0	28	29	0	0	16	17	0	0	0	0
680-704	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	300%	609	18%	1	424	551	292	380	0	0	20	25	0	0	12	15	72	89	262	341
705-729	610-644	22%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	300%	704	18%	2	676	744	398	438	168	185	44	47	72	78	24	26	66	71	434	477
705-729	705-729	22%	300%	729	18%	1	274	274	192	192	52	52	18	18	26	26	12	12	262	262	368	368
705-729	730-764	22%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	300%	679	18%	2	414	537	240	311	76	99	42	51	62	76	22	27	154	188	406	526
730-764	680-704	28%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	300%	729	18%	1	206	229	120	133	28	31	20	22	0	0	12	13	68	74	152	169
730-764	730-764	28%	300%	764	18%	5	1,468	1,468	1,016	1,016	138	138	54	54	48	48	34	34	264	264	1,036	1,036
730-764	765-799	28%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	730-764	32%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	300%	799	18%	1	148	148	120	120	28	28	14	14	22	22	10	10	70	70	174	174
765-799	800-997	32%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	300%	704	18%	1	396	568	198	284	40	57	26	34	96	126	24	32	72	95	230	330
800-997	705-729	36%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	300%	997	18%	8	1,940	1,940	1,242	1,242	346	346	158	158	260	260	90	90	376	376	1,226	1,226
001	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
002	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	0%	589	0%	1	522	522	366	366	114	114	40	40	0	0	18	18	88	88	316	316
004-589	590-609	0%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	0%	609	0%	2	135	135	43	43	0	0	80	80	131	131	13	13	33	33	132	132
590-609	610-644	4%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	590-609	8%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	0%	644	0%	5	1,779	1,779	1,062	1,062	0	0	147	147	194	194	63	63	181	181	556	556
610-644	645-679	8%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	0%	644	0%	1	380	397	268	280	0	0	0	0	0	0	0	0	0	0	0	0
645-679	645-679	12%	0%	679	0%	2	778	778	428	428	0	0	51	51	82	82	9	9	130	130	167	167
645-679	680-704	12%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	610-644	16%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	0%	679	0%	1	76	80	21	22	0	0	0	0	0	0	0	0	0	0	0	0
680-704	680-704	16%	0%	704	0%	3	1,030	1,030	668	668	130	130	68	68	84	84	40	40	126	126	590	590
680-704	705-729	16%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
705-729	001	22%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	645-679	22%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	680-704	22%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	0%	729	0%	4	1,396	1,396	886	886	100	100	84	84	40	40	60	60	482	482	1,094	1,094
705-729	730-764	22%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	705-729	28%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	730-764	28%	0%	764	0%	1	117	117	23	23	0	0	41	41	67	67	6	6	50	50	122	122
730-764	765-799	28%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	645-679	32%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	680-704	32%	0%	704	0%	1	38	47	16	20	0	0	0	0	0	0	0	0	0	0	0	0
765-799	705-729	32%	0%	729	0%	1	338	388	212	243	0	0	20	23	50	57	10	11	42	48	150	172
765-799	730-764	32%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	765-799	32%	0%	799	0%	3	542	542	318	318	44	44	81	81	212	212	26	26	128	128	306	306
765-799	800-997	32%	0%	997	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	0%	001	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	0%	002	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	0%	003	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	0%	589	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	0%	609	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	0%	644	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	0%	679	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	680-704	36%	0%	704	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	705-729	36%	0%	729	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	0%	764	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	765-799	36%	0%	799	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	800-997	36%	0%	997	0%	3	392	392	213	213	0	0	89	89	173	173	23	23	143	143	187	187
001	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	100%	002	7%	4	1,216	1,216	884	884	0	0	16	16	26	26	12	12	0	0	0	0
002	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
003	645-679	16%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	100%	589	7%	4	2,224	2,224	1,590	1,590	0	0	86	86	106	106	58	58	402	402	1,402	1,402
004-589	590-609	0%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	100%	589	7%	4	1,434	1,498	992	1,037	66	69	98	102	120	125	62	65	418	435	1,350	1,411
590-609	590-609	4%	100%	609	7%	7	2,305	2,305	1,347	1,347	0	0	118	118	117	117	46	46	624	624	1,432	1,432
590-609	610-644	4%	100%	644	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	100%	589	7%	10	3,362	3,678	2,214	2,422	565	618	207	225	322	350	97	105	601	653	1,598	1,748
610-644	590-609	8%	100%	609	7%	3	698	731	350	366	0	0	81	85	168	175	20	21	235	245	854	894
610-644	610-644	8%	100%	644	7%	9	3,227	3,227	1,980	1,980	336	336	250	250	367	367	119	119	443	443	1,969	1,969
610-644	645-679	8%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	100%	589	7%	3	702	806	452	519	132	152	81	92	66	75	35	40	93	106	452	519
645-679	590-609	12%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	100%	644	7%	3	1,384	1,452	760	798	0	0	72	75	120	125	36	38	282	295	940	986
645-679	645-679	12%	100%	679	7%	27	6,824	6,824	4,239	4,239	838	838	690	690	656	656	299	299	1,364	1,364	4,352	4,352
645-679	680-704	12%	100%	704	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	100%	589	7%	3	936	1,130	544	657	0	0	58	69	0	0	36	43	154	183	510	616
680-704	590-609	16%	100%	609	7%	1	376	435	248	287	0	0	24	27	30	34	14	16	68	78	260	301
680-704	610-644	16%	100%	644	7%	2	542	598	386	426	114	126	48	53	72	79	32	35	74	81	326	360
680-704	645-679	16%	100%	679	7%	7	2,056	2,163	1,224	1,288	114	120	108	113	170	178	58	61	470	492	1,582	1,664
680-704	680-704	16%	100%	704	7%	17	3,257	3,257	2,135	2,135	425	425	439	439	532	532	191	191	717	717	2,455	2,455
680-704	705-729	16%	100%	729	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	100%	589	7%	1	374	490	236	309	82	107	28	36	46	59	14	18	80	103	492	644
705-729	590-609	22%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	610-644	22%	100%	644	7%	3	854	1,022	574	687	0	0	68	80	184	217	30	35	116	137	458	548
705-729	645-679	22%	100%	679	7%	1	398	454	256	292	0	0	22	25	0	0	14	16	0	0	0	0
705-729	680-704	22%	100%	704	7%	6	1,563	1,695	1,011	1,096	70	76	147	158	26	28	71	76	281	303	890	965
705-729	705-729	22%	100%	729	7%	17	3,190	3,190	1,997	1,997	359	359	444	444	673	673	159	159	956	956	3,025	3,025
705-729	730-764	22%	100%	764	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
730-764	001	28%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	100%	644	7%	1	334	437	250	327	0	0	16	20	0	0	12	15	80	102	252	330
730-764	645-679	28%	100%	679	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	680-704	28%	100%	704	7%	2	140	166	36	43	0	0	70	82	115	134	9	11	46	54	182	216
730-764	705-729	28%	100%	729	7%	1	214	234	134	146	32	35	20	22	52	56	10	11	60	65	152	166
730-764	730-764	28%	100%	764	7%	13	2,430	2,430	1,626	1,626	568	568	300	300	570	570	102	102	920	920	3,333	3,333
730-764	765-799	28%	100%	799	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	100%	589	7%	3	880	1,342	464	707	158	241	72	106	36	53	36	53	228	335	592	903
765-799	590-609	32%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	100%	644	7%	1	248	346	158	220	44	61	20	27	0	0	14	19	38	51	142	198
765-799	645-679	32%	100%	679	7%	1	258	343	136	181	40	53	14	18	0	0	10	13	84	109	142	189
765-799	680-704	32%	100%	704	7%	1	278	351	158	199	60	76	24	30	40	49	12	15	52	64	288	364
765-799	705-729	32%	100%	729	7%	5	568	661	258	300	44	51	187	215	376	431	34	39	314	360	762	887
765-799	730-764	32%	100%	764	7%	5	1,164	1,240	800	852	240	256	100	106	134	142	54	57	366	388	1,318	1,404
765-799	765-799	32%	100%	799	7%	16	3,038	3,038	1,843	1,843	184	184	370	370	417	417	132	132	822	822	2,623	2,623
765-799	800-997	32%	100%	997	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	100%	001	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	100%	002	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	100%	003	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	100%	589	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	100%	609	7%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	100%	644	7%	1	174	259	154	230	0	0	14	20	0	0	0	0	50	72	140	209
800-997	645-679	36%	100%	679	7%	1	220	313	130	185	0	0	30	41	70	96	14	19	40	55	142	202
800-997	680-704	36%	100%	704	7%	1	236	319	148	200	0	0	26	34	40	53	8	11	116	152	392	530
800-997	705-729	36%	100%	729	7%	3	649	808	331	412	0	0	97	118	233	284	17	21	135	165	349	435
800-997	730-764	36%	100%	764	7%	7	1,732	1,975	1,042	1,188	260	296	136	153	288	324	66	74	214	241	684	780
800-997	765-799	36%	100%	799	7%	7	1,570	1,680	1,032	1,104	166	178	138	147	162	172	78	83	482	512	1,580	1,691
800-997	800-997	36%	100%	997	7%	37	6,103	6,103	3,497	3,497	776	776	864	864	1,326	1,326	266	266	1,206	1,206	3,716	3,716
001	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	200%	002	10%	1	148	148	112	112	0	0	18	18	28	28	12	12	0	0	0	0
002	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	200%	589	10%	2	440	440	328	328	104	104	58	58	84	84	36	36	44	44	212	212
004-589	590-609	0%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
004-589	645-679	0%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	200%	589	10%	3	944	988	664	695	152	159	70	73	0	0	54	56	128	133	370	387
590-609	590-609	4%	200%	609	10%	1	516	516	236	236	110	110	26	26	44	44	14	14	118	118	0	0
590-609	610-644	4%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	645-679	4%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	200%	589	10%	2	758	832	486	533	0	0	52	57	48	52	26	28	196	213	870	955
610-644	590-609	8%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	610-644	8%	200%	644	10%	6	1,909	1,909	1,181	1,181	106	106	126	126	118	118	56	56	403	403	824	824
610-644	645-679	8%	200%	679	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	590-609	12%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	200%	644	10%	1	256	269	174	183	0	0	20	21	0	0	14	15	96	100	152	160
645-679	645-679	12%	200%	679	10%	5	1,489	1,489	952	952	214	214	100	100	116	116	54	54	416	416	1,162	1,162
645-679	680-704	12%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	590-609	16%	200%	609	10%	2	434	504	324	377	96	112	42	48	68	78	24	27	164	187	436	507
680-704	610-644	16%	200%	644	10%	4	1,168	1,294	542	601	0	0	104	114	96	105	52	57	226	248	982	1,088
680-704	645-679	16%	200%	679	10%	1	544	573	258	272	0	0	34	36	0	0	16	17	154	161	786	828
680-704	680-704	16%	200%	704	10%	8	1,215	1,215	566	566	62	62	114	114	122	122	48	48	462	462	755	755
680-704	705-729	16%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	003	22%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	590-609	22%	200%	609	10%	3	460	582	187	237	38	48	18	22	0	0	10	12	133	164	189	239
705-729	610-644	22%	200%	644	10%	3	786	948	292	352	0	0	66	78	0	0	36	42	232	274	524	632
705-729	645-679	22%	200%	679	10%	1	310	356	182	209	40	46	22	25	30	34	14	16	54	61	186	213
705-729	680-704	22%	200%	704	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	705-729	22%	200%	729	10%	4	544	544	298	298	150	150	58	58	91	91	28	28	288	288	619	619
705-729	730-764	22%	200%	764	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	003	28%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	200%	589	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	590-609	28%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	200%	679	10%	2	338	425	69	87	0	0	47	57	74	90	7	9	171	209	373	469
730-764	680-704	28%	200%	704	10%	2	492	587	304	363	46	55	34	40	24	28	22	26	124	145	276	329
730-764	705-729	28%	200%	729	10%	4	629	690	301	330	66	72	87	94	64	69	41	44	194	210	524	575
730-764	730-764	28%	200%	764	10%	10	1,631	1,631	1,139	1,139	346	346	185	185	212	212	93	93	422	422	1,388	1,388
730-764	765-799	28%	200%	799	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
765-799	001	32%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	200%	589	10%	2	320	497	228	354	64	99	36	53	0	0	20	29	176	259	182	282
765-799	590-609	32%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	200%	644	10%	2	242	342	47	66	0	0	32	43	56	76	5	7	114	154	182	257
765-799	645-679	32%	200%	679	10%	3	642	863	434	584	96	129	52	67	72	93	34	44	62	80	94	126
765-799	680-704	32%	200%	704	10%	1	232	296	122	156	0	0	24	30	0	0	10	12	54	67	144	184
765-799	705-729	32%	200%	729	10%	4	787	923	429	503	0	0	50	57	84	96	30	34	201	231	709	831
765-799	730-764	32%	200%	764	10%	4	697	745	428	458	0	0	107	113	130	138	35	37	232	246	666	712
765-799	765-799	32%	200%	799	10%	13	2,502	2,502	1,397	1,397	200	200	235	235	224	224	106	106	646	646	1,869	1,869
765-799	800-997	32%	200%	997	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	001	36%	200%	001	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	200%	002	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	003	36%	200%	003	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	200%	589	10%	1	232	387	146	243	48	80	22	34	32	50	10	16	58	91	230	383
800-997	590-609	36%	200%	609	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	610-644	36%	200%	644	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	200%	679	10%	1	44	64	11	16	0	0	0	0	0	0	0	0	30	41	71	103
800-997	680-704	36%	200%	704	10%	1	338	463	220	301	36	49	16	21	22	29	12	16	72	95	222	304
800-997	705-729	36%	200%	729	10%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	730-764	36%	200%	764	10%	1	358	411	174	200	0	0	0	0	0	0	0	0	68	77	334	383
800-997	765-799	36%	200%	799	10%	4	720	773	460	494	60	64	54	57	132	140	42	45	0	0	0	0
800-997	800-997	36%	200%	997	10%	15	1,660	1,660	842	842	144	144	323	323	299	299	81	81	534	534	914	914
001	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
001	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
002	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	004-589	16%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	590-609	16%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	645-679	16%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	680-704	16%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
003	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	001	0%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	002	0%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	003	0%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	004-589	0%	300%	589	18%	1	190	190	130	130	0	0	22	22	0	0	16	16	56	56	120	120
004-589	590-609	0%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	610-644	0%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	645-679	0%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	680-704	0%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	705-729	0%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	730-764	0%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	765-799	0%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
004-589	800-997	0%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	001	4%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	002	4%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	003	4%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	004-589	4%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	590-609	4%	300%	609	18%	5	1,534	1,534	874	874	148	148	138	138	104	104	70	70	574	574	1,554	1,554
590-609	610-644	4%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
590-609	645-679	4%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	680-704	4%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	705-729	4%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	730-764	4%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	765-799	4%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
590-609	800-997	4%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	001	8%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	002	8%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	003	8%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	004-589	8%	300%	589	18%	5	1,498	1,660	1,074	1,190	130	144	114	124	140	152	60	65	112	122	278	308
610-644	590-609	8%	300%	609	18%	5	1,114	1,174	809	853	0	0	50	52	0	0	32	33	191	199	599	631
610-644	610-644	8%	300%	644	18%	14	3,652	3,652	2,344	2,344	316	316	260	260	304	304	156	156	692	692	2,462	2,462
610-644	645-679	8%	300%	679	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	680-704	8%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	705-729	8%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	730-764	8%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	765-799	8%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
610-644	800-997	8%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	001	12%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	002	12%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	003	12%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	004-589	12%	300%	589	18%	6	2,050	2,401	1,166	1,366	90	105	156	177	132	150	108	123	472	536	1,092	1,279
645-679	590-609	12%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	610-644	12%	300%	644	18%	6	1,431	1,513	838	886	60	63	72	75	38	40	28	29	294	307	718	759
645-679	645-679	12%	300%	679	18%	15	3,626	3,626	2,264	2,264	486	486	308	308	318	318	202	202	644	644	1,788	1,788
645-679	680-704	12%	300%	704	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	705-729	12%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	730-764	12%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	765-799	12%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
645-679	800-997	12%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	001	16%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	002	16%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	003	16%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	004-589	16%	300%	589	18%	2	508	631	300	373	102	127	46	55	0	0	32	38	72	86	150	186
680-704	590-609	16%	300%	609	18%	2	530	626	292	345	0	0	46	53	0	0	28	32	0	0	0	0
680-704	610-644	16%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	645-679	16%	300%	679	18%	9	2,664	2,825	1,558	1,652	156	165	92	96	88	92	60	63	426	446	1,270	1,347
680-704	680-704	16%	300%	704	18%	13	3,070	3,070	1,944	1,944	248	248	176	176	90	90	112	112	538	538	1,634	1,634
680-704	705-729	16%	300%	729	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	730-764	16%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	765-799	16%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
680-704	800-997	16%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	001	22%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	002	22%	300%	002	18%	1	326	359	164	180	82	90	18	19	26	28	12	13	70	75	170	187
705-729	003	22%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	004-589	22%	300%	589	18%	6	1,338	1,829	746	1,020	134	183	110	141	80	103	96	123	586	751	1,076	1,471
705-729	590-609	22%	300%	609	18%	1	314	408	144	187	40	52	18	22	0	0	10	12	0	0	0	0
705-729	610-644	22%	300%	644	18%	3	946	1,167	506	624	0	0	52	61	0	0	24	28	318	375	790	974
705-729	645-679	22%	300%	679	18%	6	1,158	1,351	820	957	234	273	124	140	74	83	76	86	238	269	650	758
705-729	680-704	22%	300%	704	18%	6	1,612	1,773	1,068	1,175	86	95	144	155	76	82	84	90	290	312	720	792
705-729	705-729	22%	300%	729	18%	15	3,538	3,538	2,262	2,262	108	108	372	372	242	242	214	214	878	878	2,826	2,826
705-729	730-764	22%	300%	764	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	765-799	22%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
705-729	800-997	22%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	001	28%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	002	28%	300%	002	18%	2	448	548	272	332	0	0	40	47	0	0	24	28	56	65	94	115
730-764	003	28%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	004-589	28%	300%	589	18%	1	232	352	160	243	42	64	24	33	36	50	18	25	52	72	134	203
730-764	590-609	28%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	610-644	28%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	645-679	28%	300%	679	18%	5	1,174	1,522	670	869	132	171	100	122	148	181	50	61	178	218	396	513
730-764	680-704	28%	300%	704	18%	4	1,030	1,259	590	721	68	83	74	86	116	135	46	54	382	446	988	1,208
730-764	705-729	28%	300%	729	18%	6	1,324	1,471	782	869	244	271	120	130	226	245	68	74	360	390	1,176	1,307
730-764	730-764	28%	300%	764	18%	16	2,736	2,736	1,699	1,699	477	477	281	281	323	323	162	162	1,235	1,235	2,055	2,055
730-764	765-799	28%	300%	799	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
730-764	800-997	28%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	001	32%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	002	32%	300%	002	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	003	32%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	004-589	32%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	590-609	32%	300%	609	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
765-799	610-644	32%	300%	644	18%	2	560	829	308	456	84	124	34	46	0	0	20	27	118	160	396	586
765-799	645-679	32%	300%	679	18%	4	577	808	355	497	196	274	81	105	128	166	40	52	218	282	561	785
765-799	680-704	32%	300%	704	18%	4	770	1,016	466	615	216	285	50	62	82	101	20	25	208	257	400	528
765-799	705-729	32%	300%	729	18%	3	626	751	400	480	0	0	78	89	88	101	34	39	198	227	794	953
765-799	730-764	32%	300%	764	18%	4	674	728	408	441	122	132	20	21	0	0	12	13	196	208	876	946
765-799	765-799	32%	300%	799	18%	16	2,700	2,700	1,680	1,680	250	250	282	282	286	286	152	152	922	922	2,310	2,310
765-799	800-997	32%	300%	997	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Current Range	Proposed Range	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UIMPD Premium	COMP Premium	Adj. COMP Premium	COLL Premium	Adj. COLL Premium
800-997	001	36%	300%	001	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	002	36%	300%	002	18%	2	318	456	206	296	0	0	30	39	44	58	22	29	158	207	250	359
800-997	003	36%	300%	003	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	004-589	36%	300%	589	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	590-609	36%	300%	609	18%	2	284	482	214	363	54	92	36	54	96	144	24	36	66	99	194	329
800-997	610-644	36%	300%	644	18%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800-997	645-679	36%	300%	679	18%	2	416	633	250	380	54	82	32	44	44	61	20	28	144	198	358	545
800-997	680-704	36%	300%	704	18%	1	140	201	96	138	48	69	20	26	0	0	0	0	48	63	224	321
800-997	705-729	36%	300%	729	18%	1	188	245	96	125	64	83	16	20	0	0	8	10	42	51	96	125
800-997	730-764	36%	300%	764	18%	7	1,998	2,345	1,078	1,265	208	244	96	108	52	59	58	65	360	405	1,116	1,310
800-997	765-799	36%	300%	799	18%	8	1,682	1,828	1,028	1,117	212	230	148	157	170	181	84	89	380	404	1,274	1,385
800-997	800-997	36%	300%	997	18%	70	12,272	12,272	7,424	7,424	1,496	1,496	1,259	1,259	1,268	1,268	657	657	2,791	2,791	7,219	7,219
					Total	792	201,850	216,055	124,234	132,770	20,074	21,627	16,310	17,210	19,261	20,341	7,896	8,359	44,053	46,751	128,725	138,083
					Revenue Effect			7.0%		6.9%		7.7%		5.5%		5.6%		5.9%		6.1%		7.3%
					Combined Revenue Effect			9.5%		9.6%		9.6%		6.8%		6.5%		7.0%		7.2%		9.7%

American National Property and Casualty Company
American National General Insurance Company
Distribution of Policies by Premium Change
Arkansas

Percent Change			Policy Count	Distribution
-70%	to	-61%	0	0.0%
-60%	to	-51%	0	0.0%
-50%	to	-41%	7	0.1%
-40%	to	-31%	38	0.7%
-30%	to	-21%	114	2.0%
-20%	to	-11%	451	7.9%
-10%	to	0%	3,163	55.2%
1%	to	10%	811	14.1%
11%	to	20%	471	8.2%
21%	to	30%	293	5.1%
31%	to	40%	220	3.8%
41%	to	50%	103	1.8%
51%	to	60%	58	1.0%
61%	to	70%	6	0.1%
			5,735	

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

In response to an Arkansas Insurance Department request we will cap each policy in our August 11, 2010 in-force book of business that will result in an increase greater than 20% as a result of our proposed rate/rule change. To accomplish the capping, we will adjust the PAC+ Part B Discount of each of these policies to keep the change below 20% for the first renewal after implementation of the rate change. For subsequent renewals, risk scores will be updated and used to determine the PAC+/PMC+ Part B Discount, per Rule 276 for automobiles and Rule 614 for motorcycles.

We are proposing an overall rate decrease, after capping, of 1.8%.

Exhibit I (revised) – Summary of Indicated and Selected Change by Coverage

This exhibit displays combined rate level indications for ANPAC and ANG by coverage, the corresponding selected effect, and the effect after capping policies.

American National Property and Casualty Company
American National General Insurance Company
Rate Level Indications
Arkansas

Fiscal Years Ending 06/30/07, 06/30/08 and 06/30/09
Losses Valued as of 09/30/09 and Trended to 04/07/11

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Drift & CA$HBACK Adjustment	Rate Level Indications	Selected Effect	Capped Effect
Bodily Injury	72.7%	2,436,225	11.4%	-0.1%	-2.0%
Property Damage	67.2%	1,344,330	2.9%	0.0%	-1.9%
Medical Payments	53.0%	322,787	-18.8%	-0.1%	-1.9%
Uninsured Motorist - BI	46.0%	228,947	-29.5%	0.6%	-0.6%
Underinsured Motorist - BI	82.3%	291,074	26.0%	-0.4%	-1.5%
Uninsured Motorist - PD	59.6%	128,661	-8.8%	-4.6%	-6.0%
Comprehensive	79.0%	917,514	28.9%	-0.2%	-1.5%
Collision	63.3%	1,989,408	3.3%	0.0%	-1.8%
Towing and Labor	41.0%	107,309	-33.1%	0.0%	0.0%
Wage Loss	13.3%	45,039	-79.6%	0.0%	0.0%
Rental Reimbursement	71.7%	14,279	17.0%	0.0%	0.0%
Accidental Death and Dismemberment	17.4%	33,051	-73.3%	0.0%	0.0%
All Liability	67.9%	4,830,114	4.0%	-0.2%	-1.9%
All Physical Damage	67.4%	3,028,510	9.8%	0.0%	-1.6%
All Coverages	67.7%	7,858,624	6.2%	-0.1%	-1.8%