Filing at a Glance

Companies:	American National General Insurance Company American National Property And Casualty Company
Product Name:	Personal Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0000 Personal Auto Combinations
Filing Type:	Rate/Rule
Date Submitted:	04/02/2013
SERFF Tr Num:	ANPC-128911827
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	03-AA-13-0081
Effective Date Requested (New):	07/06/2013
Effective Date Requested (Renewal):	07/06/2013
Author(s):	Beth Summers, Matt Stassel
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	05/28/2013
Disposition Status:	Filed
Effective Date (New):	08/08/2013
Effective Date (Renewal):	08/08/2013

State Filing Description:

General Information

Project Name: AR Auto Rate/Rule Filing-PA
Project Number: 440286
Reference Organization:
Reference Title:
Filing Status Changed: 05/28/2013
State Status Changed:
Created By: Matt Stassel
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Matt Stassel

Filing Description:

American National Property And Casualty Company and American National General Insurance Company files the following revisions to our Private Passenger Automobile Program:

I. General Rules Revisions

The General Rules are extensively reformatted to improve the functionality of our electronic manuals. Please note that the index page now contains hyperlinks to the general rules for ease of use. Additionally, the General Rules manual is now separated into three sections: automobile, motorcycle, and recreational vehicle. Each section details the complete general rules applicable to the specific policy type.

A. The coverage name Towing and Labor is changed to Roadside Assistance in the ANPAC & ANG Auto Index; ANPAC & ANG Auto Rules 195, 205, 210, 280, 415, 540, 610, and 650; ANPAC & ANG Cycle Index; ANPAC & ANG Cycle Rules 195, 205, 280, and 410.

B. ANPAC & ANG Auto Rule 180 (previously Rule 170), ANPAC & ANG Cycle Rule 180 (previously Rule 170), and ANPAC & ANG RV Rule 180 (previously Rule 170), Rounding Rule, is revised. After each step in the premium determination, the premium for each coverage is rounded to the nearest cent (previously rounded to the nearest dollar). The total premium by coverage will continue to be rounded to the nearest dollar.

C. ANPAC & ANG Auto Rule 195, ANPAC & ANG Cycle Rule 195, and ANPAC & ANG RV Rule 195, Coverage Requirements, is added. This information was previously included in the Underwriting Guidelines. In addition, we will no longer allow recreational vehicles to carry Comprehensive coverage without Bodily Injury and Property Damage coverages.

D. ANPAC & ANG Auto Rule 195, Coverage Requirements, is editorially revised to show that specialty non-CHROME vehicles may remove liability coverage.

E. ANPAC & ANG Auto Rule 200 (previously Rule 221) and ANPAC & ANG Cycle Rule 200 (previously Rule 221), Operator Assignments, is revised. Each automobile operator on the account must be assigned to exactly one vehicle on the account, as outlined in the new rules. Motorcycles are assigned separately from automobiles.

F. ANPAC & ANG Cycle Rule 220 (previously Rule 265), Model Year Factor, is revised. The Model Year Factor will now be applied to Bodily Injury, Property Damage, and Medical Payments coverages, in addition to Comprehensive and Collision coverages.

G. ANPAC & ANG Auto Rule 226 (previously Rule 259), Physical Damage Symbol Factor, is revised. The Cost New Value ranges have been expanded and we no longer use cost new to determine the Comprehensive and Collision rates for customization.

H. ANPAC & ANG Cycle Rule 226 (previously Rule 259), Physical Damage Symbol Factor, is revised. Physical Damage Symbol factors will continue to be applied to motorcycles with the Motorcycle Limits of Liability Endorsement, vintage motorcycles, motorcycles with the Motorcycle Under Construction Endorsement, and trikes. However, for all other motorcycles, the Physical Damage Symbol factor is no longer used.

I. ANPAC & ANG Auto Rules 230-232, Customization, have been deleted and replaced with Rule 646.

J. ANPAC & ANG Auto Rule 235, Excess Vehicle Factor, replaces the current Excess Vehicle Discount (previously Rule 227). The Excess Vehicle Factor will be applied to each vehicle on the policy in excess of the number of operators and to each vehicle on the policy with physical damage coverage only.

K. ANPAC & ANG Cycle Rule 235 (previously 624), Excess Motorcycle Factor, is deleted.

L. ANPAC & ANG Cycle Rule 240, Class Factor, is revised to eliminate the prior Class Code description chart. The class factor is now determined based on the age and marital status of the rated operator and the motorcycle model group. For motorcycles without a rated operator, use the 45 Married category. We no longer consider vehicle use or annual mileage when determining the class factor.

M. ANPAC & ANG Auto Rule 245, Age-Gender-Marital Status Factor, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Age-Gender-Marital Status Factor will be applied to each vehicle on the policy with a rated operator based on the age, gender, and marital status of the rated operator.

N. ANPAC & ANG Cycle Rule 245, Engine Factor, is revised to vary the engine factor by model group in addition to the size of the engine.

O. ANPAC & ANG Auto Rule 250, Principal-Occasional Factor, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Principal-Occasional Factor will be applied to each vehicle on the policy with a rated operator 24 years of age or less based on whether the rated operator is assigned as a principal or an occasional operator and based on the rated operator's age.

P. ANPAC & ANG Auto Rule 255, Annual Miles Driven Factor, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Annual Miles Driven Factor will be applied to each vehicle on the policy with a rated operator based on the age of the rated operator if the vehicle's annual mileage is less than 7,500 miles.

Q. ANPAC & ANG Auto Rule 260, Vehicle Usage Factor, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Vehicle Usage Factor will be applied to each vehicle on the policy with a rated operator based on the age of the rated operator and the usage category of the vehicle.

R. ANPAC & ANG Auto Rule 265, Excess Vehicle Age Factor, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Excess Vehicle Age Factor will be applied to each vehicle on the policy (excluding utility

trailers) without a rated operator based on the age, as determined in the rule.

S. ANPAC & ANG Auto Rule 270, Account Composition Factor, is added. The Account Composition Factor will be applied to each automobile or pickup on the policy based on the marital status of the account owner in combination with the number of operators 24 years of age or less on the account, the number of vehicles on the account, and the number of operators on the account.

T. The Driver Training classification (previously part of the Primary Classification Factor Rules 225 and 235-239) is deleted. We will no longer offer a premium credit for driver training.

U. ANPAC & ANG Auto Rule 280, Preferred Automobile Customer Plus (PAC+) Discount, and ANPAC & ANG Cycle Rule 280, Preferred Motorcycle Customer Plus (PMC+) Discount, are revised in Part A. As a result of the changes to the automobile class plan, the Part A discount is revised to no longer vary by gender or marital status. Age will continue to be used to determine the Part A discount level.

V. ANPAC & ANG Auto Rule 281 and ANPAC & ANG Cycle Rule 281, Benefits Xpress Discount, is revised. The Benefits Xpress Employee ServicesSM Discount is rebranded to the Benefits XpressSM Discount. The requirement that the account must include an active homeowners or Special Farm Package® policy is removed, and the discount has been expanded to include members of an association enrolled in the Benefits Xpress program.

W. ANPAC & ANG Auto Rule 283, Multi-Car Discount, partially replaces the current Primary Classification Factor (previously Rules 220-228). The Multi-Car Discount will now only be applied to vehicles on the policy with a rated operator and will vary based on the age of the rated operator.

X. ANPAC & ANG Auto Rule 290, Good Student Discount, partially replaces the current Primary Classification Factor (previously Rules 225 and 230-233). Good Student will now be listed as a discount on the Declarations page. The Good Student Discount will vary based on the rated operator's age, gender, and operator status. The discount qualification requirements have not changed.

Y. ANPAC & ANG Auto Rules 297, 419, and 562, Premium Determination, are revised as applicable to display the new rating factors (Age-Gender-Marital Status, Principal-Occasional, Good Student Discount, Annual Miles Driven, Vehicle Usage, Multi-Car Discount, Excess Vehicle Age, and Excess Vehicle) that replace the current Primary Classification Factor. The Account Composition Factor and the Customization Equipment Coverage Factor are also added to the Premium Determination ANPAC & ANG Rule 297.

Z. ANPAC & ANG Cycle Rule 297 (previously Rule 626), Premium Determination, is revised to delete the Excess Motorcycle factor from the premium determination steps.

AA. ANPAC & ANG Rule 299 is deleted from the ANPAC and ANG General Rules manuals. This rule is now separated into its own section of the agent manual and is renamed to "CA$HBACK FROM ANPAC® Program."

BB. ANPAC & ANG Auto Rule 422 is added to allow for coverage of a newly acquired collector vehicle if the insured has at least one Chrome vehicle insured with us. The insured must notify us within 30 days of acquisition of the vehicle for coverage to apply.

CC. ANPAC & ANG Auto Rule 442, Mounted Camper Units/Shells, is revised. Comprehensive and Collision coverages are

now provided by the Customized Equipment Endorsement.

DD. ANPAC &ANG Auto Rule 646, Customized Equipment Endorsement, is added. This endorsement provides Comprehensive and Collision coverage for customized equipment.

EE. ANPAC & ANG Auto Rule 650, Named Non-Owner Coverage, is revised to show the Account Composition Factor and the Customized Equipment Endorsement are not applicable with the Named Non-Owner Coverage Endorsement.

FF. ANPAC and ANG Cycle Rule 195 is revised to state Comprehensive coverage is required on all vintage motorcycles.

GG. ANPAC and ANG Cycle Rule 436 is editorially revised to clarify that the Motorcycle Limits of Liability Endorsement, SA-1738, is only required on and is only available to motorcycles in the Homemade/Kit/Custom Group with Comprehensive coverage.

HH. Numerous editorial revisions are made for ease of use, consistency, and to more accurately reflect the intent of the rules.

Company and Contact

Filing Contact Information

Matt Stassel, Regulatory Compliance Analyst I
American National Corporate Centre
1949 E Sunshine
Springfield, MO 65899

Matt.Stassel@anpac.com

417-887-4990 [Phone] 2049 [Ext]
417-877-5014 [FAX]

Filing Company Information

American National General Insurance Company
American National Corporate Centre
1949 East Sunshine
Springfield, MO 65899-0251
(417) 887-4990 ext. [Phone]

CoCode: 39942
Group Code: 408
Group Name:
FEIN Number: 43-1223793

State of Domicile: Missouri
Company Type: Property and Casualty
State ID Number:

American National Property And Casualty Company
American National Corporate Centre
1949 East Sunshine
Springfield, MO 65899-0251
(417) 887-4990 ext. [Phone]

CoCode: 28401
Group Code: 408
Group Name:
FEIN Number: 43-1010895

State of Domicile: Missouri
Company Type: Property And Casualty
State ID Number:

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Filing Fees

Fee Required? Yes

Fee Amount: $150.00

Retaliatory? No

Fee Explanation: Rate - independent rate filing $100
Rule - independant rule filing $50

Per Company: No

Company	Amount	Date Processed	Transaction #
American National Property And Casualty Company	$150.00	04/02/2013	68993010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/28/2013	05/28/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/16/2013	05/16/2013
Pending Industry Response	Alexa Grissom	04/23/2013	04/23/2013
Pending Industry Response	Alexa Grissom	04/09/2013	04/09/2013
Pending Industry Response	Alexa Grissom	04/04/2013	04/04/2013

Response Letters

Responded By	Created On	Date Submitted
Matt Stassel	05/16/2013	05/16/2013
Matt Stassel	04/25/2013	04/26/2013
Matt Stassel	04/15/2013	04/15/2013
Matt Stassel	04/04/2013	04/15/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date Change	Note To Reviewer	Beth Summers	05/28/2013	05/28/2013
Request to Adjust Effective Date	Note To Reviewer	Matt Stassel	05/10/2013	05/10/2013

Disposition

Disposition Date: 05/28/2013
Effective Date (New): 08/08/2013
Effective Date (Renewal): 08/08/2013
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 req'd):	Minimum % Change (where req'd):
American National General Insurance Company	6.900%	9.700%	$58,503	324	$602,902	20.000%	-24.600%
American National Property And Casualty Company	6.900%	4.600%	$344,362	6,298	$7,437,647	20.000%	-36.400%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	6.900%
Overall Percentage Rate Impact For This Filing	4.900%
Effect of Rate Filing-Written Premium Change For This Program	$402,865
Effect of Rate Filing - Number of Policyholders Affected	6,622

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	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum and Supporting Exhibits	Filed	Yes
Supporting Document	Supplemental Actuarial Memorandum and Supporting Exhibits	Filed	Yes
Rate	Auto General Rules	Filed	Yes
Rate	Motorcycle General Rules	Filed	Yes
Rate	Recreational Vehicle General Rules	Filed	Yes
Rate	CASHBACK	Filed	Yes
Rate (revised)	Automobile Rate Pages	Filed	Yes
Rate	Automobile Rate Pages	Filed	Yes
Rate	Motorcycle Rate Pages	Filed	Yes
Rate	Automobile/Motorcycle/Recreational Vehicle General Rules-CASHBACK	Filed	Yes

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/16/2013
Submitted Date	05/16/2013
Respond By Date	

Dear Matt Stassel,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS still has reference to other worksheets or formulas..

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,
Alexa Grissom

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/23/2013
Submitted Date	04/23/2013
Respond By Date	

Dear Matt Stassel,

Introduction:

This will acknowledge receipt of the captioned filing. Please correct the following: Formulas and/or reference to data from other worksheets. Name tab has been changed to ANPAC.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/09/2013
Submitted Date	04/09/2013
Respond By Date	

Dear Matt Stassel,

Introduction:

This will acknowledge receipt of the captioned filing. Per the Commissioner's direction, the rate request for American National General should be decreased to 4 percent. The abstracts must be amended as well.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/04/2013
Submitted Date	04/04/2013
Respond By Date	

Dear Matt Stassel,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel for each insurer. Also, the filing must be reviewed with the Commissioner due to the large rate request. Lastly, please provide a few rating worksheets with the present rules and the same risks being rated with the proposed rules.

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.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,
Alexa Grissom

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/16/2013
Submitted Date	05/16/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

We apologize for the inconvenience. Please see the new APCS forms that have been attached for both American National Property and Casualty Company and American National General Insurance Company. All references and formulas have been removed.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012 ANG.xls PPA_Survey_FORM_APCS2012 ANP.xls PPA_Survey_FORM_APCS2012 ANP.pdf PPA_Survey_FORM_APCS2012 ANG.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*APCS Form ANPAC.xlsx* *APCS Form ANG.xlsx* *APCS Form ANPAC.pdf* *APCS Form ANG.pdf*
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *APCS Form ANPAC.xlsx* *APCS Form ANG.xlsx* *ANG premium survey.pdf*
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *ANG premium survey.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued consideration of this filing.

Sincerely,

Matt Stassel

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/25/2013
Submitted Date	04/26/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

The tab names on the APCS for both American National Property and Casualty Company and American National General Insurance Company have been changed back to the default naming scheme.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS Form ANPAC.xlsx APCS Form ANG.xlsx APCS Form ANPAC.pdf APCS Form ANG.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *APCS Form ANPAC.xlsx* *APCS Form ANG.xlsx* *ANG premium survey.pdf*
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *ANG premium survey.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued consideration of this filing.

Sincerely,
Matt Stassel

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/15/2013
Submitted Date	04/15/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Please see the supplemental actuarial memorandum and exhibits for a response to your objections dated 4/4/2013 and 4/9/2013.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	ANP premium survey.pdf APCS Form ANPAC.xlsx APCS Form ANG.xlsx ANG premium survey.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *ANG premium survey.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	F319AR_ANP.pdf F319AR_ANG.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*F319AR_ANP.pdf* *F319AR_ANG.pdf*

Satisfied - Item:	Supplemental Actuarial Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	Auto Supplemental Memo.pdf AR ANPAC_ANG Supplemental Actuarial Exhibits 0612.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	ANP premium survey.pdf APCS Form ANPAC.xlsx APCS Form ANG.xlsx ANG premium survey.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *ANG premium survey.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	F319AR_ANP.pdf F319AR_ANG.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*F319AR_ANP.pdf* *F319AR_ANG.pdf*

Satisfied - Item:	Supplemental Actuarial Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	Auto Supplemental Memo.pdf AR ANPAC_ANG Supplemental Actuarial Exhibits 0612.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	ANP premium survey.pdf APCS Form ANPAC.xlsx APCS Form ANG.xlsx ANG premium survey.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*ANP premium survey.pdf* *ANG premium survey.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	F319AR_ANP.pdf F319AR_ANG.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*F319AR_ANP.pdf* *F319AR_ANG.pdf*

Satisfied - Item:	Supplemental Actuarial Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	Auto Supplemental Memo.pdf AR ANPAC_ANG Supplemental Actuarial Exhibits 0612.pdf

No Form Schedule items changed.

State: *Arkansas*
First Filing Company: *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Automobile Rate Pages	ANPAC Complete Automobile Rate Pages (2-13);ANG Complete Automobile Rate Pages (2-13B)	Replacement		04/15/2013 By: Matt Stassel
Previous Version					
1	*Automobile Rate Pages*	*Complete Automobile Rate Pages (2-13)*	*Replacement*		*04/02/2013* *By: Matt Stassel*

Conclusion:

Thank you for your continued consideration of this filing.

Sincerely,

Matt Stassel

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/04/2013
Submitted Date	04/15/2013

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

Please see the supplemental actuarial memorandum and exhibits for a response to your objections dated 4/4/2013 and 4/9/2013.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued consideration of this filing.

Sincerely,

Matt Stassel

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Note To Reviewer

Created By:

Beth Summers on 05/28/2013 03:04 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/28/2013 03:12 PM

Subject:

Effective Date Change

Comments:

In order to allow for sufficient programming time, we request that this filing's effective date be revised to 8/8/13 for new business and renewals.

Sincerely,

Beth Summers

Note To Reviewer

Created By:

Matt Stassel on 05/10/2013 02:47 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/28/2013 03:12 PM

Subject:

Request to Adjust Effective Date

Comments:

In order to provide for sufficient programming time for the changes listed in this filing we will need to adjust the effective dates prior to the filing being closed. Please let me know if you need any other information in order to accommodate this request.

Matt Stassel
Regulatory Compliance Analyst I
mstassel@anpac.com
417-887-4990 ext. 2049

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Post Submission Update Request Submitted On 04/15/2013

Status: Submitted

Created By: Matt Stassel

Company Rate Information:

Company Name:American National General Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	4.000%	9.700%
Written Premium Change for this Program	$24116	$58503
Minimum %Change (where required)	-28.100%	-24.600%

Company Name:American National Property And Casualty Company

Field Name	Requested Change	Prior Value

Overall Rate Information:

Field Name	Requested Change	Prior Value
Overall Percentage Rate Impact For This Filing	4.600%	4.900%

Rate Information

Rate data applies to filing.

Filing Method: PA
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 10/05/2012
Filing Method of Last Filing: PA

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 req'd):	Minimum % Change (where req'd):
American National General Insurance Company	6.900%	9.700%	$58,503	324	$602,902	20.000%	-24.600%
American National Property And Casualty Company	6.900%	4.600%	$344,362	6,298	$7,437,647	20.000%	-36.400%

State: *Arkansas* **First Filing Company:** *American National General Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0000 Personal Auto Combinations*
Product Name: *Personal Auto*
Project Name/Number: *AR Auto Rate/Rule Filing-PA/440286*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 05/28/2013	Auto General Rules	Complete Auto General Rules (1-13)	Replacement		AR ANPAC A-GR 1-13.pdf AR ANG A-GR 1-13.pdf
2	Filed 05/28/2013	Motorcycle General Rules	Complete Motorcycle General Rules (1-13)	Replacement		AR ANPAC M-GR 1-13.pdf AR ANG M-GR 1-13.pdf
3	Filed 05/28/2013	Recreational Vehicle General Rules	Complete Recreational Vehicle General Rules (1-13)	Replacement		AR ANPAC R-GR 1-13.pdf AR ANG R-GR 1-13.pdf
4	Filed 05/28/2013	CASHBACK	AR ANPAC-ANG CASHBACK (1-13)	Replacement		AR ANPAC-ANG CA$HBACK 1-13.pdf
5	Filed 05/28/2013	Automobile Rate Pages	ANPAC Complete Automobile Rate Pages (2-13);ANG Complete Automobile Rate Pages (2-13B)	Replacement		AR ANPAC Auto Rate Pages 02-13.pdf AR ANGIC Auto Rate Pages 02-13 B.pdf
6	Filed 05/28/2013	Motorcycle Rate Pages	Complete Motorcycle Rate Pages (2-13)	Replacement		AR ANPAC Cycle Rate Pages 02-13.pdf AR ANGIC Cycle Rate Pages 02-13.pdf
7	Filed 05/28/2013	Automobile/Motorcycle/Recreational Vehicle General Rules-CASHBACK	ANPAC/ANG Rule 299 (12-11)	Withdrawn		

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AUTOMOBILE PROGRAM

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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AUTOMOBILE PROGRAM

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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AUTOMOBILE PROGRAM
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "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.

101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

103. "Operator" means an applicant, a resident in the same account 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.

104. A “private passenger automobile” is any of the following:
- 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.
- a motor vehicle with a pick-up body, a delivery sedan or a panel truck not customarily used in the occupation, profession, or business of the insured other than farming or ranching.
- an automobile owned by a family farm, co-partnership or corporation which is principally garaged on a farm or ranch.

105. A “CHROME vehicle” is a private passenger automobile type that is of show quality and legal for use on U.S. Highways.

106. A “specialty non-CHROME vehicle” is a private passenger automobile type that is 25 years or older with physical damage coverage. A specialty non-CHROME vehicle does not qualify for CHROME due to condition, usage, or garaging.

107. A “motor home” is a self-propelled truck or van-type motor vehicle that is permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the vehicle chassis. This definition does not include a pickup truck with a detachable camper body. A motor home 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 will be classified and rated under the private passenger automobile program.

108. A “camping trailer” is a trailer that is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. A camping trailer consists 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 vehicle. A camping 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 will be classified and rated under the private passenger automobile program.

109. A “travel trailer” is a trailer that is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. A travel trailer consists of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer. A 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 will be classified and rated under the private passenger automobile program.

110. A “utility trailer” is a trailer that is designed to be pulled or towed behind a private passenger automobile. A utility trailer is not a camping trailer, travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store, or display purposes.

GENERAL PROVISIONS

111. "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 will not be considered as used for business or driven to work.

112. "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.

113. "Work 3-9 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. 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.

114. "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. 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.

115. "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.

116. "Restricted Use" means that the vehicle is not used on a daily basis and is required on all CHROME vehicles.

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

118. "Married" means a married person living with his/her spouse. Note: The “living with his/her spouse” requirement does not apply to military customers who are temporarily separated from their spouses due to military duty assignment.

GENERAL PROVISIONS

POLICY TERM

120. An automobile policy is written for a six-month policy term.

GENERAL PROVISIONS

PREMIUM PAYMENT

Electronic Transfer Method of Payment

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

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

No installment charge is applied to Easy Pay withdrawals.

The minimum required down payment for a new business application is one month's premium (1/6th 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 automobile or homeowners 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.

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

Other Methods of Payment

131. **Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method 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.

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.

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

132. **Renewal Payment**

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Six-month policyholders with a term premium of at least $50 may elect to pay the renewal premium in up to two 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. All cancellations will be computed pro rata.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for private passenger automobiles:

- All vehicles in an account must carry the same limits of liability coverage. Physical damage coverage may not be written without liability coverage except for vehicles in storage.
- Once liability coverage is written on a motor home or CHROME vehicle, liability coverage may not be deleted.
- All CHROME vehicles and specialty non-CHROME vehicles must carry Comprehensive coverage at all times.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.

Bodily Injury/Property Damage	May be carried alone
Medical Payments	BI/PD required
Personal Injury Protection	BI/PD required
Uninsured Motorist Bodily Injury	BI/PD required; BI must be ≥ UMBI
Uninsured Motorist Property Damage	BI/PD/UMBI required; PD must be ≥ UMPD
Underinsured Motorist Bodily Injury	BI/PD/UMBI required; BI/UMBI must be ≥ UIMBI
Comprehensive	May be carried alone
Collision	BI/PD & Comprehensive required
Accidental Death Indemnity and Disability	BI/PD required
Loss of Income	BI/PD required
Roadside Assistance or Windshield Repair	BI/PD required
Sound Receiving or Transmitting Equipment	Comprehensive required
Increased Rental Reimbursement	Both Comprehensive & Collision required
GAP	Comprehensive, Collision, Lienholder required
Named Non-Owner Coverage	BI/PD required

OPERATOR ASSIGNMENTS

200. Each operator on the account must be assigned to exactly one vehicle on the account (excluding motorcycles).

The following vehicle types are classified as vehicles without a rated operator: vehicles in excess of the number of operators, CHROME vehicles, motor homes*, camping trailers, travel trailers, utility trailers, and vehicles with physical damage coverage only.

* Exception: If the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company, then an operator will be assigned to the motor home.

First, determine if each operator on the account will be assigned as a principal or occasional operator using the following guidelines or if the vehicle will be classified as an excess vehicle without an assigned operator:

- Assign each vehicle on the account to the principal operator that operates that vehicle the most based on annual mileage.
  - If the number of operators on the account is less than or equal to the number of vehicles on the account, then each operator must be assigned as a principal operator on a vehicle.
  - If the number of operators on the account is greater than or equal to the number of vehicles on the account, then each vehicle must have a principal operator assigned to it.
- Assign each remaining operator as an occasional operator to the vehicle they most frequently operate.
  - An occasional operator cannot be assigned to a vehicle until every vehicle on the account has a principal operator assigned to it.
  - A second occasional operator cannot be assigned to a vehicle until every vehicle on the account has a principal operator and an occasional operator assigned to it.

Next, determine the rated operator for each vehicle on the account using the following guidelines:

- If only one operator is assigned to a vehicle, that operator will be assigned as the rated operator.
- If more than one operator is assigned to a vehicle and if all assigned operators are 25 years of age or more, the principal operator will be assigned as the rated operator.
- If more than one operator is assigned to a vehicle and if at least one assigned operator is 24 years of age or less, the operator with the largest product of the following factors for Bodily Injury will be assigned as the rated operator: Age-Gender-Marital Status factor, Principal-Occasional factor, and Good Student Discount factor.
  - If the product of the factors is the same for multiple operators and one of those operators is a principal operator, assign the principal operator as the rated operator.
  - If the product of the factors is the same for multiple operators and none of those operators are a principal operator, assign the youngest operator as the rated operator.

RATING FACTORS

ZIP CODE FACTOR

205. For each vehicle on the policy excluding utility trailers, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums based on the risk/rating address ZIP code. If a policy on the account is endorsed with Full Timer Coverage, use the ZIP code factors for "Full Timer." Refer to Auto rate section R-1 for the ZIP code factors.

RATING FACTORS

LIMIT FACTOR

210. For each vehicle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums based on the selected limits. Refer to Auto rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

215. For each vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the selected deductibles. Refer to Auto rate sections R-3 and R-4 for the Deductible factors for all vehicles excluding utility trailers. Refer to Auto rate section R-14 for the Deductible factors for utility trailers.

RATING FACTORS

MODEL YEAR FACTOR

220. For each vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the model year of the vehicle. Note the model year factor will not be applied to CHROME vehicles or utility trailers. Refer to Auto rate section R-5 for the Model Year factors.

221. For new model years not printed in Auto rate section R-5, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.

RATING FACTORS

PHYSICAL DAMAGE SYMBOL FACTOR

225. For each automobile on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the symbol assigned to each automobile in the Auto Symbol Section of the manual unless the automobile falls under Rule 226. Note the physical damage symbol factor will not be applied to utility trailers, motor homes, camping trailers, and travel trailers. Refer to Auto rate section R-6 for the Physical Damage Symbol factors.

226. To determine the physical damage symbols from the chart below, use the following rules:
- For vehicles with the Limits of Liability Endorsement, use the limit of liability value.
- For CHROME vehicles, use the agreed value.
- For vehicles with the Car Under Construction Endorsement, use the current value.
- For vehicles that are not shown in the Auto Symbol Section of the manual (other than newly announced models), use the cost new value. To determine the cost new value of a vehicle, use the manufacturer's suggested retail price or final sticker price.

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
1 – 1,600	11	11	14,001 – 14,166	33	30
1,601 – 2,100	11	11	14,167 – 14,500	33	31
2,101 – 2,750	11	11	14,501 – 15,000	34	31
2,751 – 3,700	11	11	15,001 – 15,500	35	32
3,701 – 5,000	11	11	15,501 – 16,000	36	32
5,001 – 5,375	11	11	16,001 – 16,500	37	32
5,376 – 5,750	11	12	16,501 – 17,000	38	32
5,751 – 6,125	12	13	17,001 – 17,500	39	32
6,126 – 6,500	12	14	17,501 – 18,333	40	33
6,501 – 6,800	13	15	18,334 – 19,166	41	34
6,801 – 7,100	14	16	19,167 – 20,000	42	35
7,101 – 7,400	15	17	20,001 – 20,333	43	36
7,401 – 7,700	16	18	20,334 – 20,666	43	37
7,701 – 8,000	17	19	20,667 – 21,000	43	38
8,001 – 8,333	18	20	21,001 – 22,000	44	39
8,334 – 8,400	19	20	22,001 – 22,500	45	40
8,401 – 8,666	19	21	22,501 – 23,000	46	40
8,667 – 8,800	20	21	23,001 – 24,000	47	41
8,801 – 9,000	20	22	24,001 – 25,000	48	42
9,001 – 9,200	21	22	25,001 – 26,000	49	42
9,201 – 9,333	21	23	26,001 – 27,000	50	43
9,334 – 9,600	22	23	27,001 – 28,000	51	44
9,601 – 9,666	22	24	28,001 – 29,000	52	45
9,667 – 10,000	23	24	29,001 – 30,000	53	46
10,001 – 10,417	24	25	30,001 – 31,000	54	47
10,418 – 10,625	25	25	31,001 – 32,000	55	47
10,626 – 10,833	25	26	32,001 – 33,000	56	48
10,834 – 11,250	26	26	33,001 – 34,000	57	49
11,251 – 11,667	27	27	34,001 – 35,000	58	50
11,668 – 11,875	28	27	35,001 – 36,000	59	50
11,876 – 12,084	28	28	36,001 – 37,000	60	51
12,085 – 12,500	29	28	37,001 – 38,000	61	52
12,501 – 13,000	30	29	38,001 – 39,000	61	53
13,001 – 13,333	31	29	39,001 – 40,000	62	53
13,334 – 13,500	31	30	40,001 – 41,000	63	54
13,501 – 14,000	32	30	41,001 – 42,000	64	55

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
42,001 – 43,000	65	56	91,001 – 92,000	90	79
43,001 – 44,000	65	56	92,001 – 93,000	90	80
44,001 – 45,000	66	57	93,001 – 94,000	90	80
45,001 – 46,000	67	58	94,001 – 95,000	91	80
46,001 – 47,000	68	58	95,001 – 96,000	91	81
47,001 – 48,000	68	59	96,001 – 97,000	91	81
48,001 – 49,000	69	60	97,001 – 98,000	92	81
49,001 – 50,000	70	60	98,001 – 99,000	92	82
50,001 – 51,000	70	61	99,001 – 100,000	92	82
51,001 – 52,000	71	61	100,001 – 101,000	93	82
52,001 – 53,000	72	62	101,001 – 102,000	93	83
53,001 – 54,000	72	63	102,001 – 103,000	93	83
54,001 – 55,000	73	63	103,001 – 104,000	94	83
55,001 – 56,000	73	64	104,001 – 105,000	94	84
56,001 – 57,000	74	64	105,001 – 106,000	94	84
57,001 – 58,000	74	65	106,001 – 107,000	95	84
58,001 – 59,000	75	65	107,001 – 108,000	95	85
59,001 – 60,000	76	66	108,001 – 109,000	95	85
60,001 – 61,000	76	66	109,001 – 110,000	96	85
61,001 – 62,000	77	67	110,001 – 111,000	96	85
62,001 – 63,000	77	67	111,001 – 112,000	96	86
63,001 – 64,000	78	68	112,001 – 113,000	96	86
64,001 – 65,000	78	68	113,001 – 114,000	97	86
65,001 – 66,000	79	69	114,001 – 115,000	97	87
66,001 – 67,000	79	69	115,001 – 116,000	97	87
67,001 – 68,000	80	70	116,001 – 117,000	98	87
68,001 – 69,000	80	70	117,001 – 118,000	98	87
69,001 – 70,000	81	71	118,001 – 119,000	98	88
70,001 – 71,000	81	71	119,001 – 120,000	98	88
71,001 – 72,000	82	72	120,001 – 121,000	99	88
72,001 – 73,000	82	72	121,001 – 122,000	99	88
73,001 – 74,000	82	72	122,001 – 123,000	99	89
74,001 – 75,000	83	73	123,001 – 124,000	99	89
75,001 – 76,000	83	73	124,001 – 125,000	100	89
76,001 – 77,000	84	74	125,001 – 126,000	100	90
77,001 – 78,000	84	74	126,001 – 127,000	100	90
78,001 – 79,000	85	74	127,001 – 128,000	100	90
79,001 – 80,000	85	75	128,001 – 129,000	100	90
80,001 – 81,000	85	75	129,001 – 130,000	101	91
81,001 – 82,000	86	76	130,001 – 131,000	101	91
82,001 – 83,000	86	76	131,001 – 132,000	101	91
83,001 – 84,000	87	76	132,001 – 133,000	101	91
84,001 – 85,000	87	77	133,001 – 134,000	101	92
85,001 – 86,000	87	77	134,001 – 135,000	102	92
86,001 – 87,000	88	78	135,001 – 136,000	102	92
87,001 – 88,000	88	78	136,001 – 137,000	102	92
88,001 – 89,000	89	78	137,001 – 138,000	102	92
89,001 – 90,000	89	79	138,001 – 139,000	102	93
90,001 – 91,000	89	79	139,001 – 140,000	103	93

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
140,001 – 141,000	103	93	189,001 – 190,000	113	102
141,001 – 142,000	103	93	190,001 – 191,000	113	102
142,001 – 143,000	103	94	191,001 – 192,000	113	102
143,001 – 144,000	103	94	192,001 – 193,000	113	103
144,001 – 145,000	104	94	193,001 – 194,000	113	103
145,001 – 146,000	104	94	194,001 – 195,000	114	103
146,001 – 147,000	104	95	195,001 – 196,000	114	103
147,001 – 148,000	104	95	196,001 – 197,000	114	103
148,001 – 149,000	104	95	197,001 – 198,000	114	103
149,001 – 150,000	105	95	198,001 – 199,000	114	103
150,001 – 151,000	105	95	199,001 – 200,000	115	104
151,001 – 152,000	105	96	200,001 – 201,000	115	104
152,001 – 153,000	105	96	201,001 – 202,000	115	104
153,001 – 154,000	105	96	202,001 – 203,000	115	104
154,001 – 155,000	106	96	203,001 – 204,000	115	104
155,001 – 156,000	106	97	204,001 – 205,000	116	104
156,001 – 157,000	106	97	205,001 – 206,000	116	104
157,001 – 158,000	106	97	206,001 – 207,000	116	105
158,001 – 159,000	106	97	207,001 – 208,000	116	105
159,001 – 160,000	107	97	208,001 – 209,000	116	105
160,001 – 161,000	107	98	209,001 – 210,000	117	105
161,001 – 162,000	107	98	210,001 – 211,000	117	105
162,001 – 163,000	107	98	211,001 – 212,000	117	105
163,001 – 164,000	107	98	212,001 – 213,000	117	105
164,001 – 165,000	108	98	213,001 – 214,000	117	106
165,001 – 166,000	108	99	214,001 – 215,000	118	106
166,001 – 167,000	108	99	215,001 – 216,000	118	106
167,001 – 168,000	108	99	216,001 – 217,000	118	106
168,001 – 169,000	108	99	217,001 – 218,000	118	106
169,001 – 170,000	109	99	218,001 – 219,000	118	106
170,001 – 171,000	109	99	219,001 – 220,000	119	106
171,001 – 172,000	109	100	220,001 – 221,000	119	107
172,001 – 173,000	109	100	221,001 – 222,000	119	107
173,001 – 174,000	109	100	222,001 – 223,000	119	107
174,001 – 175,000	110	100	223,001 – 224,000	119	107
175,001 – 176,000	110	100	224,001 – 225,000	120	107
176,001 – 177,000	110	100	225,001 – 226,000	120	107
177,001 – 178,000	110	100	226,001 – 227,000	120	107
178,001 – 179,000	110	101	227,001 – 228,000	120	108
179,001 – 180,000	111	101	228,001 – 229,000	120	108
180,001 – 181,000	111	101	229,001 – 230,000	121	108
181,001 – 182,000	111	101	230,001 – 231,000	121	108
182,001 – 183,000	111	101	231,001 – 232,000	121	108
183,001 – 184,000	111	101	232,001 – 233,000	121	108
184,001 – 185,000	112	101	233,001 – 234,000	121	108
185,001 – 186,000	112	102	234,001 – 235,000	122	109
186,001 – 187,000	112	102	235,001 – 236,000	122	109
187,001 – 188,000	112	102	236,001 – 237,000	122	109
188,001 – 189,000	112	102	237,001 – 238,000	122	109

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
238,001 – 239,000	122	109	287,001 – 288,000	132	116
239,001 – 240,000	123	109	288,001 – 289,000	132	116
240,001 – 241,000	123	109	289,001 – 290,000	133	116
241,001 – 242,000	123	110	290,001 – 291,000	133	117
242,001 – 243,000	123	110	291,001 – 292,000	133	117
243,001 – 244,000	123	110	292,001 – 293,000	133	117
244,001 – 245,000	124	110	293,001 – 294,000	133	117
245,001 – 246,000	124	110	294,001 – 295,000	134	117
246,001 – 247,000	124	110	295,001 – 296,000	134	117
247,001 – 248,000	124	110	296,001 – 297,000	134	117
248,001 – 249,000	124	111	297,001 – 298,000	134	118
249,001 – 250,000	125	111	298,001 – 299,000	134	118
250,001 – 251,000	125	111	299,001 – 300,000	135	118
251,001 – 252,000	125	111	300,001 – 301,000	135	118
252,001 – 253,000	125	111	301,001 – 302,000	135	118
253,001 – 254,000	125	111	302,001 – 303,000	135	118
254,001 – 255,000	126	111	303,001 – 304,000	135	118
255,001 – 256,000	126	112	304,001 – 305,000	136	119
256,001 – 257,000	126	112	305,001 – 306,000	136	119
257,001 – 258,000	126	112	306,001 – 307,000	136	119
258,001 – 259,000	126	112	307,001 – 308,000	136	119
259,001 – 260,000	127	112	308,001 – 309,000	136	119
260,001 – 261,000	127	112	309,001 – 310,000	137	119
261,001 – 262,000	127	112	310,001 – 311,000	137	119
262,001 – 263,000	127	113	311,001 – 312,000	137	120
263,001 – 264,000	127	113	312,001 – 313,000	137	120
264,001 – 265,000	128	113	313,001 – 314,000	137	120
265,001 – 266,000	128	113	314,001 – 315,000	138	120
266,001 – 267,000	128	113	315,001 – 316,000	138	120
267,001 – 268,000	128	113	316,001 – 317,000	138	120
268,001 – 269,000	128	113	317,001 – 318,000	138	120
269,001 – 270,000	129	114	318,001 – 319,000	138	121
270,001 – 271,000	129	114	319,001 – 320,000	139	121
271,001 – 272,000	129	114	320,001 – 321,000	139	121
272,001 – 273,000	129	114	321,001 – 322,000	139	121
273,001 – 274,000	129	114	322,001 – 323,000	139	121
274,001 – 275,000	130	114	323,001 – 324,000	139	121
275,001 – 276,000	130	114	324,001 – 325,000	140	121
276,001 – 277,000	130	115	325,001 – 326,000	140	122
277,001 – 278,000	130	115	326,001 – 327,000	140	122
278,001 – 279,000	130	115	327,001 – 328,000	140	122
279,001 – 280,000	131	115	328,001 – 329,000	140	122
280,001 – 281,000	131	115	329,001 – 330,000	141	122
281,001 – 282,000	131	115	330,001 – 331,000	141	122
282,001 – 283,000	131	115	331,001 – 332,000	141	122
283,001 – 284,000	131	116	332,001 – 333,000	141	123
284,001 – 285,000	132	116	333,001 – 334,000	141	123
285,001 – 286,000	132	116	334,001 – 335,000	142	123
286,001 – 287,000	132	116	335,001 – 336,000	142	123

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
336,001 – 337,000	142	123	451,001 – 454,000	165	140
337,001 – 338,000	142	123	454,001 – 458,000	166	140
338,001 – 339,000	142	123	458,001 – 459,000	166	141
339,001 – 340,000	143	124	459,001 – 464,000	167	141
340,001 – 341,000	143	124	464,001 – 465,000	168	141
341,001 – 342,000	143	124	465,001 – 469,000	168	142
342,001 – 343,000	143	124	469,001 – 472,000	169	142
343,001 – 344,000	143	124	472,001 – 474,000	169	143
344,001 – 345,000	144	124	474,001 – 479,000	170	143
345,001 – 346,000	144	124	479,001 – 484,000	171	144
346,001 – 347,000	144	125	484,001 – 486,000	172	144
347,001 – 348,000	144	125	486,001 – 489,000	172	145
348,001 – 349,000	144	125	489,001 – 493,000	173	145
349,001 – 350,000	145	125	493,001 – 494,000	173	146
350,001 – 351,000	145	125	494,001 – 499,000	174	146
351,001 – 352,000	145	125	499,001 – 500,000	175	146
352,001 – 353,000	145	125	500,001 – 504,000	175	147
353,001 – 354,000	145	126	504,001 – 507,000	176	147
354,001 – 355,000	146	126	507,001 – 509,000	176	148
355,001 – 359,000	146	126	509,001 – 514,000	177	148
359,001 – 360,000	147	126	514,001 – 519,000	178	149
360,001 – 364,000	147	127	519,001 – 521,000	179	149
364,001 – 367,000	148	127	521,001 – 524,000	179	150
367,001 – 369,000	148	128	524,001 – 528,000	180	150
369,001 – 374,000	149	128	528,001 – 529,000	180	151
374,001 – 379,000	150	129	529,001 – 534,000	181	151
379,001 – 381,000	151	129	534,001 – 535,000	182	151
381,001 – 384,000	151	130	535,001 – 539,000	182	152
384,001 – 388,000	152	130	539,001 – 542,000	183	152
388,001 – 389,000	152	131	542,001 – 544,000	183	153
389,001 – 394,000	153	131	544,001 – 549,000	184	153
394,001 – 395,000	154	131	549,001 – 554,000	185	154
395,001 – 399,000	154	132	554,001 – 556,000	186	154
399,001 – 402,000	155	132	556,001 – 559,000	186	155
402,001 – 404,000	155	133	559,001 – 563,000	187	155
404,001 – 409,000	156	133	563,001 – 564,000	187	156
409,001 – 414,000	157	134	564,001 – 569,000	188	156
414,001 – 416,000	158	134	569,001 – 570,000	189	156
416,001 – 419,000	158	135	570,001 – 574,000	189	157
419,001 – 423,000	159	135	574,001 – 577,000	190	157
423,001 – 424,000	159	136	577,001 – 579,000	190	158
424,001 – 429,000	160	136	579,001 – 584,000	191	158
429,001 – 430,000	161	136	584,001 – 589,000	192	159
430,001 – 434,000	161	137	589,001 – 591,000	193	159
434,001 – 437,000	162	137	591,001 – 594,000	193	160
437,001 – 439,000	162	138	594,001 – 598,000	194	160
439,001 – 444,000	163	138	598,001 – 599,000	194	161
444,001 – 449,000	164	139	599,001 – 604,000	195	161
449,001 – 451,000	165	139	604,001 – 605,000	196	161

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
605,001 – 609,000	196	162	764,001 – 766,000	228	184
609,001 – 612,000	197	162	766,001 – 769,000	228	185
612,001 – 614,000	197	163	769,001 – 773,000	229	185
614,001 – 619,000	198	163	773,001 – 774,000	229	186
619,001 – 624,000	199	164	774,001 – 779,000	230	186
624,001 – 626,000	200	164	779,001 – 780,000	231	186
626,001 – 629,000	200	165	780,001 – 784,000	231	187
629,001 – 633,000	201	165	784,001 – 787,000	232	187
633,001 – 634,000	201	166	787,001 – 789,000	232	188
634,001 – 639,000	202	166	789,001 – 794,000	233	188
639,001 – 640,000	203	166	794,001 – 799,000	234	189
640,001 – 644,000	203	167	799,001 – 801,000	235	189
644,001 – 647,000	204	167	801,001 – 804,000	235	190
647,001 – 649,000	204	168	804,001 – 808,000	236	190
649,001 – 654,000	205	168	808,001 – 809,000	236	191
654,001 – 659,000	206	169	809,001 – 814,000	237	191
659,001 – 661,000	207	169	814,001 – 815,000	238	191
661,001 – 664,000	207	170	815,001 – 819,000	238	192
664,001 – 668,000	208	170	819,001 – 822,000	239	192
668,001 – 669,000	208	171	822,001 – 824,000	239	193
669,001 – 674,000	209	171	824,001 – 829,000	240	193
674,001 – 675,000	210	171	829,001 – 834,000	241	194
675,001 – 679,000	210	172	834,001 – 836,000	242	194
679,001 – 682,000	211	172	836,001 – 839,000	242	195
682,001 – 684,000	211	173	839,001 – 843,000	243	195
684,001 – 689,000	212	173	843,001 – 844,000	243	196
689,001 – 694,000	213	174	844,001 – 849,000	244	196
694,001 – 696,000	214	174	849,001 – 850,000	245	196
696,001 – 699,000	214	175	850,001 – 854,000	245	197
699,001 – 703,000	215	175	854,001 – 857,000	246	197
703,001 – 704,000	215	176	857,001 – 859,000	246	198
704,001 – 709,000	216	176	859,001 – 864,000	247	198
709,001 – 710,000	217	176	864,001 – 869,000	248	199
710,001 – 714,000	217	177	869,001 – 871,000	249	199
714,001 – 717,000	218	177	871,001 – 874,000	249	200
717,001 – 719,000	218	178	874,001 – 878,000	250	200
719,001 – 724,000	219	178	878,001 – 879,000	250	201
724,001 – 729,000	220	179	879,001 – 884,000	251	201
729,001 – 731,000	221	179	884,001 – 885,000	252	201
731,001 – 734,000	221	180	885,001 – 889,000	252	202
734,001 – 738,000	222	180	889,001 – 892,000	253	202
738,001 – 739,000	222	181	892,001 – 894,000	253	203
739,001 – 744,000	223	181	894,001 – 899,000	254	203
744,001 – 745,000	224	181	899,001 – 904,000	255	204
745,001 – 749,000	224	182	904,001 – 906,000	256	204
749,001 – 752,000	225	182	906,001 – 909,000	256	205
752,001 – 754,000	225	183	909,001 – 913,000	257	205
754,001 – 759,000	226	183	913,001 – 914,000	257	206
759,001 – 764,000	227	184	914,001 – 919,000	258	206

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
919,001 – 920,000	259	206	962,001 – 964,000	267	213
920,001 – 924,000	259	207	964,001 – 969,000	268	213
924,001 – 927,000	260	207	969,001 – 974,000	269	214
927,001 – 929,000	260	208	974,001 – 976,000	270	214
929,001 – 934,000	261	208	976,001 – 979,000	270	215
934,001 – 939,000	262	209	979,001 – 983,000	271	215
939,001 – 941,000	263	209	983,001 – 984,000	271	216
941,001 – 944,000	263	210	984,001 – 989,000	272	216
944,001 – 948,000	264	210	989,001 – 990,000	273	216
948,001 – 949,000	264	211	990,001 – 994,000	273	217
949,001 – 954,000	265	211	994,001 – 997,000	274	217
954,001 – 955,000	266	211	997,001 – 999,000	274	218
955,001 – 959,000	266	212	999,001 – 1000,000	275	218
959,001 – 962,000	267	212			

227. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the corresponding Highway Loss Data Institute (HLDI) Size and Class grouping. Use the table below to determine the applicable symbol.

Exception: Physical Damage symbols for some rare specialty vehicles and incomplete vehicles will be determined using the cost new, refer to Rule 226.

HLDI Group	Comprehensive Symbol	Collision Symbol
Cargo/Passenger Vans	41	30
Large Cars Four-Door Models	45	38
Large Cars Luxury Models	61	53
Large Cars Sports Models	53	58
Large Cars Station Wagons/Minivans	48	35
Large Cars Two-Door Models	43	33
Large Luxury SUVs	67	47
Large Pickups Four-Door Models	50	36
Large Pickups Two-Door Models	39	33
Large Pickups Two-Door Plus Models	45	35
Large SUVs	50	34
Micro Cars Two-Door Models	37	14
Midsize Cars Four-Door Models	42	43
Midsize Cars Luxury Models	56	51
Midsize Cars Sports Models	51	51
Midsize Cars Station Wagons	44	39
Midsize Cars Two-Door Models	46	45
Mini Cars Four-Door Models	36	41
Mini Cars Sports Models	39	40
Mini Cars Station Wagons	40	40
Mini Cars Two-Door Models	38	37

RATING FACTORS

HLDI Group	Comprehensive Symbol	Collision Symbol
Midsize Luxury SUVs	50	43
Midsize SUVs	40	35
Small Cars Four-Door Models	38	43
Small Cars Sports Models	55	45
Small Cars Station Wagons	42	40
Small Cars Two-Door Models	44	46
Small Pickups Four-Door Models	40	40
Small Pickups Two-Door Models	30	34
Small Pickups Two-Door Plus Models	36	38
Small SUVs	39	35
Very Large Cars Four-Door Models	39	37
Very Large Cars Luxury Models	74	59
Very Large Cars Station Wagons/Minivans	38	34
Very Large Luxury SUVs	78	48
Very Large Pickups Four-Door Models	61	40
Very Large Pickups Two-Door Models	41	32
Very Large Pickups Two-Door Plus Models	49	35
Very Large SUVs	56	36

228. 2000 and Prior Model Automobiles – To determine the applicable physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbols shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision symbols:

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
1, 2, & 3	1	1	11	11
4	2	2	11	11
5	3	3	11	11
	4	4	11	11
6	5	5	11	11
	6	6	11	11
7	7	7	14	17
	8	8	14	17
8	9	9	20	22
	10	10	20	22
9	11	11	26	22
	12	12	26	26
	13	13	26	26
10	14	14	32	26
	15	15	32	31
	16	16	32	31
11	17	17	37	31
	18	18	37	33

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1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
12	19	19	41	33
	20	20	41	36
13	21	21	43	37
14	22	22	44	39
15	23	23	45	39
16	24	24	47	41
17	25	25	48	41
18	26	26	49	42
19	27	27	50	43
20	28	28	51	44
21	29	29	52	45
22	30	30	53	46
23	31	31	54	47
24	32	32	55	47
25	33	33	56	48
26	34	34	57	49
27	35	35	58	50
28	36	36	59	50
29	37	37	60	51
30	38	38	61	52
31	39	39	61	53
32	40	40	62	53
33	41	41	63	54
34	42	42	64	55
35	43	43	65	56
36	44	44	65	56
37	45	45	66	57
38	46	46	67	58
39	47	47	68	58
40	48	48	68	59
41	49	49	69	60
42	50	50	70	60
43	51	51	70	61
44	52	52	71	61
45	53	53	71	62
46	54	54	72	63
47	55	55	73	63
48	56	56	73	64
49	57	57	74	64
50	58	58	74	65
51	59	59	75	65

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1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
52	60	60	76	66
53	61	61	76	66
54	62	62	77	67
55	63	63	77	67
56	64	64	78	68
57	65	65	78	68
58	66	66	79	69
59	67	67	79	69
60	68	68	80	70
61	69	69	80	70
62	70	70	81	71
63	71	71	81	71
64	72	72	82	72
65	73	73	82	72
66	74	74	82	72
67	75	75	83	73
68	76	76	83	73
69	77	77	84	74
70	78	78	84	74
71	79	79	85	74
72	80	80	85	75
73	81	81	85	75
74	82	82	86	76
75	83	83	86	76
76	84	84	87	76
77	85	85	87	77
78	86	86	87	77
79	87	87	88	78
80	88	88	88	78
81	89	89	89	78
82	90	90	89	79
83	91	91	89	79
84	92	92	90	79
85	93	93	90	80
86	94	94	90	80
87	95	95	91	80
88	96	96	91	81
89	97	97	91	81
90	98	98	92	81
91	99	99	92	82
92	100	100	92	82

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1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
93	101	101	93	82
94	102	102	93	83
95	103	103	93	83
96	104	104	94	83
97	105	105	94	84
98	106	106	94	84
99	107	107	95	84
100	108	108	95	85
101	109	109	95	85
102	110	110	96	85
103	111	111	96	85
104	112	112	96	86
105	113	113	96	86
106	114	114	97	86
107	115	115	97	87
108	116	116	97	87
109	117	117	98	87
110	118	118	98	87
111	119	119	98	88
112	120	120	98	88
113	121	121	99	88
114	122	122	99	88
115	123	123	99	89
116	124	124	99	89
117	125	125	100	89
118	126	126	100	90
119	127	127	100	90
120	128	128	100	90
121	129	129	100	90
122	130	130	101	91
123	131	131	101	91
124	132	132	101	91
125	133	133	101	91
126	134	134	101	92
127	135	135	102	92
128	136	136	102	92
129	137	137	102	92
130	138	138	102	92
131	139	139	102	93
132	140	140	103	93
133	141	141	103	93

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
134	142	142	103	93
135	143	143	103	94
136	144	144	103	94
137	145	145	104	94
138	146	146	104	94
139	147	147	104	95
140	148	148	104	95
141	149	149	104	95
142	150	150	105	95
143	151	151	105	95
144	152	152	105	96
145	153	153	105	96
146	154	154	105	96
147	155	155	106	96
148	156	156	106	97
149	157	157	106	97
150	158	158	106	97
151	159	159	106	97
152	160	160	107	97
153	161	161	107	98
154	162	162	107	98
155	163	163	107	98
156	164	164	107	98
157	165	165	108	98
158	166	166	108	99
159	167	167	108	99
160	168	168	108	99
161	169	169	108	99
162	170	170	109	99
163	171	171	109	99
164	172	172	109	100
165	173	173	109	100
166	174	174	109	100
167	175	175	110	100
168	176	176	110	100
169	177	177	110	100
170	178	178	110	100
171	179	179	110	101
172	180	180	111	101
173	181	181	111	101
174	182	182	111	101

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
175	183	183	111	101
176	184	184	111	101
177	185	185	112	101
178	186	186	112	102
179	187	187	112	102
180	188	188	112	102
181	189	189	112	102
182	190	190	113	102
183	191	191	113	102
184	192	192	113	102
185	193	193	113	103
186	194	194	113	103
187	195	195	114	103
188	196	196	114	103
189	197	197	114	103
190	198	198	114	103
191	199	199	114	103
192	200	200	115	104
193	201	201	115	104
194	202	202	115	104
195	203	203	115	104
196	204	204	115	104
197	205	205	116	104
198	206	206	116	104
199	207	207	116	105
200	208	208	116	105
201	209	209	116	105
202	210	210	117	105
203	211	211	117	105
204	212	212	117	105
205	213	213	117	105
206	214	214	117	106
207	215	215	118	106
208	216	216	118	106
209	217	217	118	106
210	218	218	118	106
211	219	219	118	106
212	220	220	119	106
213	221	221	119	107
214	222	222	119	107
215	223	223	119	107

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
216	224	224	119	107
217	225	225	120	107
218	226	226	120	107
219	227	227	120	107
220	228	228	120	108
221	229	229	120	108
222	230	230	121	108
223	231	231	121	108
224	232	232	121	108
225	233	233	121	108
226	234	234	121	108
227	235	235	122	109
228	236	236	122	109
229	237	237	122	109
230	238	238	122	109
231	239	239	122	109
232	240	240	123	109
233	241	241	123	109
234	242	242	123	110
235	243	243	123	110
236	244	244	123	110
237	245	245	124	110
238	246	246	124	110
239	247	247	124	110
240	248	248	124	110
241	249	249	124	111
242	250	250	125	111
243	251	251	125	111
244	252	252	125	111
245	253	253	125	111
246	254	254	125	111
247	255	255	126	111
248	256	256	126	112
249	257	257	126	112
250	258	258	126	112
251	259	259	126	112
252	260	260	127	112
253	261	261	127	112
254	262	262	127	112
255	263	263	127	113
256	264	264	127	113

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
257	265	265	128	113
258	266	266	128	113
259	267	267	128	113
260	268	268	128	113
261	269	269	128	113
262	270	270	129	114
263	271	271	129	114
264	272	272	129	114
265	273	273	129	114
266	274	274	129	114
267	275	275	130	114
268	276	276	130	114
269	277	277	130	115
270	278	278	130	115
271	279	279	130	115
272	280	280	131	115
273	281	281	131	115
274	282	282	131	115
275	283	283	131	115
276	284	284	131	116
277	285	285	132	116
278	286	286	132	116
279	287	287	132	116
280	288	288	132	116
281	289	289	132	116
282	290	290	133	116
283	291	291	133	117
284	292	292	133	117
285	293	293	133	117
286	294	294	133	117
287	295	295	134	117
288	296	296	134	117
289	297	297	134	117
290	298	298	134	118
291	299	299	134	118
292	300	300	135	118
293	301	301	135	118
294	302	302	135	118
295	303	303	135	118
296	304	304	135	118
297	305	305	136	119

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
298	306	306	136	119
299	307	307	136	119
300	308	308	136	119
301	309	309	136	119
302	310	310	137	119
303	311	311	137	119
304	312	312	137	120
305	313	313	137	120
306	314	314	137	120
307	315	315	138	120
308	316	316	138	120
309	317	317	138	120
310	318	318	138	120
311	319	319	138	121
312	320	320	139	121
313	321	321	139	121
314	322	322	139	121
315	323	323	139	121
316	324	324	139	121
317	325	325	140	121
318	326	326	140	122
319	327	327	140	122
320	328	328	140	122
321	329	329	140	122
322	330	330	141	122
323	331	331	141	122
324	332	332	141	122
325	333	333	141	123
326	334	334	141	123
327	335	335	142	123
328	336	336	142	123
329	337	337	142	123
330	338	338	142	123
331	339	339	142	123
332	340	340	143	124
333	341	341	143	124
334	342	342	143	124
335	343	343	143	124
336	344	344	143	124
337	345	345	144	124
338	346	346	144	124

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
339	347	347	144	125
340	348	348	144	125
341	349	349	144	125
342	350	350	145	125
343	351	351	145	125
344	352	352	145	125
345	353	353	145	125
346	354	354	145	126
347	355	355	146	126
348	356	356	146	126
349	357	357	146	126
350	358	358	146	126
351	359	359	146	126
352	360	360	147	126
353	361	361	147	127
354	362	362	147	127
355	363	363	147	127
356	364	364	147	127
357	365	365	148	127
358	366	366	148	127
359	367	367	148	127
360	368	368	148	128
361	369	369	148	128
362	370	370	149	128
363	371	371	149	128
364	372	372	149	128
365	373	373	149	128
366	374	374	149	128
367	375	375	149	128
368	376	376	149	128
369	377	377	149	128
370	378	378	149	128
371	379	379	149	128
372	380	380	149	128
373	381	381	149	128
374	382	382	149	128
375	383	383	149	128
376	384	384	149	128
377	385	385	149	128
378	386	386	149	128
379	387	387	149	128

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AUTOMOBILE PROGRAM
GENERAL RULES

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
380	388	388	149	128
381	389	389	149	128
382	390	390	149	128
383	391	391	149	128
384	392	392	149	128
385	393	393	149	128
386	394	394	149	128
387	395	395	149	128
388	396	396	149	128
389	397	397	149	128
390	398	398	149	128
391	399	399	149	128
392	400	400	149	128

RATING FACTORS

EXCESS VEHICLE FACTOR

235. For each vehicle on the policy in excess of the number of operators and for each vehicle on the policy with physical damage coverage only, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums. The factor will not be applied to utility trailers, CHROME vehicles, motor homes, camping trailers, and travel trailers. Refer to Auto rate section R-8 for the Excess Vehicle factors.

RATING FACTORS

LIABILITY SYMBOL FACTOR

240. 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.

241. 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 242-243 to determine the applicable liability symbols. Liability symbols do not apply to motor homes, camping trailers, or travel trailers. Refer to Auto rate section R-6 for the Liability Symbol factors.

242. Newly Announced Models – For rating of newly announced models for which no liability symbols are shown, use the symbols of the corresponding Highway Loss Data Institute (HLDI) Size and Class grouping. Use the table below to determine the applicable symbol.

HLDI Group	BI Symbol	PD Symbol	MED Symbol	UMBI/UIMBI Symbol
Cargo/Passenger Vans	54	55	56	58
Large Cars Four-Door Models	62	57	66	66
Large Cars Luxury Models	51	51	54	55
Large Cars Sports Models	38	40	42	38
Large Cars Station Wagons/Minivans	61	57	66	67
Large Cars Two-Door Models	62	43	66	66
Large Luxury SUVs	55	63	45	49
Large Pickups Four-Door Models	58	64	47	50
Large Pickups Two-Door Models	57	62	50	51
Large Pickups Two-Door Plus Models	56	61	46	48
Large SUVs	56	63	51	54
Micro Cars Two-Door Models	58	28	65	64
Midsize Cars Four-Door Models	62	57	69	68
Midsize Cars Luxury Models	51	51	57	57
Midsize Cars Sports Models	51	50	55	52
Midsize Cars Station Wagons	53	53	53	52
Midsize Cars Two-Door Models	61	56	67	67
Mini Cars Four-Door Models	67	59	79	76
Mini Cars Sports Models	35	32	48	49
Mini Cars Station Wagons	58	51	68	68
Mini Cars Two-Door Models	58	52	65	64
Midsize Luxury SUVs	54	60	51	53
Midsize SUVs	59	62	59	60
Small Cars Four-Door Models	64	58	71	70
Small Cars Sports Models	39	38	46	45
Small Cars Station Wagons	60	55	67	66
Small Cars Two-Door Models	61	56	70	67
Small Pickups Four-Door Models	59	63	57	57
Small Pickups Two-Door Models	57	58	58	56
Small Pickups Two-Door Plus Models	58	60	56	53

RATING FACTORS

HLDI Group	BI Symbol	PD Symbol	MED Symbol	UMBI/UIMBI Symbol
Small SUVs	56	57	60	60
Very Large Cars Four-Door Models	58	56	60	59
Very Large Cars Luxury Models	54	53	54	54
Very Large Cars Station Wagons/Minivans	55	55	58	59
Very Large Luxury SUVs	62	67	47	49
Very Large Pickups Four-Door Models	53	64	38	42
Very Large Pickups Two-Door Models	50	61	35	34
Very Large Pickups Two-Door Plus Models	50	60	35	37
Very Large SUVs	58	66	45	47

243. 2000 and Prior Model Automobiles and CHROME Vehicles – To determine the applicable liability symbols for automobiles 1983 and prior, use liability symbol 3. For 1984 – 2000 automobiles, use the following table to reassign the liability symbol shown in the Vehicle Symbol Section of the manual to the current liability symbols:

Current BI & PD Symbol	Current MED & UMBI/UIMBI Symbol	Reassigned Symbol
5	6	1
7		2
9	7	3
11	10	4
13	12	5

RATING FACTORS

AGE-GENDER-MARITAL STATUS FACTOR

245. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age, gender, and marital status of the rated operator. Refer to Auto rate section R-8 for the Age-Gender-Marital Status factors.

RATING FACTORS

PRINCIPAL-OCCASIONAL FACTOR

250. For each vehicle on the policy with a rated operator 24 years of age or less, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on if the rated operator is assigned as a principal or occasional operator and based on the rated operator's age. Refer to Auto rate section R-8 for the Principal-Occasional factors.

RATING FACTORS

ANNUAL MILES DRIVEN FACTOR

255. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator if the vehicle's annual mileage is less than 7,500 miles. Refer to Auto rate section R-8 for the Annual Miles Driven factors.

RATING FACTORS

VEHICLE USAGE FACTOR

260. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator and the usage category of the vehicle. Refer to Auto rate section R-8 for the Vehicle Usage factors.

RATING FACTORS

EXCESS VEHICLE AGE FACTOR

265. For each vehicle on the policy without a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age, as determined below. This factor does not apply to utility trailers. Refer to Auto rate section R-8 for the Excess Vehicle Age factors.

- If all operators on the policy are 65 years of age or over, or if at least one operator on the policy is 65 years of age or over and all other operators on the policy are 45 to 64 years of age, then use age 65+.
- If all operators on the policy are 45 to 64 years of age, then use age 45-64.
- Otherwise, use age 0-44.

RATING FACTORS

ACCOUNT COMPOSITION FACTOR

270. For each automobile or pickup on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the applicable category, the number of vehicles, and the number of operators. Refer to Auto rate section R-8 for the Account Composition factors.

- To determine the applicable category, use the marital status of the account owner in combination with the number of operators 24 years of age or less on the account and the age of the youngest operator on the account. Within the category, use the number of vehicles on the account and the number of operators on the account to determine the applicable rating factor by coverage.

- To determine the number of vehicles, count the number of automobiles and pickups on the account insured on a personal lines automobile policy with American National Property And Casualty Company or an affiliated company.

- To determine the number of operators, count the number of operators on the account that are rated as principal or occasional on a personal lines automobile policy with American National Property And Casualty Company or an affiliated company.

DISCOUNTS

PREFERRED AUTOMOBILE CUSTOMER PLUS (PAC+) DISCOUNT

280. 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, Property Damage, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Comprehensive coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for at least three years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Roadside Assistance or Windshield Repair claims, Comprehensive claims less than $100***, and claims that are closed without payment will be disregarded. For accounts with only one vehicle, one Comprehensive claim*** per household will be allowed, provided the claim is not a fire or theft loss. For accounts with more than one vehicle, 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 vehicles than operators on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Auto rate section R-7 for the 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.

* Applicants who (1) were previously insured with American National Property And Casualty Company 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 American National Property And Casualty Company or an affiliated company.

** 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 American National Property And Casualty Company 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.

DISCOUNTS

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 operators on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Auto rate section R-7 for the PAC+ Part A Discount factor.

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-7 for the PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, then 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.

DISCOUNTS

BENEFITS XPRESS[SM] DISCOUNT

281. For each automobile, motor home, camping trailer, travel trailer, or utility trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when all of the requirements, as outlined below, have been met by the account. Refer to Auto rate section R-7 for the Benefits Xpress Discount factors.

    1. A named insured on the account is employed by or a member of a group or association enrolled in the Benefits Xpress program.

    2. The policy must be enrolled in Easy Pay.

    All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. If not, the discount will be removed from the policy retroactively.

DISCOUNTS

STUDENT AWAY AT SCHOOL DISCOUNT

282. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the rated operator is unmarried, 24 years of age or less, and is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle. This discount does not apply if the operator has a vehicle at the campus location. Refer to Auto rate section R-7 for the Student Away at School Discount factors.

DISCOUNTS

MULTI-CAR DISCOUNT

283. For each vehicle on the policy with a rated operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator if there are at least two vehicles that carry either Bodily Injury or Collision coverages and are insured on a personal lines automobile policy with American National Property And Casualty Company or an affiliated company. The Multi-Car Discount will also be applied if one qualifying vehicle is insured on a personal lines automobile policy with American National Property And Casualty Company or an affiliated company and at least one other qualifying vehicle will become insured on a personal lines automobile policy with American National Property And Casualty Company or an affiliated company within 90 days of the inception date of the policy. Refer to Auto rate section R-8 for the Multi-Car Discount factors.

NOTE: CHROME vehicles, motor homes, camping trailers, and travel trailers may qualify other vehicles for the Multi-Car Discount. However, vehicles without a rated operator are not eligible to receive the Multi-Car Discount.

DISCOUNTS

TLC TRI-LINE COVERAGE DISCOUNT FROM ANPAC℠

284. For each qualifying automobile, motor home, camping trailer, or travel trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums when the appropriate Homeowners and Life/Annuity conditions, as outlined below, have been met by the account. Refer to Auto rate section R-7 for the TLC Discount factor.

- Homeowners Conditions: The account must include an active homeowners/Special Farm Package® policy written in American National Property And Casualty Company or an affiliated company.

  - The qualifying homeowners/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the automobile policy; or the qualifying new business homeowners/Special Farm Package® policy's effective date may not be greater than 90 days after the automobile policy's effective date.

  - NOTE: Camping trailers, travel trailers, utility trailers, and recreational vehicles may not be used to qualify a homeowners policy for the TLC Discount.

- Life/Annuity Conditions: There must be an active permanent life/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 policies.

  One of the following permanent life/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:

     - Greater than or equal to the Coverage A amount for the Homeowners Dwelling forms.
     - Greater than or equal to the Coverage C amount for the Condominium form.
     - Greater than or equal to either $100,000 or the Coverage C amount, whichever is greater, for the Tenant form.
     - Greater than or equal to 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 homeowners/Special Farm Package® and permanent life policies remain in force.

     If more than one homeowners/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 form to a Homeowners Dwelling form or Condominium form or Special Farm Package® policy, the relationship between the amount of permanent 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 Homeowners Dwelling form to a Tenant form, the Tenant form will count as a qualifying homeowners policy, regardless of the relationship between the Coverage C amount and the permanent 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 greater than or equal to $500,000.

  3. The annualized premium for any individual permanent life 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 greater than or equal to $100,000 at the inception date of the discount.

DISCOUNTS

All new business policies will be reviewed 90 days after issue to verify 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 verify all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

DISCOUNTS

AUTO-HOME DISCOUNT

285. For each qualifying automobile, motor home, camping trailer, and travel trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when the appropriate Homeowners conditions, as outlined below, have been met by the account. The amount of the discount varies based on the length of time that the insured has had both their automobile and homeowners insurance with American National Property And Casualty Company. Refer to Auto rate section R-7 for the Auto-Home Discount factors.

- Homeowners Conditions: The account must include an active homeowners policy written in American National Property And Casualty Company.
    - The qualifying homeowners policy must be in force anytime during the 15 days prior to the effective date of the automobile policy; or the qualifying new business homeowners policy's effective date may not be greater than 90 days after the automobile policy's effective date.
    - NOTE: Motor homes, camping trailers, travel trailers, utility trailers, motorcycles, and recreational vehicles do not qualify a homeowners policy for the Homeowners Advantage
- The Auto-Home Discount will not be applied to policies receiving the TLC Discount.

All new business policies will be reviewed 90 days after issue to verify 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 verify all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

DISCOUNTS

COMP CLAIM FREE DISCOUNT

286. **New Business**

Accounts with Only One Vehicle

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-7 for the Comp Claim Free Discount factor.

Accounts with More Than One Vehicle

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-7 for the 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 American National Property And Casualty Company 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

Accounts with Only One Vehicle

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-7 for the Comp Claim Free Discount factor.

Accounts with More Than One Vehicle

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-7 for the 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 American National Property And Casualty Company or an affiliated company, will be disregarded.
** The renewal experience period will be the 72-month period prior to the effective date of the next renewal.

DISCOUNTS

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 Comp Claim Free Discount eligibility.

DISCOUNTS

PASSIVE RESTRAINT DISCOUNT

287. For each private passenger automobile or motor home on the policy that is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards, a discount will be applied to the Medical Payments coverage premiums. Refer to Auto rate section R-7 for the Passive Restraint Discount factors.

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

DISCOUNTS

GOOD STUDENT DISCOUNT

290. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the rated operator's age, gender, and operator status provided that the rated operator meets the qualifications listed below. Refer to Auto rate section R-8 for the Good Student Discount factors.

- The operator must be unmarried and 24 years of age or less, and
- The operator must be enrolled as a full-time middle school or junior high school student, be enrolled as a full-time high school student, be enrolled as a full-time student in a college or university, have graduated from a four-year college or university, or be 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 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)

DISCOUNTS

FRESH START DISCOUNT™

291. For each automobile, motor home, camping trailer, travel trailer, and utility trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when the policy is originally quoted prior to the expiration date of coverage with another insurer (unaffiliated with American National Property And Casualty Company).

This discount will not be applied when an applicant has a current need for insurance, but no insurance is in force at the time of the quote.

The Fresh Start Discount will apply for one term only. To qualify for the Fresh Start Discount, any additional automobile policies must be added to the account during the first term of the original automobile policy on the account. Automobile policies added to the account after the first term of the original automobile policy will not be eligible for this discount.

Refer to Auto rate section R-7 for the Fresh Start Discount factors.

DISCOUNTS

DEFENSIVE DRIVER DISCOUNT

292. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums provided that the operator is over 55 years of age and successfully completed an approved defensive driving course. The courses eligible for this discount must meet criteria approved by the Motor Vehicle Division of the Transportation Department. If an applicant is eligible, you should submit a copy of the course completion certificate. The discount must be re-certified every three years. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The insured is not eligible for this discount if they are or will receive a surcharge for an at-fault accident or moving violation. Refer to Auto rate section R-7 for the Defensive Driver Discount factors.

PREMIUM DETERMINATION

295. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 296-297. The premium for Miscellaneous Coverages is determined in Section 600.

296. Refer to Auto rate section R-1 for the base rates by coverage.

297. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. Liability Symbol factor – Refer to Rules 240-243.

Step 6. Physical Damage Symbol factor – Refer to Rules 225-228.

Step 7. Passive Restraint Discount – Refer to Rule 287.

Step 8. Comp Claim Free Discount – Refer to Rule 286.

Step 9. PAC+ Discount – Refer to Rule 280.

Step 10. Defensive Driver Discount – Refer to Rule 292.

Step 11. Student Away at School Discount – Refer to Rule 282.

Step 12. Fresh Start Discount – Refer to Rule 291.

Step 13. TLC Discount – Refer to Rule 284.

Step 14. Auto-Home Discount – Refer to Rule 285.

Step 15. Benefits Xpress Discount – Refer to Rule 281.

Step 16. Excess Vehicle factor – Refer to Rule 235.

Step 17. Age-Gender-Marital Status factor – Refer to Rule 245.

Step 18. Principal-Occasional factor – Refer to Rule 250.

Step 19. Good Student Discount – Refer to Rule 290.

Step 20. Annual Miles Driven factor – Refer to Rule 255.

Step 21. Vehicle Usage factor – Refer to Rule 260.

Step 22. Multi-Car Discount – Refer to Rule 283.

Step 23. Excess Vehicle Age factor – Refer to Rule 265.

Step 24. Account Composition factor – Refer to Rule 270.

Step 25. DRRP factor – Refer to Rule 303.

Step 26. Customized Equipment Endorsement factor – Refer to Rule 646.

Step 27. Named Non-Owner Coverage factor – Refer to Rule 650.

Step 28. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Private passenger automobiles are rated under the Driving Record Rating Plan, along with CHROME vehicles, specialty non-CHROME vehicles, and motor homes with a rated operator.

301. **New Business Experience Period** (including added drivers) – The new business experience period is the 36 months prior to being insured with the Company.

302. **Renewal Business Experience Period** – The renewal business experience period is the 36 months prior to the effective date of the next renewal.

303. DRRP points are assigned for all operators assigned to a vehicle for each applicable accident, conviction, or other condition as defined in the following DRRP rules. In addition, DRRP points are assigned for the High Risk Vehicles listed in Rule 331 regardless if an operator is assigned to the vehicle. A DRRP factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums based on the assigned DRRP points of all operators assigned to the vehicle. Refer to Auto rate section R-9 for the DRRP factors.

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 will be the total of the DRRP points for each accident and/or conviction.

305. No change will be made during the policy period to affect 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 will be computed pro rata.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AUTOMOBILE PROGRAM
GENERAL RULES

DRIVING RECORD RATING PLAN (DRRP)

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. Assign the applicable DRRP points for each conviction defined below that occurred within the experience period:

	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
8.	Illegal possession of alcoholic beverages or narcotics in a motor vehicle.	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 will apply for one full policy term. When a SR-22 filing is made midterm, then the DRRP points will 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

DRIVING RECORD RATING PLAN (DRRP)

ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than $500 and if the accident involved any assigned operator who was at-fault. DRRP points are assigned according to all assigned operators 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 will be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- Vehicle lawfully parked (a vehicle rolling from a parked position will not be considered as lawfully parked, but will be considered as the operation of the last operator); or
- The applicant, owner, or other resident operator reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- Vehicle is 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 vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- Vehicle operated by applicant or resident operator is struck by a "hit-and-run" vehicle or uninsured motorist, if applicant or resident operator so reports the accident to the proper authority within 24 hours; or
- Accidents involving losses paid solely under the Comprehensive, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Underinsured Motorist Property Damage, Accidental Death Indemnity, or Loss of Income coverages; or
- Accidents occurring as a result of the operation of any vehicle 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 vehicle ceases to be used in response to such emergency.

322. 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 will refund to the insured the increased portion of the premium generated by the accident.

DRIVING RECORD RATING PLAN (DRRP)

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

Description	DRRP Points
1. **Unverifiable Three-Year Driving Record** including any inexperienced operator for whom the Company cannot obtain a current three-year MVR. The DRRP points will only apply for one year.	4
2. **Inexperienced Operator** – Any operator 21 years of age or more, 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 will apply only until the operator has been licensed for three years.	4

NOTE: If more than one Other Condition is applicable to an operator, then only the DRRP points for the Other Condition with the highest DRRP points will be assigned. If the DRRP points are the same, then only the DRRP points for the Unverifiable Three-Year Driving Record will be assigned.

High Risk Vehicles

331. For each High Risk Vehicle listed below, assign 6 DRRP points:

AC Cobra (2004-2006)
Alfa Romeo 8C (2008)
Allard (1985-Present)
Ariel Atom
Ascari
Aston Martin (1985-Present)
Auburn (1985-1994)
Audi R8 (2010-Present)
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)
Lexus LFA (2010-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)
Tesla Roadster (2010-Present)
TVR (1985-Present)
Wiesmann
Zimmer (1985-1988 / 1998-Present)

MISCELLANEOUS VEHICLES

UTILITY TRAILERS

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

An 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.

401. Rating for Comprehensive and Collision coverages:

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

402. The minimum total semiannual premium for utility trailers is $10.

MISCELLANEOUS VEHICLES

ACTUAL CASH VALUE FACTOR

405. For each utility trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the utility trailer's actual cash value. 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. Refer to Auto rate section R-14 for the Actual Cash Value factors.

MISCELLANEOUS VEHICLES

PREMIUM DETERMINATION

407. The premium for Comprehensive and Collision coverages is determined as follows in Rules 408-409. The premium for Miscellaneous Coverages is determined in Section 600.

408. Refer to Auto rate section R-14 for the base rates by coverage.

409. 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.

Step 1. Deductible factor – Refer to Rule 215.

Step 2. Actual Cash Value factor – Refer to Rule 405.

Step 3. Benefits Xpress Discount – Refer to Rule 281.

Step 4. Fresh Start Discount – Refer to Rule 291.

Step 5. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

MISCELLANEOUS VEHICLES

CHROME® PROGRAM

410. Vehicles in this program are insured under the Agreed Value Endorsement – refer to Rules 420-421. Modern Classics are also insured with the Modern Classic Vehicle Enhancement Endorsement – refer to Rule 425.

411. The minimum Comprehensive and/or Collision deductibles offered in the CHROME Program are as follows:

Vehicle Type	Minimum Deductible
Classic/Antique	$200
Modern Classic	$500
Hot/Street Rod	$200
Replica/Assembled (Kit)	$200
Original	$200
Modified/Custom	$200
Exotic	$1,000

Higher deductible options are available. In addition to the higher deductibles available to standard automobiles, a 5% Comprehensive and/or Collision deductible is available for CHROME vehicles only. Note the 5% Comprehensive and Collision deductibles are subject to a minimum amount of $1,200.

MISCELLANEOUS VEHICLES

CHROME VEHICLE TYPE FACTOR

415. For each CHROME vehicle on the policy, an additional factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, and Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums. The factor will be based on type of CHROME vehicle (according to the descriptions below), model year (Modern Classic vehicles only), annual mileage, and coverage. Refer to Auto rate section R-13 for the CHROME Vehicle Type factors.

- **Classic/Antique/Modern Classic**
  - **Classic/Antique** – An automobile manufactured 25 or more years prior to the current year and restored to original condition.
  - **Modern Classic** – An automobile 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.
- **Hot/Street Rod** – An automobile manufactured prior to 1949 with body and engine modifications.
- **Replica/Assembled (Kit)**
  - **Replica** – A commercially assembled reproduction of a private passenger type automobile.
  - **Assembled (Kit)** – An automobile consisting of separately manufactured components and assembled by a kit car manufacturer or individual. Dune Buggies are not included in this definition.
- **Original** – An un-restored automobile manufactured 25 or more years prior to the current year, in original condition, and not a replica.
- **Modified/Custom** – An automobile manufactured 25 or more years prior to the current year with body or engine modifications.
- **Exotic** – An original automobile with an agreed value over $100,000 with unique or rare design, limited production, or specific make and model year of manufacture that is an object of curiosity.

MISCELLANEOUS VEHICLES

MULTI-CHROME DISCOUNT

416. For accounts with more than one CHROME vehicle that carry Bodily Injury coverage, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums for each CHROME vehicle on the account. 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-13 for the Multi-CHROME Discount factors.

MISCELLANEOUS VEHICLES

PREMIUM DETERMINATION

417. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 418-419. The premium for Miscellaneous Coverages is determined in Section 600.

418. Refer to Auto Rate section R-1 for the base rates by coverage.

419. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Liability Symbol factor – Refer to Rules 240-243.

Step 5. Physical Damage Symbol factor – Refer to Rules 225-228.

Step 6. Passive Restraint Discount – Refer to Rule 287.

Step 7. Comp Claim Free Discount – Refer to Rule 286.

Step 8. PAC+ Discount – Refer to Rule 280.

Step 9. Defensive Driver Discount – Refer to Rule 292.

Step 10. Fresh Start Discount – Refer to Rule 291.

Step 11. TLC Discount – Refer to Rule 284.

Step 12. Auto-Home Discount – Refer to Rule 285.

Step 13. Benefits Xpress Discount – Refer to Rule 281.

Step 14. Excess Vehicle Age factor – Refer to Rule 265.

Step 15. Multi-CHROME Discount – Refer to Rule 416.

Step 16. DRRP factor – Refer to Rule 303.

Step 17. CHROME Vehicle Type Factor – Refer to Rule 415.

MISCELLANEOUS VEHICLES

AGREED VALUE ENDORSEMENT – SA-1228

420. Vehicles in the CHROME Program are insured with the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the Declarations in case of a total loss. The limit of liability for all partial losses 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.

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

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

422. Newly acquired additional collector vehicles must be reported to the company within 30 days after the date acquired for comprehensive or collision coverage to apply. The company will pay the verifiable purchase price in case of a total loss. The limit of liability for all partial losses shall not exceed 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.

If you have notified us within the 30 day requirement, the lowest comprehensive and/or collision deductible shown on the Declarations will apply to all newly acquired collector vehicles.

MISCELLANEOUS VEHICLES

MODERN CLASSIC VEHICLE ENHANCEMENT ENDORSEMENT – SA-2220

425. Within the CHROME Program, Modern Classic vehicles are insured with the Modern Classic Vehicle Enhancement Endorsement. 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 on the Declarations.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

MISCELLANEOUS VEHICLES

SPECIALTY NON-CHROME® VEHICLES

430. Specialty non-CHROME vehicles are insured with the Limits of Liability Endorsement – refer to Rule 645.

431. 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, or garaging.

    2. Vehicles under construction, regardless of age, must be written with the Car Under Construction Endorsement. Refer to General Rules 640-641.

432. Physical damage coverage must be written at 100% of the current appraised value.

MISCELLANEOUS VEHICLES

MOUNTED CAMPER UNITS/SHELLS

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

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

An 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.

442. Rating for Comprehensive and Collision coverages:

Comprehensive and Collision coverages are provided for mounted camper units/shells by the Customized Equipment Endorsement. Refer to Rule 646.

TravelStar From ANPAC®

MOTOR HOMES, CAMPING TRAILERS AND TRAVEL TRAILERS

500. Motor homes, camping trailers, and travel trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement – refer to Rule 570.

501. The minimum Comprehensive and/or Collision deductibles offered are as follows:

Vehicle Type	Minimum Deductible
Motor Home	$500
Camping Trailer or Travel Trailer	$200

TravelStar From ANPAC®

MOTOR HOMES

510. 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).

511. 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.

TravelStar From ANPAC®

CAMPING TRAILERS

520. 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 are part of the chassis. 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.

TravelStar From ANPAC®

TRAVEL TRAILERS

530. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile. Travel trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

531. A travel trailer 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.

TravelStar From ANPAC®

RATING OF CAMPING TRAILERS AND TRAVEL TRAILERS

540. Rating for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Roadside Assistance or Windshield Repair coverages:

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

541. Rating for Comprehensive and Collision coverages:

Under these two coverages, camping trailers and travel trailers are insured as separate items and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible will apply separately to the camping trailer or travel trailer and automobile.

TravelStar From ANPAC®

TRAVELSTAR COST NEW FACTOR

550. For each motor home, camping trailer, or travel trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the cost new of the vehicle. To determine cost new, include the cost of all permanent fixtures and equipment. Do not include miscellaneous personal property that is not a permanent part of the vehicle. Refer to Auto rate section R-12 for the TravelStar Cost New factors.

Example Comprehensive factor calculation:

Motor Home Cost New = 35,000

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

TravelStar From ANPAC®

TRAVELSTAR COVERAGE FACTOR

551. For each motor home, camping trailer, or travel trailer on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the vehicle type. Refer to Auto rate section R-12 for the TravelStar Coverage factors.

TravelStar From ANPAC®

TRAVELSTAR ALUMINUM SHELL SURCHARGE FACTOR

552. For each travel trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums if the travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. Refer to Auto rate section R-12 for the TravelStar Aluminum Shell Surcharge factors.

TravelStar From ANPAC®

PREMIUM DETERMINATION

560. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 561-562. The premium for Miscellaneous Coverages is in Rules 570-588 and Section 600.

561. Refer to Auto rate section R-1 for the base rates by coverage.

562. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. TravelStar Cost New factor – Refer to Rule 550.

Step 6. Passive Restraint Discount – Refer to Rule 287.

Step 7. Comp Claim Free Discount – Refer to Rule 286.

Step 8. PAC+ Discount – Refer to Rule 280.

Step 9. Defensive Driver Discount – Refer to Rule 292.

Step 10. Student Away at School Discount – Refer to Rule 282.

Step 11. Fresh Start Discount – Refer to Rule 291.

Step 12. TLC Discount – Refer to Rule 284.

Step 13. Auto-Home Discount – Refer to Rule 285.

Step 14. Benefits Xpress Discount – Refer to Rule 281.

Step 15. Age-Gender-Marital Status factor – Refer to Rule 245.

Step 16. Principal-Occasional factor – Refer to Rule 250.

Step 17. Annual Miles Driven factor – Refer to Rule 255.

Step 18. Vehicle Usage factor – Refer to Rule 260.

Step 19. Multi-Car Discount – Refer to Rule 283.

Step 20. Excess Vehicle Age factor – Refer to Rule 265.

Step 21. DRRP factor – Refer to Rule 303.

Step 22. TravelStar Coverage factor – Refer to Rule 551.

Step 23. TravelStar Aluminum Shell Surcharge factor – Refer to Rule 552.

Step 24. Replacement Cost Coverage factor – Refer to Rule 575.

Step 25. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

TravelStar From ANPAC®

LEISURE VEHICLE AMENDATORY ENDORSEMENT – SA-1638

570. Motor homes, camping trailers, and travel trailers are insured with the Leisure Vehicle Amendatory Endorsement. Included in this endorsement is coverage for rental reimbursement and travel expenses. The included limits 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.

TravelStar From ANPAC®

REPLACEMENT COST ENDORSEMENT – SA-1620

575. 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 the 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 American National Property And Casualty Company 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.

576. Replacement Cost Endorsement premium:

For each motor home or travel trailer on the policy to which the endorsement applies, a factor will be applied to the Comprehensive and Collision coverage premiums based on the vehicle type. Refer to Auto rate section R-11 for the Replacement Cost Endorsement factors.

TravelStar From ANPAC®

LEISURE VEHICLE PERSONAL EFFECTS ENDORSEMENTS

580. Replacement cost coverage with no deduction for depreciation is provided on a motor home, camping trailer, and/or 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.

581. The following tables are used to determine the Leisure Vehicle Personal Effects Endorsement number. Refer to Auto rate section R-11 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

TravelStar From ANPAC®

FULL TIMER COVERAGE

585. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowners 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.

586. 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 legal expenses resulting from a claim.

587. Motor homes and 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 travel trailers purchasing the Full Timer Coverage Endorsement are not eligible for the TLC Discount, the Auto-Home Discount, or CA$H*BACK*.

588. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-11 for the premium for each endorsement.

Endorsement	Liability Limit
SA-1652	$25,000 / 50,000
SA-1654	$50,000 / 100,000
SA-1655	$100,000 / 300,000
SA-1656	$250,000 / 500,000
SA-1657	$300,000 / 500,000
SA-1658	$500,000 / 500,000

MISCELLANEOUS COVERAGES

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

600. 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 citizens' 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.**

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

602. Refer to Auto rate section R-11 for the applicable premium.

MISCELLANEOUS COVERAGES

REIMBURSEMENT OF CAR RENTAL EXPENSE

605. 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. The policy includes a coverage limit of $25 per day / $750 per occurrence. Additional limits are available as shown below.

606. Refer to Auto rate sections R-1, R-2, and R-13 for the applicable base rates, ZIP code factors, limit factors, youthful factor, and CHROME factors for this coverage. Apply the rating factors in the following order: ZIP code factor, limit factor, youthful factor, and CHROME factor. Note the youthful factor applies if the operator is unmarried and is 24 years of age or less.

Endorsement	Limit (per day / per occurrence)
SA-595	$40 / 800
SA-1008	$50 / 1,000

MISCELLANEOUS COVERAGES

ROADSIDE ASSISTANCE OR WINDSHIELD REPAIR

610. This coverage provides insurance for roadside assistance costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

611. Refer to Auto rate sections R-1, R-2, and R-13 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Apply the rating factors in the following order: ZIP code factor, limit factor, and CHROME factor.

MISCELLANEOUS COVERAGES

RENTED MOTOR HOMES OR TRAILERS – SA-370

625. 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.

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

627. Physical Damage Coverage is provided.

628. 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

MISCELLANEOUS COVERAGES

GAP COVERAGE

635. 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 will not exceed $10,000.

636. This coverage may be purchased for any vehicle insured under the private passenger automobile policy except for leased motor homes, camping trailers and travel trailers. Vehicles under a loan with a balloon payment are also ineligible for GAP Coverage.

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

638. Rating: To determine the premium for GAP Coverage, multiply the final Comprehensive and Collision coverage premiums by the factors shown in Auto rate section R-11.

Endorsement	Vehicle Type
SA-1222	Automobiles, Motor Homes, Camping Trailers, Travel Trailers
SA-1299	Leased Automobiles

MISCELLANEOUS COVERAGES

CAR UNDER CONSTRUCTION – SA-1406

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

- the actual cash value of the stolen or damaged property; or
- the amount necessary to repair or replace the property; or
- the amount of insurance stated on the Declarations page.

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

641. Cars under construction/restoration must be insured for their current value. Anytime the value of the car and/or newly acquired parts exceeds the amount shown on the Declarations, the value of the car should be increased to assure adequate coverage.

MISCELLANEOUS COVERAGES

LIMITS OF LIABILITY – SA-236

645. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown on 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.

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

MISCELLANEOUS COVERAGES

CUSTOMIZED EQUIPMENT ENDORSEMENT – SA-2476

646. This endorsement provides Comprehensive and Collision coverage for customized equipment subject to the lesser of the following:

- The actual cash value or the amount to repair or replace those parts; or
- The limit for the customized equipment shown on the Declarations.

Customized equipment means any custom furnishings, parts or equipment, which are permanently attached to a vehicle and common to its use.

Customized Equipment includes but is not limited to the following:

- Special carpeting, insulation, furniture, or any interior customization;
- Height-extending roofs, body modifications, or any changes that alter the appearance of the vehicle;
- Body, engine, exhaust, or suspension enhancements intended to enhance the vehicle performance or appearance;
- Winches or anti-roll bars or anti-sway bars;
- Custom wheels, rims, and tires;
- Custom chrome, murals, paintwork or paint decals, and other graphics;
- Bed liners, truck toppers and camper shells, tonneau covers; and
- Any video, electronic sound reproducing or transmitting equipment, and its component parts.

This endorsement is not applicable to CHROME vehicles, specialty non-CHROME vehicles, motor homes, utility trailers, camping trailers, or travel trailers.

Rating: Comprehensive and Collision coverage for Customized Equipment is provided up to $2,000 at no additional premium charge. Additional coverage may be purchased in increments of $500. The Customized Equipment Endorsement factor will be applied to the Comprehensive and Collision coverage premiums in the order specified in the premium determination rules.

The Customized Equipment Endorsement factor is calculated as follows:

1. Subtract $2,000 from the total amount of customization requested.
2. Round up to the next $500 increment.
3. Divide by $500.
4. Multiply by the Customized Equipment Endorsement incremental factor.
5. Add one to the product.

Refer to Auto rate section R-11 for the Customized Equipment Endorsement factors.

MISCELLANEOUS COVERAGES

NAMED NON-OWNER COVERAGE – SA-2095

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

- 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.
- Rating: Apply the rating factor in Auto rate section R-11 to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, and Income Loss coverage premiums for an owned pleasure use vehicle used less than 7,500 annual miles.
- The following coverages are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Roadside Assistance or Windshield Repair, GAP Coverage, and the Customized Equipment Endorsement.
- The following factors/discounts are not applicable with the Named Non-Owner Coverage Endorsement: Liability Symbol factors, Account Composition factor, Passive Restraint Discount, Student Away at School Discount, TLC Discount, Auto-Home Discount, and the Multi-Car Discount. NOTE: An automobile policy with the Named Non-Owner Coverage Endorsement will not qualify any other policy for the TLC Discount, the Auto-Home Discount, and the Multi-Line Discount.

MISCELLANEOUS COVERAGES

NON-OWNED CAR – SA-1832

655. This endorsement extends liability and physical damage coverage to the owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger vehicle listed on the Declarations 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 non-owned vehicle may be furnished for the insured's occasional or regular use.
- The owner of the vehicle must be added as an Additional Interest – Non-owned.

MISCELLANEOUS COVERAGES

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

660. This endorsement provides limited liability and physical damage coverage to the owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger vehicle 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 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, apply the rating factor in Auto rate section R-11 for an owned pleasure use vehicle. When this endorsement applies to a CHROME vehicle, do not apply the rating factors in Auto rate section R-11 and rate as a restricted use CHROME vehicle.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business.

MISCELLANEOUS COVERAGES

JOINT OWNERSHIP CAR – SA-321

665. This endorsement extends liability and physical damage coverage to the Joint Owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger automobile listed on the Declarations 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.

MISCELLANEOUS COVERAGES

INTERESTED PARTY – SA-768

670. This endorsement extends 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.

- 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 Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

MISCELLANEOUS COVERAGES

LESSOR – SA-511

675. This endorsement extends liability and physical damage coverage to the designated Lessor of the vehicle listed on the Declarations based on their interest of liability exposure in the insured vehicle.

- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declarations 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.

MISCELLANEOUS COVERAGES

PERSONAL INJURY PROTECTION

680. 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.

681. 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.

682. Rating

* Medical Payments Coverage – Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.

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

Refer to Auto rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

* Accidental Death Benefit – $5,000 amount.

Refer to Auto rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AUTOMOBILE PROGRAM

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AUTOMOBILE PROGRAM

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AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AUTOMOBILE PROGRAM
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "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.

101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

103. "Operator" means an applicant, a resident in the same account 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.

104. A “private passenger automobile” is any of the following:
- 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.
- a motor vehicle with a pick-up body, a delivery sedan or a panel truck not customarily used in the occupation, profession, or business of the insured other than farming or ranching.
- an automobile owned by a family farm, co-partnership or corporation which is principally garaged on a farm or ranch.

105. A “CHROME vehicle” is a private passenger automobile type that is of show quality and legal for use on U.S. Highways.

106. A “specialty non-CHROME vehicle” is a private passenger automobile type that is 25 years or older with physical damage coverage. A specialty non-CHROME vehicle does not qualify for CHROME due to condition, usage, or garaging.

107. A “motor home” is a self-propelled truck or van-type motor vehicle that is permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the vehicle chassis. This definition does not include a pickup truck with a detachable camper body. A motor home 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 will be classified and rated under the private passenger automobile program.

108. A “camping trailer” is a trailer that is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. A camping trailer consists 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 vehicle. A camping 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 will be classified and rated under the private passenger automobile program.

109. A “travel trailer” is a trailer that is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. A travel trailer consists of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer. A 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 will be classified and rated under the private passenger automobile program.

110. A “utility trailer” is a trailer that is designed to be pulled or towed behind a private passenger automobile. A utility trailer is not a camping trailer, travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store, or display purposes.

GENERAL PROVISIONS

111. "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 will not be considered as used for business or driven to work.

112. "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.

113. "Work 3-9 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. 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.

114. "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. 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.

115. "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.

116. "Restricted Use" means that the vehicle is not used on a daily basis and is required on all CHROME vehicles.

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

118. "Married" means a married person living with his/her spouse. Note: The “living with his/her spouse” requirement does not apply to military customers who are temporarily separated from their spouses due to military duty assignment.

GENERAL PROVISIONS

POLICY TERM

120. An automobile policy is written for a six-month policy term.

GENERAL PROVISIONS

PREMIUM PAYMENT

Electronic Transfer Method of Payment

130. Easy Pay - *The Checkless Way*®

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

No installment charge is applied to Easy Pay withdrawals.

The minimum required down payment for a new business application is one month's premium (1/6th 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 automobile or homeowners 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.

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

Other Methods of Payment

131. Cash with Application

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method 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.

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.

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

132. Renewal Payment

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Six-month policyholders with a term premium of at least $50 may elect to pay the renewal premium in up to two 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. All cancellations will be computed pro rata.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for private passenger automobiles:

- All vehicles in an account must carry the same limits of liability coverage. Physical damage coverage may not be written without liability coverage except for vehicles in storage.
- Once liability coverage is written on a motor home or CHROME vehicle, liability coverage may not be deleted.
- All CHROME vehicles and specialty non-CHROME vehicles must carry Comprehensive coverage at all times.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.

Bodily Injury/Property Damage	May be carried alone
Medical Payments	BI/PD required
Personal Injury Protection	BI/PD required
Uninsured Motorist Bodily Injury	BI/PD required; BI must be ≥ UMBI
Uninsured Motorist Property Damage	BI/PD/UMBI required; PD must be ≥ UMPD
Underinsured Motorist Bodily Injury	BI/PD/UMBI required; BI/UMBI must be ≥ UIMBI
Comprehensive	May be carried alone
Collision	BI/PD & Comprehensive required
Accidental Death Indemnity and Disability	BI/PD required
Loss of Income	BI/PD required
Roadside Assistance or Windshield Repair	BI/PD required
Sound Receiving or Transmitting Equipment	Comprehensive required
Increased Rental Reimbursement	Both Comprehensive & Collision required
GAP	Comprehensive, Collision, Lienholder required
Named Non-Owner Coverage	BI/PD required

OPERATOR ASSIGNMENTS

200. Each operator on the account must be assigned to exactly one vehicle on the account (excluding motorcycles).

The following vehicle types are classified as vehicles without a rated operator: vehicles in excess of the number of operators, CHROME vehicles, motor homes*, camping trailers, travel trailers, utility trailers, and vehicles with physical damage coverage only.

* Exception: If the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company, then an operator will be assigned to the motor home.

First, determine if each operator on the account will be assigned as a principal or occasional operator using the following guidelines or if the vehicle will be classified as an excess vehicle without an assigned operator:

- Assign each vehicle on the account to the principal operator that operates that vehicle the most based on annual mileage.
  - If the number of operators on the account is less than or equal to the number of vehicles on the account, then each operator must be assigned as a principal operator on a vehicle.
  - If the number of operators on the account is greater than or equal to the number of vehicles on the account, then each vehicle must have a principal operator assigned to it.
- Assign each remaining operator as an occasional operator to the vehicle they most frequently operate.
  - An occasional operator cannot be assigned to a vehicle until every vehicle on the account has a principal operator assigned to it.
  - A second occasional operator cannot be assigned to a vehicle until every vehicle on the account has a principal operator and an occasional operator assigned to it.

Next, determine the rated operator for each vehicle on the account using the following guidelines:

- If only one operator is assigned to a vehicle, that operator will be assigned as the rated operator.
- If more than one operator is assigned to a vehicle and if all assigned operators are 25 years of age or more, the principal operator will be assigned as the rated operator.
- If more than one operator is assigned to a vehicle and if at least one assigned operator is 24 years of age or less, the operator with the largest product of the following factors for Bodily Injury will be assigned as the rated operator: Age-Gender-Marital Status factor, Principal-Occasional factor, and Good Student Discount factor.
  - If the product of the factors is the same for multiple operators and one of those operators is a principal operator, assign the principal operator as the rated operator.
  - If the product of the factors is the same for multiple operators and none of those operators are a principal operator, assign the youngest operator as the rated operator.

RATING FACTORS

ZIP CODE FACTOR

205. For each vehicle on the policy excluding utility trailers, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums based on the risk/rating address ZIP code. If a policy on the account is endorsed with Full Timer Coverage, use the ZIP code factors for “Full Timer.” Refer to Auto rate section R-1 for the ZIP code factors.

RATING FACTORS

LIMIT FACTOR

210. For each vehicle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums based on the selected limits. Refer to Auto rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

215. For each vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the selected deductibles. Refer to Auto rate sections R-3 and R-4 for the Deductible factors for all vehicles excluding utility trailers. Refer to Auto rate section R-14 for the Deductible factors for utility trailers.

RATING FACTORS

MODEL YEAR FACTOR

220. For each vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the model year of the vehicle. Note the model year factor will not be applied to CHROME vehicles or utility trailers. Refer to Auto rate section R-5 for the Model Year factors.

221. For new model years not printed in Auto rate section R-5, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.

RATING FACTORS

PHYSICAL DAMAGE SYMBOL FACTOR

225. For each automobile on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the symbol assigned to each automobile in the Auto Symbol Section of the manual unless the automobile falls under Rule 226. Note the physical damage symbol factor will not be applied to utility trailers, motor homes, camping trailers, and travel trailers. Refer to Auto rate section R-6 for the Physical Damage Symbol factors.

226. To determine the physical damage symbols from the chart below, use the following rules:
- For vehicles with the Limits of Liability Endorsement, use the limit of liability value.
- For CHROME vehicles, use the agreed value.
- For vehicles with the Car Under Construction Endorsement, use the current value.
- For vehicles that are not shown in the Auto Symbol Section of the manual (other than newly announced models), use the cost new value. To determine the cost new value of a vehicle, use the manufacturer's suggested retail price or final sticker price.

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
1 – 1,600	11	11	14,001 – 14,166	33	30
1,601 – 2,100	11	11	14,167 – 14,500	33	31
2,101 – 2,750	11	11	14,501 – 15,000	34	31
2,751 – 3,700	11	11	15,001 – 15,500	35	32
3,701 – 5,000	11	11	15,501 – 16,000	36	32
5,001 – 5,375	11	11	16,001 – 16,500	37	32
5,376 – 5,750	11	12	16,501 – 17,000	38	32
5,751 – 6,125	12	13	17,001 – 17,500	39	32
6,126 – 6,500	12	14	17,501 – 18,333	40	33
6,501 – 6,800	13	15	18,334 – 19,166	41	34
6,801 – 7,100	14	16	19,167 – 20,000	42	35
7,101 – 7,400	15	17	20,001 – 20,333	43	36
7,401 – 7,700	16	18	20,334 – 20,666	43	37
7,701 – 8,000	17	19	20,667 – 21,000	43	38
8,001 – 8,333	18	20	21,001 – 22,000	44	39
8,334 – 8,400	19	20	22,001 – 22,500	45	40
8,401 – 8,666	19	21	22,501 – 23,000	46	40
8,667 – 8,800	20	21	23,001 – 24,000	47	41
8,801 – 9,000	20	22	24,001 – 25,000	48	42
9,001 – 9,200	21	22	25,001 – 26,000	49	42
9,201 – 9,333	21	23	26,001 – 27,000	50	43
9,334 – 9,600	22	23	27,001 – 28,000	51	44
9,601 – 9,666	22	24	28,001 – 29,000	52	45
9,667 – 10,000	23	24	29,001 – 30,000	53	46
10,001 – 10,417	24	25	30,001 – 31,000	54	47
10,418 – 10,625	25	25	31,001 – 32,000	55	47
10,626 – 10,833	25	26	32,001 – 33,000	56	48
10,834 – 11,250	26	26	33,001 – 34,000	57	49
11,251 – 11,667	27	27	34,001 – 35,000	58	50
11,668 – 11,875	28	27	35,001 – 36,000	59	50
11,876 – 12,084	28	28	36,001 – 37,000	60	51
12,085 – 12,500	29	28	37,001 – 38,000	61	52
12,501 – 13,000	30	29	38,001 – 39,000	61	53
13,001 – 13,333	31	29	39,001 – 40,000	62	53
13,334 – 13,500	31	30	40,001 – 41,000	63	54
13,501 – 14,000	32	30	41,001 – 42,000	64	55

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
42,001 – 43,000	65	56	91,001 – 92,000	90	79
43,001 – 44,000	65	56	92,001 – 93,000	90	80
44,001 – 45,000	66	57	93,001 – 94,000	90	80
45,001 – 46,000	67	58	94,001 – 95,000	91	80
46,001 – 47,000	68	58	95,001 – 96,000	91	81
47,001 – 48,000	68	59	96,001 – 97,000	91	81
48,001 – 49,000	69	60	97,001 – 98,000	92	81
49,001 – 50,000	70	60	98,001 – 99,000	92	82
50,001 – 51,000	70	61	99,001 – 100,000	92	82
51,001 – 52,000	71	61	100,001 – 101,000	93	82
52,001 – 53,000	72	62	101,001 – 102,000	93	83
53,001 – 54,000	72	63	102,001 – 103,000	93	83
54,001 – 55,000	73	63	103,001 – 104,000	94	83
55,001 – 56,000	73	64	104,001 – 105,000	94	84
56,001 – 57,000	74	64	105,001 – 106,000	94	84
57,001 – 58,000	74	65	106,001 – 107,000	95	84
58,001 – 59,000	75	65	107,001 – 108,000	95	85
59,001 – 60,000	76	66	108,001 – 109,000	95	85
60,001 – 61,000	76	66	109,001 – 110,000	96	85
61,001 – 62,000	77	67	110,001 – 111,000	96	85
62,001 – 63,000	77	67	111,001 – 112,000	96	86
63,001 – 64,000	78	68	112,001 – 113,000	96	86
64,001 – 65,000	78	68	113,001 – 114,000	97	86
65,001 – 66,000	79	69	114,001 – 115,000	97	87
66,001 – 67,000	79	69	115,001 – 116,000	97	87
67,001 – 68,000	80	70	116,001 – 117,000	98	87
68,001 – 69,000	80	70	117,001 – 118,000	98	87
69,001 – 70,000	81	71	118,001 – 119,000	98	88
70,001 – 71,000	81	71	119,001 – 120,000	98	88
71,001 – 72,000	82	72	120,001 – 121,000	99	88
72,001 – 73,000	82	72	121,001 – 122,000	99	88
73,001 – 74,000	82	72	122,001 – 123,000	99	89
74,001 – 75,000	83	73	123,001 – 124,000	99	89
75,001 – 76,000	83	73	124,001 – 125,000	100	89
76,001 – 77,000	84	74	125,001 – 126,000	100	90
77,001 – 78,000	84	74	126,001 – 127,000	100	90
78,001 – 79,000	85	74	127,001 – 128,000	100	90
79,001 – 80,000	85	75	128,001 – 129,000	100	90
80,001 – 81,000	85	75	129,001 – 130,000	101	91
81,001 – 82,000	86	76	130,001 – 131,000	101	91
82,001 – 83,000	86	76	131,001 – 132,000	101	91
83,001 – 84,000	87	76	132,001 – 133,000	101	91
84,001 – 85,000	87	77	133,001 – 134,000	101	92
85,001 – 86,000	87	77	134,001 – 135,000	102	92
86,001 – 87,000	88	78	135,001 – 136,000	102	92
87,001 – 88,000	88	78	136,001 – 137,000	102	92
88,001 – 89,000	89	78	137,001 – 138,000	102	92
89,001 – 90,000	89	79	138,001 – 139,000	102	93
90,001 – 91,000	89	79	139,001 – 140,000	103	93

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
140,001 – 141,000	103	93	189,001 – 190,000	113	102
141,001 – 142,000	103	93	190,001 – 191,000	113	102
142,001 – 143,000	103	94	191,001 – 192,000	113	102
143,001 – 144,000	103	94	192,001 – 193,000	113	103
144,001 – 145,000	104	94	193,001 – 194,000	113	103
145,001 – 146,000	104	94	194,001 – 195,000	114	103
146,001 – 147,000	104	95	195,001 – 196,000	114	103
147,001 – 148,000	104	95	196,001 – 197,000	114	103
148,001 – 149,000	104	95	197,001 – 198,000	114	103
149,001 – 150,000	105	95	198,001 – 199,000	114	103
150,001 – 151,000	105	95	199,001 – 200,000	115	104
151,001 – 152,000	105	96	200,001 – 201,000	115	104
152,001 – 153,000	105	96	201,001 – 202,000	115	104
153,001 – 154,000	105	96	202,001 – 203,000	115	104
154,001 – 155,000	106	96	203,001 – 204,000	115	104
155,001 – 156,000	106	97	204,001 – 205,000	116	104
156,001 – 157,000	106	97	205,001 – 206,000	116	104
157,001 – 158,000	106	97	206,001 – 207,000	116	105
158,001 – 159,000	106	97	207,001 – 208,000	116	105
159,001 – 160,000	107	97	208,001 – 209,000	116	105
160,001 – 161,000	107	98	209,001 – 210,000	117	105
161,001 – 162,000	107	98	210,001 – 211,000	117	105
162,001 – 163,000	107	98	211,001 – 212,000	117	105
163,001 – 164,000	107	98	212,001 – 213,000	117	105
164,001 – 165,000	108	98	213,001 – 214,000	117	106
165,001 – 166,000	108	99	214,001 – 215,000	118	106
166,001 – 167,000	108	99	215,001 – 216,000	118	106
167,001 – 168,000	108	99	216,001 – 217,000	118	106
168,001 – 169,000	108	99	217,001 – 218,000	118	106
169,001 – 170,000	109	99	218,001 – 219,000	118	106
170,001 – 171,000	109	99	219,001 – 220,000	119	106
171,001 – 172,000	109	100	220,001 – 221,000	119	107
172,001 – 173,000	109	100	221,001 – 222,000	119	107
173,001 – 174,000	109	100	222,001 – 223,000	119	107
174,001 – 175,000	110	100	223,001 – 224,000	119	107
175,001 – 176,000	110	100	224,001 – 225,000	120	107
176,001 – 177,000	110	100	225,001 – 226,000	120	107
177,001 – 178,000	110	100	226,001 – 227,000	120	107
178,001 – 179,000	110	101	227,001 – 228,000	120	108
179,001 – 180,000	111	101	228,001 – 229,000	120	108
180,001 – 181,000	111	101	229,001 – 230,000	121	108
181,001 – 182,000	111	101	230,001 – 231,000	121	108
182,001 – 183,000	111	101	231,001 – 232,000	121	108
183,001 – 184,000	111	101	232,001 – 233,000	121	108
184,001 – 185,000	112	101	233,001 – 234,000	121	108
185,001 – 186,000	112	102	234,001 – 235,000	122	109
186,001 – 187,000	112	102	235,001 – 236,000	122	109
187,001 – 188,000	112	102	236,001 – 237,000	122	109
188,001 – 189,000	112	102	237,001 – 238,000	122	109

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
238,001 – 239,000	122	109	287,001 – 288,000	132	116
239,001 – 240,000	123	109	288,001 – 289,000	132	116
240,001 – 241,000	123	109	289,001 – 290,000	133	116
241,001 – 242,000	123	110	290,001 – 291,000	133	117
242,001 – 243,000	123	110	291,001 – 292,000	133	117
243,001 – 244,000	123	110	292,001 – 293,000	133	117
244,001 – 245,000	124	110	293,001 – 294,000	133	117
245,001 – 246,000	124	110	294,001 – 295,000	134	117
246,001 – 247,000	124	110	295,001 – 296,000	134	117
247,001 – 248,000	124	110	296,001 – 297,000	134	117
248,001 – 249,000	124	111	297,001 – 298,000	134	118
249,001 – 250,000	125	111	298,001 – 299,000	134	118
250,001 – 251,000	125	111	299,001 – 300,000	135	118
251,001 – 252,000	125	111	300,001 – 301,000	135	118
252,001 – 253,000	125	111	301,001 – 302,000	135	118
253,001 – 254,000	125	111	302,001 – 303,000	135	118
254,001 – 255,000	126	111	303,001 – 304,000	135	118
255,001 – 256,000	126	112	304,001 – 305,000	136	119
256,001 – 257,000	126	112	305,001 – 306,000	136	119
257,001 – 258,000	126	112	306,001 – 307,000	136	119
258,001 – 259,000	126	112	307,001 – 308,000	136	119
259,001 – 260,000	127	112	308,001 – 309,000	136	119
260,001 – 261,000	127	112	309,001 – 310,000	137	119
261,001 – 262,000	127	112	310,001 – 311,000	137	119
262,001 – 263,000	127	113	311,001 – 312,000	137	120
263,001 – 264,000	127	113	312,001 – 313,000	137	120
264,001 – 265,000	128	113	313,001 – 314,000	137	120
265,001 – 266,000	128	113	314,001 – 315,000	138	120
266,001 – 267,000	128	113	315,001 – 316,000	138	120
267,001 – 268,000	128	113	316,001 – 317,000	138	120
268,001 – 269,000	128	113	317,001 – 318,000	138	120
269,001 – 270,000	129	114	318,001 – 319,000	138	121
270,001 – 271,000	129	114	319,001 – 320,000	139	121
271,001 – 272,000	129	114	320,001 – 321,000	139	121
272,001 – 273,000	129	114	321,001 – 322,000	139	121
273,001 – 274,000	129	114	322,001 – 323,000	139	121
274,001 – 275,000	130	114	323,001 – 324,000	139	121
275,001 – 276,000	130	114	324,001 – 325,000	140	121
276,001 – 277,000	130	115	325,001 – 326,000	140	122
277,001 – 278,000	130	115	326,001 – 327,000	140	122
278,001 – 279,000	130	115	327,001 – 328,000	140	122
279,001 – 280,000	131	115	328,001 – 329,000	140	122
280,001 – 281,000	131	115	329,001 – 330,000	141	122
281,001 – 282,000	131	115	330,001 – 331,000	141	122
282,001 – 283,000	131	115	331,001 – 332,000	141	122
283,001 – 284,000	131	116	332,001 – 333,000	141	123
284,001 – 285,000	132	116	333,001 – 334,000	141	123
285,001 – 286,000	132	116	334,001 – 335,000	142	123
286,001 – 287,000	132	116	335,001 – 336,000	142	123

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
336,001 – 337,000	142	123	451,001 – 454,000	165	140
337,001 – 338,000	142	123	454,001 – 458,000	166	140
338,001 – 339,000	142	123	458,001 – 459,000	166	141
339,001 – 340,000	143	124	459,001 – 464,000	167	141
340,001 – 341,000	143	124	464,001 – 465,000	168	141
341,001 – 342,000	143	124	465,001 – 469,000	168	142
342,001 – 343,000	143	124	469,001 – 472,000	169	142
343,001 – 344,000	143	124	472,001 – 474,000	169	143
344,001 – 345,000	144	124	474,001 – 479,000	170	143
345,001 – 346,000	144	124	479,001 – 484,000	171	144
346,001 – 347,000	144	125	484,001 – 486,000	172	144
347,001 – 348,000	144	125	486,001 – 489,000	172	145
348,001 – 349,000	144	125	489,001 – 493,000	173	145
349,001 – 350,000	145	125	493,001 – 494,000	173	146
350,001 – 351,000	145	125	494,001 – 499,000	174	146
351,001 – 352,000	145	125	499,001 – 500,000	175	146
352,001 – 353,000	145	125	500,001 – 504,000	175	147
353,001 – 354,000	145	126	504,001 – 507,000	176	147
354,001 – 355,000	146	126	507,001 – 509,000	176	148
355,001 – 359,000	146	126	509,001 – 514,000	177	148
359,001 – 360,000	147	126	514,001 – 519,000	178	149
360,001 – 364,000	147	127	519,001 – 521,000	179	149
364,001 – 367,000	148	127	521,001 – 524,000	179	150
367,001 – 369,000	148	128	524,001 – 528,000	180	150
369,001 – 374,000	149	128	528,001 – 529,000	180	151
374,001 – 379,000	150	129	529,001 – 534,000	181	151
379,001 – 381,000	151	129	534,001 – 535,000	182	151
381,001 – 384,000	151	130	535,001 – 539,000	182	152
384,001 – 388,000	152	130	539,001 – 542,000	183	152
388,001 – 389,000	152	131	542,001 – 544,000	183	153
389,001 – 394,000	153	131	544,001 – 549,000	184	153
394,001 – 395,000	154	131	549,001 – 554,000	185	154
395,001 – 399,000	154	132	554,001 – 556,000	186	154
399,001 – 402,000	155	132	556,001 – 559,000	186	155
402,001 – 404,000	155	133	559,001 – 563,000	187	155
404,001 – 409,000	156	133	563,001 – 564,000	187	156
409,001 – 414,000	157	134	564,001 – 569,000	188	156
414,001 – 416,000	158	134	569,001 – 570,000	189	156
416,001 – 419,000	158	135	570,001 – 574,000	189	157
419,001 – 423,000	159	135	574,001 – 577,000	190	157
423,001 – 424,000	159	136	577,001 – 579,000	190	158
424,001 – 429,000	160	136	579,001 – 584,000	191	158
429,001 – 430,000	161	136	584,001 – 589,000	192	159
430,001 – 434,000	161	137	589,001 – 591,000	193	159
434,001 – 437,000	162	137	591,001 – 594,000	193	160
437,001 – 439,000	162	138	594,001 – 598,000	194	160
439,001 – 444,000	163	138	598,001 – 599,000	194	161
444,001 – 449,000	164	139	599,001 – 604,000	195	161
449,001 – 451,000	165	139	604,001 – 605,000	196	161

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
605,001 – 609,000	196	162	764,001 – 766,000	228	184
609,001 – 612,000	197	162	766,001 – 769,000	228	185
612,001 – 614,000	197	163	769,001 – 773,000	229	185
614,001 – 619,000	198	163	773,001 – 774,000	229	186
619,001 – 624,000	199	164	774,001 – 779,000	230	186
624,001 – 626,000	200	164	779,001 – 780,000	231	186
626,001 – 629,000	200	165	780,001 – 784,000	231	187
629,001 – 633,000	201	165	784,001 – 787,000	232	187
633,001 – 634,000	201	166	787,001 – 789,000	232	188
634,001 – 639,000	202	166	789,001 – 794,000	233	188
639,001 – 640,000	203	166	794,001 – 799,000	234	189
640,001 – 644,000	203	167	799,001 – 801,000	235	189
644,001 – 647,000	204	167	801,001 – 804,000	235	190
647,001 – 649,000	204	168	804,001 – 808,000	236	190
649,001 – 654,000	205	168	808,001 – 809,000	236	191
654,001 – 659,000	206	169	809,001 – 814,000	237	191
659,001 – 661,000	207	169	814,001 – 815,000	238	191
661,001 – 664,000	207	170	815,001 – 819,000	238	192
664,001 – 668,000	208	170	819,001 – 822,000	239	192
668,001 – 669,000	208	171	822,001 – 824,000	239	193
669,001 – 674,000	209	171	824,001 – 829,000	240	193
674,001 – 675,000	210	171	829,001 – 834,000	241	194
675,001 – 679,000	210	172	834,001 – 836,000	242	194
679,001 – 682,000	211	172	836,001 – 839,000	242	195
682,001 – 684,000	211	173	839,001 – 843,000	243	195
684,001 – 689,000	212	173	843,001 – 844,000	243	196
689,001 – 694,000	213	174	844,001 – 849,000	244	196
694,001 – 696,000	214	174	849,001 – 850,000	245	196
696,001 – 699,000	214	175	850,001 – 854,000	245	197
699,001 – 703,000	215	175	854,001 – 857,000	246	197
703,001 – 704,000	215	176	857,001 – 859,000	246	198
704,001 – 709,000	216	176	859,001 – 864,000	247	198
709,001 – 710,000	217	176	864,001 – 869,000	248	199
710,001 – 714,000	217	177	869,001 – 871,000	249	199
714,001 – 717,000	218	177	871,001 – 874,000	249	200
717,001 – 719,000	218	178	874,001 – 878,000	250	200
719,001 – 724,000	219	178	878,001 – 879,000	250	201
724,001 – 729,000	220	179	879,001 – 884,000	251	201
729,001 – 731,000	221	179	884,001 – 885,000	252	201
731,001 – 734,000	221	180	885,001 – 889,000	252	202
734,001 – 738,000	222	180	889,001 – 892,000	253	202
738,001 – 739,000	222	181	892,001 – 894,000	253	203
739,001 – 744,000	223	181	894,001 – 899,000	254	203
744,001 – 745,000	224	181	899,001 – 904,000	255	204
745,001 – 749,000	224	182	904,001 – 906,000	256	204
749,001 – 752,000	225	182	906,001 – 909,000	256	205
752,001 – 754,000	225	183	909,001 – 913,000	257	205
754,001 – 759,000	226	183	913,001 – 914,000	257	206
759,001 – 764,000	227	184	914,001 – 919,000	258	206

RATING FACTORS

Value	Comprehensive Symbol	Collision Symbol	Value	Comprehensive Symbol	Collision Symbol
919,001 – 920,000	259	206	962,001 – 964,000	267	213
920,001 – 924,000	259	207	964,001 – 969,000	268	213
924,001 – 927,000	260	207	969,001 – 974,000	269	214
927,001 – 929,000	260	208	974,001 – 976,000	270	214
929,001 – 934,000	261	208	976,001 – 979,000	270	215
934,001 – 939,000	262	209	979,001 – 983,000	271	215
939,001 – 941,000	263	209	983,001 – 984,000	271	216
941,001 – 944,000	263	210	984,001 – 989,000	272	216
944,001 – 948,000	264	210	989,001 – 990,000	273	216
948,001 – 949,000	264	211	990,001 – 994,000	273	217
949,001 – 954,000	265	211	994,001 – 997,000	274	217
954,001 – 955,000	266	211	997,001 – 999,000	274	218
955,001 – 959,000	266	212	999,001 – 1,000,000	275	218
959,001 – 962,000	267	212			

227. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the corresponding Highway Loss Data Institute (HLDI) Size and Class grouping. Use the table below to determine the applicable symbol.

Exception: Physical Damage symbols for some rare specialty vehicles and incomplete vehicles will be determined using the cost new, refer to Rule 226.

HLDI Group	Comprehensive Symbol	Collision Symbol
Cargo/Passenger Vans	41	30
Large Cars Four-Door Models	45	38
Large Cars Luxury Models	61	53
Large Cars Sports Models	53	58
Large Cars Station Wagons/Minivans	48	35
Large Cars Two-Door Models	43	33
Large Luxury SUVs	67	47
Large Pickups Four-Door Models	50	36
Large Pickups Two-Door Models	39	33
Large Pickups Two-Door Plus Models	45	35
Large SUVs	50	34
Micro Cars Two-Door Models	37	14
Midsize Cars Four-Door Models	42	43
Midsize Cars Luxury Models	56	51
Midsize Cars Sports Models	51	51
Midsize Cars Station Wagons	44	39
Midsize Cars Two-Door Models	46	45
Mini Cars Four-Door Models	36	41
Mini Cars Sports Models	39	40
Mini Cars Station Wagons	40	40
Mini Cars Two-Door Models	38	37

RATING FACTORS

HLDI Group	Comprehensive Symbol	Collision Symbol
Midsize Luxury SUVs	50	43
Midsize SUVs	40	35
Small Cars Four-Door Models	38	43
Small Cars Sports Models	55	45
Small Cars Station Wagons	42	40
Small Cars Two-Door Models	44	46
Small Pickups Four-Door Models	40	40
Small Pickups Two-Door Models	30	34
Small Pickups Two-Door Plus Models	36	38
Small SUVs	39	35
Very Large Cars Four-Door Models	39	37
Very Large Cars Luxury Models	74	59
Very Large Cars Station Wagons/Minivans	38	34
Very Large Luxury SUVs	78	48
Very Large Pickups Four-Door Models	61	40
Very Large Pickups Two-Door Models	41	32
Very Large Pickups Two-Door Plus Models	49	35
Very Large SUVs	56	36

228. 2000 and Prior Model Automobiles – To determine the applicable physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbols shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision symbols:

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
1, 2, & 3	1	1	11	11
4	2	2	11	11
5	3	3	11	11
	4	4	11	11
6	5	5	11	11
	6	6	11	11
7	7	7	14	17
	8	8	14	17
8	9	9	20	22
	10	10	20	22
9	11	11	26	22
	12	12	26	26
	13	13	26	26
10	14	14	32	26
	15	15	32	31
	16	16	32	31
11	17	17	37	31
	18	18	37	33

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1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
12	19	19	41	33
	20	20	41	36
13	21	21	43	37
14	22	22	44	39
15	23	23	45	39
16	24	24	47	41
17	25	25	48	41
18	26	26	49	42
19	27	27	50	43
20	28	28	51	44
21	29	29	52	45
22	30	30	53	46
23	31	31	54	47
24	32	32	55	47
25	33	33	56	48
26	34	34	57	49
27	35	35	58	50
28	36	36	59	50
29	37	37	60	51
30	38	38	61	52
31	39	39	61	53
32	40	40	62	53
33	41	41	63	54
34	42	42	64	55
35	43	43	65	56
36	44	44	65	56
37	45	45	66	57
38	46	46	67	58
39	47	47	68	58
40	48	48	68	59
41	49	49	69	60
42	50	50	70	60
43	51	51	70	61
44	52	52	71	61
45	53	53	71	62
46	54	54	72	63
47	55	55	73	63
48	56	56	73	64
49	57	57	74	64
50	58	58	74	65
51	59	59	75	65

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1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
52	60	60	76	66
53	61	61	76	66
54	62	62	77	67
55	63	63	77	67
56	64	64	78	68
57	65	65	78	68
58	66	66	79	69
59	67	67	79	69
60	68	68	80	70
61	69	69	80	70
62	70	70	81	71
63	71	71	81	71
64	72	72	82	72
65	73	73	82	72
66	74	74	82	72
67	75	75	83	73
68	76	76	83	73
69	77	77	84	74
70	78	78	84	74
71	79	79	85	74
72	80	80	85	75
73	81	81	85	75
74	82	82	86	76
75	83	83	86	76
76	84	84	87	76
77	85	85	87	77
78	86	86	87	77
79	87	87	88	78
80	88	88	88	78
81	89	89	89	78
82	90	90	89	79
83	91	91	89	79
84	92	92	90	79
85	93	93	90	80
86	94	94	90	80
87	95	95	91	80
88	96	96	91	81
89	97	97	91	81
90	98	98	92	81
91	99	99	92	82
92	100	100	92	82

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
93	101	101	93	82
94	102	102	93	83
95	103	103	93	83
96	104	104	94	83
97	105	105	94	84
98	106	106	94	84
99	107	107	95	84
100	108	108	95	85
101	109	109	95	85
102	110	110	96	85
103	111	111	96	85
104	112	112	96	86
105	113	113	96	86
106	114	114	97	86
107	115	115	97	87
108	116	116	97	87
109	117	117	98	87
110	118	118	98	87
111	119	119	98	88
112	120	120	98	88
113	121	121	99	88
114	122	122	99	88
115	123	123	99	89
116	124	124	99	89
117	125	125	100	89
118	126	126	100	90
119	127	127	100	90
120	128	128	100	90
121	129	129	100	90
122	130	130	101	91
123	131	131	101	91
124	132	132	101	91
125	133	133	101	91
126	134	134	101	92
127	135	135	102	92
128	136	136	102	92
129	137	137	102	92
130	138	138	102	92
131	139	139	102	93
132	140	140	103	93
133	141	141	103	93

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
134	142	142	103	93
135	143	143	103	94
136	144	144	103	94
137	145	145	104	94
138	146	146	104	94
139	147	147	104	95
140	148	148	104	95
141	149	149	104	95
142	150	150	105	95
143	151	151	105	95
144	152	152	105	96
145	153	153	105	96
146	154	154	105	96
147	155	155	106	96
148	156	156	106	97
149	157	157	106	97
150	158	158	106	97
151	159	159	106	97
152	160	160	107	97
153	161	161	107	98
154	162	162	107	98
155	163	163	107	98
156	164	164	107	98
157	165	165	108	98
158	166	166	108	99
159	167	167	108	99
160	168	168	108	99
161	169	169	108	99
162	170	170	109	99
163	171	171	109	99
164	172	172	109	100
165	173	173	109	100
166	174	174	109	100
167	175	175	110	100
168	176	176	110	100
169	177	177	110	100
170	178	178	110	100
171	179	179	110	101
172	180	180	111	101
173	181	181	111	101
174	182	182	111	101

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
175	183	183	111	101
176	184	184	111	101
177	185	185	112	101
178	186	186	112	102
179	187	187	112	102
180	188	188	112	102
181	189	189	112	102
182	190	190	113	102
183	191	191	113	102
184	192	192	113	102
185	193	193	113	103
186	194	194	113	103
187	195	195	114	103
188	196	196	114	103
189	197	197	114	103
190	198	198	114	103
191	199	199	114	103
192	200	200	115	104
193	201	201	115	104
194	202	202	115	104
195	203	203	115	104
196	204	204	115	104
197	205	205	116	104
198	206	206	116	104
199	207	207	116	105
200	208	208	116	105
201	209	209	116	105
202	210	210	117	105
203	211	211	117	105
204	212	212	117	105
205	213	213	117	105
206	214	214	117	106
207	215	215	118	106
208	216	216	118	106
209	217	217	118	106
210	218	218	118	106
211	219	219	118	106
212	220	220	119	106
213	221	221	119	107
214	222	222	119	107
215	223	223	119	107

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
216	224	224	119	107
217	225	225	120	107
218	226	226	120	107
219	227	227	120	107
220	228	228	120	108
221	229	229	120	108
222	230	230	121	108
223	231	231	121	108
224	232	232	121	108
225	233	233	121	108
226	234	234	121	108
227	235	235	122	109
228	236	236	122	109
229	237	237	122	109
230	238	238	122	109
231	239	239	122	109
232	240	240	123	109
233	241	241	123	109
234	242	242	123	110
235	243	243	123	110
236	244	244	123	110
237	245	245	124	110
238	246	246	124	110
239	247	247	124	110
240	248	248	124	110
241	249	249	124	111
242	250	250	125	111
243	251	251	125	111
244	252	252	125	111
245	253	253	125	111
246	254	254	125	111
247	255	255	126	111
248	256	256	126	112
249	257	257	126	112
250	258	258	126	112
251	259	259	126	112
252	260	260	127	112
253	261	261	127	112
254	262	262	127	112
255	263	263	127	113
256	264	264	127	113

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
257	265	265	128	113
258	266	266	128	113
259	267	267	128	113
260	268	268	128	113
261	269	269	128	113
262	270	270	129	114
263	271	271	129	114
264	272	272	129	114
265	273	273	129	114
266	274	274	129	114
267	275	275	130	114
268	276	276	130	114
269	277	277	130	115
270	278	278	130	115
271	279	279	130	115
272	280	280	131	115
273	281	281	131	115
274	282	282	131	115
275	283	283	131	115
276	284	284	131	116
277	285	285	132	116
278	286	286	132	116
279	287	287	132	116
280	288	288	132	116
281	289	289	132	116
282	290	290	133	116
283	291	291	133	117
284	292	292	133	117
285	293	293	133	117
286	294	294	133	117
287	295	295	134	117
288	296	296	134	117
289	297	297	134	117
290	298	298	134	118
291	299	299	134	118
292	300	300	135	118
293	301	301	135	118
294	302	302	135	118
295	303	303	135	118
296	304	304	135	118
297	305	305	136	119

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
298	306	306	136	119
299	307	307	136	119
300	308	308	136	119
301	309	309	136	119
302	310	310	137	119
303	311	311	137	119
304	312	312	137	120
305	313	313	137	120
306	314	314	137	120
307	315	315	138	120
308	316	316	138	120
309	317	317	138	120
310	318	318	138	120
311	319	319	138	121
312	320	320	139	121
313	321	321	139	121
314	322	322	139	121
315	323	323	139	121
316	324	324	139	121
317	325	325	140	121
318	326	326	140	122
319	327	327	140	122
320	328	328	140	122
321	329	329	140	122
322	330	330	141	122
323	331	331	141	122
324	332	332	141	122
325	333	333	141	123
326	334	334	141	123
327	335	335	142	123
328	336	336	142	123
329	337	337	142	123
330	338	338	142	123
331	339	339	142	123
332	340	340	143	124
333	341	341	143	124
334	342	342	143	124
335	343	343	143	124
336	344	344	143	124
337	345	345	144	124
338	346	346	144	124

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
339	347	347	144	125
340	348	348	144	125
341	349	349	144	125
342	350	350	145	125
343	351	351	145	125
344	352	352	145	125
345	353	353	145	125
346	354	354	145	126
347	355	355	146	126
348	356	356	146	126
349	357	357	146	126
350	358	358	146	126
351	359	359	146	126
352	360	360	147	126
353	361	361	147	127
354	362	362	147	127
355	363	363	147	127
356	364	364	147	127
357	365	365	148	127
358	366	366	148	127
359	367	367	148	127
360	368	368	148	128
361	369	369	148	128
362	370	370	149	128
363	371	371	149	128
364	372	372	149	128
365	373	373	149	128
366	374	374	149	128
367	375	375	149	128
368	376	376	149	128
369	377	377	149	128
370	378	378	149	128
371	379	379	149	128
372	380	380	149	128
373	381	381	149	128
374	382	382	149	128
375	383	383	149	128
376	384	384	149	128
377	385	385	149	128
378	386	386	149	128
379	387	387	149	128

RATING FACTORS

1983 and Prior Automobiles	1984 – 2000 Automobiles		Reassigned Symbol	
Comprehensive & Collision	Comprehensive	Collision	Comprehensive	Collision
380	388	388	149	128
381	389	389	149	128
382	390	390	149	128
383	391	391	149	128
384	392	392	149	128
385	393	393	149	128
386	394	394	149	128
387	395	395	149	128
388	396	396	149	128
389	397	397	149	128
390	398	398	149	128
391	399	399	149	128
392	400	400	149	128

RATING FACTORS

EXCESS VEHICLE FACTOR

235. For each vehicle on the policy in excess of the number of operators and for each vehicle on the policy with physical damage coverage only, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums. The factor will not be applied to utility trailers, CHROME vehicles, motor homes, camping trailers, and travel trailers. Refer to Auto rate section R-8 for the Excess Vehicle factors.

RATING FACTORS

LIABILITY SYMBOL FACTOR

240. 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.

241. 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 242-243 to determine the applicable liability symbols. Liability symbols do not apply to motor homes, camping trailers, or travel trailers. Refer to Auto rate section R-6 for the Liability Symbol factors.

242. Newly Announced Models – For rating of newly announced models for which no liability symbols are shown, use the symbols of the corresponding Highway Loss Data Institute (HLDI) Size and Class grouping. Use the table below to determine the applicable symbol.

HLDI Group	BI Symbol	PD Symbol	MED Symbol	UMBI/UIMBI Symbol
Cargo/Passenger Vans	54	55	56	58
Large Cars Four-Door Models	62	57	66	66
Large Cars Luxury Models	51	51	54	55
Large Cars Sports Models	38	40	42	38
Large Cars Station Wagons/Minivans	61	57	66	67
Large Cars Two-Door Models	62	43	66	66
Large Luxury SUVs	55	63	45	49
Large Pickups Four-Door Models	58	64	47	50
Large Pickups Two-Door Models	57	62	50	51
Large Pickups Two-Door Plus Models	56	61	46	48
Large SUVs	56	63	51	54
Micro Cars Two-Door Models	58	28	65	64
Midsize Cars Four-Door Models	62	57	69	68
Midsize Cars Luxury Models	51	51	57	57
Midsize Cars Sports Models	51	50	55	52
Midsize Cars Station Wagons	53	53	53	52
Midsize Cars Two-Door Models	61	56	67	67
Mini Cars Four-Door Models	67	59	79	76
Mini Cars Sports Models	35	32	48	49
Mini Cars Station Wagons	58	51	68	68
Mini Cars Two-Door Models	58	52	65	64
Midsize Luxury SUVs	54	60	51	53
Midsize SUVs	59	62	59	60
Small Cars Four-Door Models	64	58	71	70
Small Cars Sports Models	39	38	46	45
Small Cars Station Wagons	60	55	67	66
Small Cars Two-Door Models	61	56	70	67
Small Pickups Four-Door Models	59	63	57	57
Small Pickups Two-Door Models	57	58	58	56
Small Pickups Two-Door Plus Models	58	60	56	53

RATING FACTORS

HLDI Group	BI Symbol	PD Symbol	MED Symbol	UMBI/UIMBI Symbol
Small SUVs	56	57	60	60
Very Large Cars Four-Door Models	58	56	60	59
Very Large Cars Luxury Models	54	53	54	54
Very Large Cars Station Wagons/Minivans	55	55	58	59
Very Large Luxury SUVs	62	67	47	49
Very Large Pickups Four-Door Models	53	64	38	42
Very Large Pickups Two-Door Models	50	61	35	34
Very Large Pickups Two-Door Plus Models	50	60	35	37
Very Large SUVs	58	66	45	47

243. 2000 and Prior Model Automobiles and CHROME Vehicles – To determine the applicable liability symbols for automobiles 1983 and prior, use liability symbol 3. For 1984 – 2000 automobiles, use the following table to reassign the liability symbol shown in the Vehicle Symbol Section of the manual to the current liability symbols:

Current BI & PD Symbol	Current MED, & UMBI/UIMBI Symbol	Reassigned Symbol
5	6	1
7		2
9	7	3
11	10	4
13	12	5

RATING FACTORS

AGE-GENDER-MARITAL STATUS FACTOR

245. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age, gender, and marital status of the rated operator. Refer to Auto rate section R-8 for the Age-Gender-Marital Status factors.

RATING FACTORS

PRINCIPAL-OCCASIONAL FACTOR

250. For each vehicle on the policy with a rated operator 24 years of age or less, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive, and Collision coverage premiums based on if the rated operator is assigned as a principal or occasional operator. Refer to Auto rate section R-8 for the Principal-Occasional factors.

RATING FACTORS

ANNUAL MILES DRIVEN FACTOR

255. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator if the vehicle's annual mileage is less than 7,500 miles. Refer to Auto rate section R-8 for the Annual Miles Driven factors.

RATING FACTORS

VEHICLE USAGE FACTOR

260. For each vehicle on the policy with a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator and the usage category of the vehicle. Refer to Auto rate section R-8 for the Vehicle Usage factors.

RATING FACTORS

EXCESS VEHICLE AGE FACTOR

265. For each vehicle on the policy without a rated operator, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age, as determined below. This factor does not apply to utility trailers. Refer to Auto rate section R-8 for the Excess Vehicle Age factors.

- If all operators on the policy are 65 years of age or over, or if at least one operator on the policy is 65 years of age or over and all other operators on the policy are 45 to 64 years of age, then use age 65+.
- If all operators on the policy are 45 to 64 years of age, then use age 45-64.
- Otherwise, use age 0-44.

RATING FACTORS

ACCOUNT COMPOSITION FACTOR

270. For each automobile or pickup on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the applicable category, the number of vehicles, and the number of operators. Refer to Auto rate section R-8 for the Account Composition factors.

- To determine the applicable category, use the marital status of the account owner in combination with the number of operators 24 years of age or less on the account and the age of the youngest operator on the account. Within the category, use the number of vehicles on the account and the number of operators on the account to determine the applicable rating factor by coverage.

- To determine the number of vehicles, count the number of automobiles and pickups on the account insured on a personal lines automobile policy with American National General Insurance Company or an affiliated company.

- To determine the number of operators, count the number of operators on the account that are rated as principal or occasional on a personal lines automobile policy with American National General Insurance Company or an affiliated company.

DISCOUNTS

PREFERRED AUTOMOBILE CUSTOMER PLUS (PAC+) DISCOUNT

280. 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, Property Damage, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Comprehensive coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for at least three years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Roadside Assistance or Windshield Repair claims, Comprehensive claims less than $100***, and claims that are closed without payment will be disregarded. For accounts with only one vehicle, one Comprehensive claim*** per household will be allowed, provided the claim is not a fire or theft loss. For accounts with more than one vehicle, 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 vehicles than operators on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Auto rate section R-7 for the 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.

* Applicants who (1) were previously insured with American National General Insurance Company 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 American National General Insurance Company or an affiliated company.

** 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 American National General Insurance Company 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 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.

DISCOUNTS

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 operators on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Auto rate section R-7 for the PAC+ Part A Discount factor.

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-7 for the PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, then 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.

DISCOUNTS

BENEFITS XPRESS[SM] DISCOUNT

281. For each automobile, motor home, camping trailer, travel trailer, or utility trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when all of the requirements, as outlined below, have been met by the account. Refer to Auto rate section R-7 for the Benefits Xpress Discount factors

    1. A named insured on the account is employed by or a member of a group or association enrolled in the Benefits Xpress program.

    2. The policy must be enrolled in Easy Pay.

    All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. If not, the discount will be removed from the policy retroactively.

DISCOUNTS

STUDENT AWAY AT SCHOOL DISCOUNT

282. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the rated operator is unmarried, 24 years of age or less, and is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle. This discount does not apply if the operator has a vehicle at the campus location. Refer to Auto rate section R-7 for the Student Away at School Discount factors.

DISCOUNTS

MULTI-CAR DISCOUNT

283. For each vehicle on the policy with a rated operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the age of the rated operator if there are at least two vehicles that carry either Bodily Injury or Collision coverages and are insured on a personal lines automobile policy with American National General Insurance Company or an affiliated company. The Multi-Car Discount will also be applied if one qualifying vehicle is insured on a personal lines automobile policy with American National General Insurance Company or an affiliated company and at least one other qualifying vehicle will become insured on a personal lines automobile policy with American National General Insurance Company or an affiliated company within 90 days of the inception date of the policy. Refer to Auto rate section R-8 for the Multi-Car Discount factors.

NOTE: CHROME vehicles, motor homes, camping trailers, and travel trailers may qualify other vehicles for the Multi-Car Discount. However, vehicles without a rated operator are not eligible to receive the Multi-Car Discount.

DISCOUNTS

TLC TRI-LINE COVERAGE DISCOUNT FROM ANPAC℠

284. For each qualifying automobile, motor home, camping trailer, or travel trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums when the appropriate Homeowners and Life/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 permanent life/annuity policies, as outlined below. In order for the most preferred discount to be applied, all required permanent life policies must have been issued in the most preferred rating class. Refer to Auto rate section R-7 for the TLC Discount factors.

- Homeowners Conditions: The account must include an active homeowners/Special Farm Package® policy written in American National General Insurance Company or an affiliated company.

  - The qualifying homeowners/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the automobile policy; or the qualifying new business homeowners/Special Farm Package® policy's effective date may not be greater than 90 days after the automobile policy's effective date.

  - NOTE: Camping trailers, travel trailers, utility trailers, and recreational vehicles may not be used to qualify a homeowners policy for the TLC Discount.

- Life/Annuity Conditions: There must be an active permanent life/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 policies.

  One of the following permanent life/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:

     - Greater than or equal to the Coverage A amount for the Homeowners Dwelling forms.
     - Greater than or equal to the Coverage C amount for the Condominium form.
     - Greater than or equal to either $100,000 or the Coverage C amount, whichever is greater, for the Tenant form.
     - Greater than or equal to 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 homeowners/Special Farm Package® and permanent life policies remain in force.

     If more than one homeowners/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 form to a Homeowners Dwelling form or Condominium form or Special Farm Package® policy, the relationship between the amount of permanent 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 Homeowners Dwelling form to a Tenant form, the Tenant form will count as a qualifying homeowners policy, regardless of the relationship between the Coverage C amount and the permanent 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 greater than or equal to $500,000.

  3. The annualized premium for any individual permanent life 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.

DISCOUNTS

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

All new business policies will be reviewed 90 days after issue to verify 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 verify all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

DISCOUNTS

AUTO-HOME DISCOUNT

285. For each qualifying automobile, motor home, camping trailer, and travel trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums when the appropriate Homeowners conditions, as outlined below, have been met by the account. Refer to Auto rate section R-7 for the Auto-Home Discount factor.

- Homeowners Conditions: The account must include an active homeowners policy written in American National General Insurance Company or an active Special Farm Package® policy written in American National Property And Casualty Company. Tenant policies do not qualify automobiles, motor homes, camping trailers, or travel trailers for the Auto-Home Discount.

  - The qualifying homeowners/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the automobile policy; or the qualifying new business homeowners/Special Farm Package® policy's effective date may not be greater than 90 days after the automobile policy's effective date.

  - NOTE: Motor homes, camping trailers, travel trailers, utility trailers, motorcycles, and recreational vehicles do not qualify a homeowners policy for the Auto-Home Discount.

All new business policies will be reviewed 90 days after issue to verify 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 verify all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

DISCOUNTS

COMP CLAIM FREE DISCOUNT

286. **New Business**

Accounts with Only One Vehicle

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-7 for the Comp Claim Free Discount factor.

Accounts with More Than One Vehicle

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-7 for the 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 American National General Insurance Company 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

Accounts with Only One Vehicle

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-7 for the Comp Claim Free Discount factor.

Accounts with More Than One Vehicle

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-7 for the 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 American National General Insurance Company or an affiliated company, will be disregarded.
** The renewal experience period will be the 72-month period prior to the effective date of the next renewal.

DISCOUNTS

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 Comp Claim Free Discount eligibility.

DISCOUNTS

PASSIVE RESTRAINT DISCOUNT

287. For each private passenger automobile or motor home on the policy that is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards, a discount will be applied to the Medical Payments coverage premiums. Refer to Auto rate section R-7 for the Passive Restraint Discount factors.

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

DISCOUNTS

GOOD STUDENT DISCOUNT

290. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the rated operator's age, gender, and operator status provided that the rated operator meets the qualifications listed below. Refer to Auto rate section R-8 for the Good Student Discount factors.

- The operator must be unmarried and 24 years of age or less, and
- The operator must be enrolled as a full-time middle school or junior high school student, be enrolled as a full-time high school student, be enrolled as a full-time student in a college or university, have graduated from a four-year college or university, or be 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 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)

DISCOUNTS

NEW PARENT DISCOUNT

291. If there is a child under the age of 5 years in the household, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums of the automobile to which the operator who primarily transports the child is assigned, provided that the operator 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-7 for the New Parent Discount factors.

DISCOUNTS

DEFENSIVE DRIVER DISCOUNT

292. For each vehicle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums provided that the operator is over 55 years of age and successfully completed an approved defensive driving course. The courses eligible for this discount must meet criteria approved by the Motor Vehicle Division of the Transportation Department. If an applicant is eligible, you should submit a copy of the course completion certificate. The discount must be re-certified every three years. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The insured is not eligible for this discount if they are or will receive a surcharge for an at-fault accident or moving violation. Refer to Auto rate section R-7 for the Defensive Driver Discount factors.

PREMIUM DETERMINATION

295. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 296-297. The premium for Miscellaneous Coverages is determined in Section 600.

296. Refer to Auto rate section R-1 for the base rates by coverage.

297. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. Liability Symbol factor – Refer to Rules 240-243.

Step 6. Physical Damage Symbol factor – Refer to Rules 225-228.

Step 7. Passive Restraint Discount – Refer to Rule 287.

Step 8. Comp Claim Free Discount – Refer to Rule 286.

Step 9. PAC+ Discount – Refer to Rule 280.

Step 10. New Parent Discount – Refer to Rule 291.

Step 11. Defensive Driver Discount – Refer to Rule 292.

Step 12. Student Away at School Discount – Refer to Rule 282.

Step 13. TLC Discount – Refer to Rule 284.

Step 14. Auto-Home Discount – Refer to Rule 285.

Step 15. Benefits Xpress Discount – Refer to Rule 281.

Step 16. Excess Vehicle factor – Refer to Rule 235.

Step 17. Age-Gender-Marital Status factor – Refer to Rule 245.

Step 18. Principal-Occasional factor – Refer to Rule 250.

Step 19. Good Student Discount – Refer to Rule 290.

Step 20. Annual Miles Driven factor – Refer to Rule 255.

Step 21. Vehicle Usage factor – Refer to Rule 260.

Step 22. Multi-Car Discount – Refer to Rule 283.

Step 23. Excess Vehicle Age factor – Refer to Rule 265.

Step 24. Account Composition factor – Refer to Rule 270.

Step 25. DRRP factor – Refer to Rule 303.

Step 26. Customized Equipment Endorsement factor – Refer to Rule 646.

Step 27. Named Non-Owner Coverage factor – Refer to Rule 650.

Step 28. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Private passenger automobiles are rated under the Driving Record Rating Plan, along with CHROME vehicles, specialty non-CHROME vehicles, and motor homes with a rated operator.

301. **New Business Experience Period** (including added drivers) – The new business experience period is the 36 months prior to being insured with the Company.

302. **Renewal Business Experience Period** – The renewal business experience period is the 36 months prior to the effective date of the next renewal.

303. DRRP points are assigned for all operators assigned to a vehicle for each applicable accident, conviction, or other condition as defined in the following DRRP rules. In addition, DRRP points are assigned for the High Risk Vehicles listed in Rule 331 regardless if an operator is assigned to the vehicle. A DRRP factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums based on the assigned DRRP points of all operators assigned to the vehicle. Refer to Auto rate section R-9 for the DRRP factors.

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 will be the total of the DRRP points for each accident and/or conviction.

305. No change will be made during the policy period to affect 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 will be computed pro rata.

AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AUTOMOBILE PROGRAM
GENERAL RULES

DRIVING RECORD RATING PLAN (DRRP)

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. Assign the applicable DRRP points for each conviction defined below that occurred within the experience period:

	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
8.	Illegal possession of alcoholic beverages or narcotics in a motor vehicle.	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 will apply for one full policy term. When a SR-22 filing is made midterm, then the DRRP points will 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

DRIVING RECORD RATING PLAN (DRRP)

ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than $500 and if the accident involved any assigned operator who was at-fault. DRRP points are assigned according to all assigned operators 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 will be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- Vehicle lawfully parked (a vehicle rolling from a parked position will not be considered as lawfully parked, but will be considered as the operation of the last operator); or
- The applicant, owner, or other resident operator reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- Vehicle is 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 vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- Vehicle operated by applicant or resident operator is struck by a "hit-and-run" vehicle or uninsured motorist, if applicant or resident operator so reports the accident to the proper authority within 24 hours; or
- Accidents involving losses paid solely under the Comprehensive, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Underinsured Motorist Property Damage, Accidental Death Indemnity, or Loss of Income coverages; or
- Accidents occurring as a result of the operation of any vehicle 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 vehicle ceases to be used in response to such emergency.

322. 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 will refund to the insured the increased portion of the premium generated by the accident.

DRIVING RECORD RATING PLAN (DRRP)

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

Description	DRRP Points
1. **Unverifiable Three-Year Driving Record** including any inexperienced operator for whom the Company cannot obtain a current three-year MVR. The DRRP points will only apply for one year.	4
2. **Inexperienced Operator** – Any operator 21 years of age or more, 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 will apply only until the operator has been licensed for three years.	4

NOTE: If more than one Other Condition is applicable to an operator, then only the DRRP points for the Other Condition with the highest DRRP points will be assigned. If the DRRP points are the same, then only the DRRP points for the Unverifiable Three-Year Driving Record will be assigned.

High Risk Vehicles

331. For each High Risk Vehicle listed below, assign 6 DRRP points:

AC Cobra (2004-2006)
Alfa Romeo 8C (2008)
Allard (1985-Present)
Ariel Atom
Ascari
Aston Martin (1985-Present)
Auburn (1985-1994)
Audi R8 (2010-Present)
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)
Lexus LFA (2010-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)
Tesla Roadster (2010-Present)
TVR (1985-Present)
Wiesmann
Zimmer (1985-1988 / 1998-Present)

MISCELLANEOUS VEHICLES

UTILITY TRAILERS

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

An 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.

401. Rating for Comprehensive and Collision coverages:

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

402. The minimum total semiannual premium for utility trailers is $10.

MISCELLANEOUS VEHICLES

ACTUAL CASH VALUE FACTOR

405. For each utility trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the utility trailer's actual cash value. 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. Refer to Auto rate section R-14 for the Actual Cash Value factors.

MISCELLANEOUS VEHICLES

PREMIUM DETERMINATION

407. The premium for Comprehensive and Collision coverages is determined as follows in Rules 408-409. The premium for Miscellaneous Coverages is determined in Section 600.

408. Refer to Auto rate section R-14 for the base rates by coverage.

409. 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.

Step 1. Deductible factor – Refer to Rule 215.

Step 2. Actual Cash Value factor – Refer to Rule 405.

Step 3. Benefits Xpress Discount – Refer to Rule 281.

Step 4. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

MISCELLANEOUS VEHICLES

CHROME® PROGRAM

410. Vehicles in this program are insured under the Agreed Value Endorsement – refer to Rules 420-421. Modern Classics are also insured with the Modern Classic Vehicle Enhancement Endorsement – refer to Rule 425.

411. The minimum Comprehensive and/or Collision deductibles offered in the CHROME Program are as follows:

Vehicle Type	Minimum Deductible
Classic/Antique	$200
Modern Classic	$500
Hot/Street Rod	$200
Replica/Assembled (Kit)	$200
Original	$200
Modified/Custom	$200
Exotic	$1,000

Higher deductible options are available. In addition to the higher deductibles available to standard automobiles, a 5% Comprehensive and/or Collision deductible is available for CHROME vehicles only. Note the 5% Comprehensive and Collision deductibles are subject to a minimum amount of $1,200.

MISCELLANEOUS VEHICLES

CHROME VEHICLE TYPE FACTOR

415. For each CHROME vehicle on the policy, an additional factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, and Roadside Assistance or Windshield Repair, Accidental Death Indemnity and Disability, and Loss of Income coverage premiums. The factor will be based on type of CHROME vehicle (according to the descriptions below), model year (Modern Classic vehicles only), annual mileage, and coverage. Refer to Auto rate section R-13 for the CHROME Vehicle Type factors.

- **Classic/Antique/Modern Classic**
  - **Classic/Antique** – An automobile manufactured 25 or more years prior to the current year and restored to original condition.
  - **Modern Classic** – An automobile 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.
- **Hot/Street Rod** – An automobile manufactured prior to 1949 with body and engine modifications.
- **Replica/Assembled (Kit)**
  - **Replica** – A commercially assembled reproduction of a private passenger type automobile.
  - **Assembled (Kit)** – An automobile consisting of separately manufactured components and assembled by a kit car manufacturer or individual. Dune Buggies are not included in this definition.
- **Original** – An un-restored automobile manufactured 25 or more years prior to the current year, in original condition, and not a replica.
- **Modified/Custom** – An automobile manufactured 25 or more years prior to the current year with body or engine modifications.
- **Exotic** – An original automobile with an agreed value over $100,000 with unique or rare design, limited production, or specific make and model year of manufacture that is an object of curiosity.

MISCELLANEOUS VEHICLES

MULTI-CHROME DISCOUNT

416. For accounts with more than one CHROME vehicle that carry Bodily Injury coverage, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums for each CHROME vehicle on the account. 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-13 for the Multi-CHROME Discount factors.

MISCELLANEOUS VEHICLES

PREMIUM DETERMINATION

417. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 418-419. The premium for Miscellaneous Coverages is determined in Section 600.

418. Refer to Auto Rate section R-1 for the base rates by coverage.

419. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Liability Symbol factor – Refer to Rules 240-243.

Step 5. Physical Damage Symbol factor – Refer to Rules 225-228.

Step 6. Passive Restraint Discount – Refer to Rule 287.

Step 7. Comp Claim Free Discount – Refer to Rule 286.

Step 8. PAC+ Discount – Refer to Rule 280.

Step 9. Defensive Driver Discount – Refer to Rule 292.

Step 10. TLC Discount – Refer to Rule 284.

Step 11. Auto-Home Discount – Refer to Rule 285.

Step 12. Benefits Xpress Discount – Refer to Rule 281.

Step 13. Excess Vehicle Age factor – Refer to Rule 265.

Step 14. Multi-CHROME Discount – Refer to Rule 416.

Step 15. DRRP factor – Refer to Rule 303.

Step 16. CHROME Vehicle Type Factor – Refer to Rule 415.

MISCELLANEOUS VEHICLES

AGREED VALUE ENDORSEMENT – SA-1228

420. Vehicles in the CHROME Program are insured with the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the Declarations in case of a total loss. The limit of liability for all partial losses 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.

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

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

422. Newly acquired additional collector vehicles must be reported to the company within 30 days after the date acquired for comprehensive or collision coverage to apply. The company will pay the verifiable purchase price in case of a total loss. The limit of liability for all partial losses shall not exceed 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.

If you have notified us within the 30 day requirement, the lowest comprehensive and/or collision deductible shown on the Declarations will apply to all newly acquired collector vehicles.

MISCELLANEOUS VEHICLES

MODERN CLASSIC VEHICLE ENHANCEMENT ENDORSEMENT – SA-2220

425. Within the CHROME Program, Modern Classic vehicles are insured with the Modern Classic Vehicle Enhancement Endorsement. 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 on the Declarations.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

MISCELLANEOUS VEHICLES

SPECIALTY NON-CHROME® VEHICLES

430. Specialty non-CHROME vehicles are insured with the Limits of Liability Endorsement – refer to Rule 645.

431. 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, or garaging.

    2. Vehicles under construction, regardless of age, must be written with the Car Under Construction Endorsement. Refer to General Rules 640-641.

432. Physical damage coverage must be written at 100% of the current appraised value.

MISCELLANEOUS VEHICLES

MOUNTED CAMPER UNITS/SHELLS

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

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

An 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.

442. Rating for Comprehensive and Collision coverages:

Comprehensive and Collision coverages are provided for mounted camper units/shells by the Customized Equipment Endorsement. Refer to Rule 646.

TravelStar From ANPAC®

MOTOR HOMES, CAMPING TRAILERS AND TRAVEL TRAILERS

500. Motor homes, camping trailers, and travel trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement – refer to Rule 570.

501. The minimum Comprehensive and/or Collision deductibles offered are as follows:

Vehicle Type	Minimum Deductible
Motor Home	$500
Camping Trailer or Travel Trailer	$200

TravelStar From ANPAC®

MOTOR HOMES

510. 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).

511. 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.

CAMPING TRAILERS

520. 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 are part of the chassis. 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.

TravelStar From ANPAC®

TRAVEL TRAILERS

530. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile. Travel trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

531. A travel trailer 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.

TravelStar From ANPAC®

RATING OF CAMPING TRAILERS AND TRAVEL TRAILERS

540. Rating for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Roadside Assistance or Windshield Repair coverages:

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

541. Rating for Comprehensive and Collision coverages:

Under these two coverages, camping trailers and travel trailers are insured as separate items and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible will apply separately to the camping trailer or travel trailer and automobile.

TravelStar From ANPAC®

TRAVELSTAR COST NEW FACTOR

550. For each motor home, camping trailer, or travel trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the cost new of the vehicle. To determine cost new, include the cost of all permanent fixtures and equipment. Do not include miscellaneous personal property that is not a permanent part of the vehicle. Refer to Auto rate section R-12 for the TravelStar Cost New factors.

Example Comprehensive factor calculation:

Motor Home Cost New = 35,000

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

TravelStar From ANPAC®

TRAVELSTAR COVERAGE FACTOR

551. For each motor home, camping trailer, or travel trailer on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the vehicle type. Refer to Auto rate section R-12 for the TravelStar Coverage factors.

TravelStar From ANPAC®

TRAVELSTAR ALUMINUM SHELL SURCHARGE FACTOR

552. For each travel trailer on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums if the travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. Refer to Auto rate section R-12 for the TravelStar Aluminum Shell Surcharge factors.

TravelStar From ANPAC®

PREMIUM DETERMINATION

560. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 561-562. The premium for Miscellaneous Coverages is in Rules 570-588 and Section 600.

561. Refer to Auto rate section R-1 for the base rates by coverage.

562. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. TravelStar Cost New factor – Refer to Rule 550.

Step 6. Passive Restraint Discount – Refer to Rule 287.

Step 7. Comp Claim Free Discount – Refer to Rule 286.

Step 8. PAC+ Discount – Refer to Rule 280.

Step 9. Defensive Driver Discount – Refer to Rule 292.

Step 10. Student Away at School Discount – Refer to Rule 282.

Step 11. TLC Discount – Refer to Rule 284.

Step 12. Auto-Home Discount – Refer to Rule 285.

Step 13. Benefits Xpress Discount – Refer to Rule 281.

Step 14. Age-Gender-Marital Status factor – Refer to Rule 245.

Step 15. Principal-Occasional factor – Refer to Rule 250.

Step 16. Annual Miles Driven factor – Refer to Rule 255.

Step 17. Vehicle Usage factor – Refer to Rule 260.

Step 18. Multi-Car Discount – Refer to Rule 283.

Step 19. Excess Vehicle Age factor – Refer to Rule 265.

Step 20. DRRP factor – Refer to Rule 303.

Step 21. TravelStar Coverage factor – Refer to Rule 551.

Step 22. TravelStar Aluminum Shell Surcharge factor – Refer to Rule 552.

Step 23. Replacement Cost Coverage factor – Refer to Rule 575.

Step 24. Non-owned Car Owned By a Business factor when the owner provides coverage for business related operation – Refer to Rule 660.

TravelStar From ANPAC®

LEISURE VEHICLE AMENDATORY ENDORSEMENT – SA-1638

570. Motor homes, camping trailers, and travel trailers are insured with the Leisure Vehicle Amendatory Endorsement. Included in this endorsement is coverage for rental reimbursement and travel expenses. The included limits 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.

TravelStar From ANPAC®

REPLACEMENT COST ENDORSEMENT – SA-1620

575. 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 the 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 American National General Insurance Company 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.

576. Replacement Cost Endorsement premium:

For each motor home or travel trailer on the policy to which the endorsement applies, a factor will be applied to the Comprehensive and Collision coverage premiums based on the vehicle type. Refer to Auto rate section R-11 for the Replacement Cost Endorsement factors.

TravelStar From ANPAC®

LEISURE VEHICLE PERSONAL EFFECTS ENDORSEMENTS

580. Replacement cost coverage with no deduction for depreciation is provided on a motor home, camping trailer, and/or 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.

581. The following tables are used to determine the Leisure Vehicle Personal Effects Endorsement number. Refer to Auto rate section R-11 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

TravelStar From ANPAC®

FULL TIMER COVERAGE

585. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowners 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.

586. 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 legal expenses resulting from a claim.

587. Motor homes and 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 travel trailers purchasing the Full Timer Coverage Endorsement are not eligible for the TLC Discount, the Auto-Home Discount, or CA$H*BACK*.

588. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-11 for the premium for each endorsement.

Endorsement	Liability Limit
SA-1652	$25,000 / 50,000
SA-1654	$50,000 / 100,000
SA-1655	$100,000 / 300,000
SA-1656	$250,000 / 500,000
SA-1657	$300,000 / 500,000
SA-1658	$500,000 / 500,000

MISCELLANEOUS COVERAGES

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

600. 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 citizens' 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.**

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

602. Refer to Auto rate section R-11 for the applicable premium.

MISCELLANEOUS COVERAGES

REIMBURSEMENT OF CAR RENTAL EXPENSE

605. 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.

606. Refer to Auto rate sections R-1, R-2, and R-13 for the applicable base rates, ZIP code factors, limit factors, youthful factor, and CHROME factors for this coverage. Apply the rating factors in the following order: ZIP code factor, limit factor, youthful factor, and CHROME factor. Note the youthful factor applies if the operator is unmarried and is 24 years of age or less.

Endorsement	Limit (per day / per occurrence)
SG-2094	$25 / 750
SG-595	$40 / 800
SG-1008	$50 / 1,000

MISCELLANEOUS COVERAGES

ROADSIDE ASSISTANCE OR WINDSHIELD REPAIR

610. This coverage provides insurance for roadside assistance costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

611. Refer to Auto rate sections R-1, R-2, and R-13 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Apply the rating factors in the following order: ZIP code factor, limit factor, and CHROME factor.

MISCELLANEOUS COVERAGES

RENTED MOTOR HOMES OR TRAILERS – SA-370

625. 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.

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

627. Physical Damage Coverage is provided.

628. 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

MISCELLANEOUS COVERAGES

GAP COVERAGE

635. 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 will not exceed $10,000.

636. This coverage may be purchased for any vehicle insured under the private passenger automobile policy except for leased motor homes, camping trailers and travel trailers. Vehicles under a loan with a balloon payment are also ineligible for GAP Coverage.

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

638. Rating: To determine the premium for GAP Coverage, multiply the final Comprehensive and Collision coverage premiums by the factors shown in Auto rate section R-11.

Endorsement	Vehicle Type
SA-1222	Automobiles, Motor Homes, Camping Trailers, Travel Trailers
SA-1299	Leased Automobiles

MISCELLANEOUS COVERAGES

CAR UNDER CONSTRUCTION – SA-1406

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

- the actual cash value of the stolen or damaged property; or
- the amount necessary to repair or replace the property; or
- the amount of insurance stated on the Declarations page.

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

641. Cars under construction/restoration must be insured for their current value. Anytime the value of the car and/or newly acquired parts exceeds the amount shown on the Declarations, the value of the car should be increased to assure adequate coverage.

MISCELLANEOUS COVERAGES

LIMITS OF LIABILITY – SA-236

645. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown on 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.

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

MISCELLANEOUS COVERAGES

CUSTOMIZED EQUIPMENT ENDORSEMENT – SA-2476

646. This endorsement provides Comprehensive and Collision coverage for customized equipment subject to the lesser of the following:
- The actual cash value or the amount to repair or replace those parts; or
- The limit for the customized equipment shown on the Declarations.

Customized equipment means any custom furnishings, parts or equipment, which are permanently attached to a vehicle and common to its use.

Customized Equipment includes but is not limited to the following:
- Special carpeting, insulation, furniture, or any interior customization;
- Height-extending roofs, body modifications, or any changes that alter the appearance of the vehicle;
- Body, engine, exhaust, or suspension enhancements intended to enhance the vehicle performance or appearance;
- Winches or anti-roll bars or anti-sway bars;
- Custom wheels, rims, and tires;
- Custom chrome, murals, paintwork or paint decals, and other graphics;
- Bed liners, truck toppers and camper shells, tonneau covers; and
- Any video, electronic sound reproducing or transmitting equipment, and its component parts.

This endorsement is not applicable to CHROME vehicles, specialty non-CHROME vehicles, motor homes, utility trailers, camping trailers, or travel trailers.

Rating: Comprehensive and Collision coverage for Customized Equipment is provided up to $2,000 at no additional premium charge. Additional coverage may be purchased in increments of $500. The Customized Equipment Endorsement factor will be applied to the Comprehensive and Collision coverage premiums in the order specified in the premium determination rules.

The Customized Equipment Endorsement factor is calculated as follows:

1. Subtract $2,000 from the total amount of customization requested.
2. Round up to the next $500 increment.
3. Divide by $500.
4. Multiply by the Customized Equipment Endorsement incremental factor.
5. Add one to the product.

Refer to Auto rate section R-11 for the Customized Equipment Endorsement factors.

MISCELLANEOUS COVERAGES

NAMED NON-OWNER COVERAGE – SA-2095

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

- 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.

- Rating: Apply the rating factor in Auto rate section R-11 to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, and Income Loss coverage premiums for an owned pleasure use vehicle used less than 7,500 annual miles.

- The following coverages are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Roadside Assistance or Windshield Repair, GAP Coverage, and the Customized Equipment Endorsement.

- The following factors/discounts are not applicable with the Named Non-Owner Coverage Endorsement: Liability Symbol factors, Account Composition factor, Passive Restraint Discount, Student Away at School Discount, TLC Discount, Auto-Home Discount, Multi-Car Discount, and the New Parent Discount. NOTE: An automobile policy with the Named Non-Owner Coverage Endorsement will not qualify any other policy for the TLC Discount, the Auto-Home Discount, and the Multi-Line Discount.

MISCELLANEOUS COVERAGES

NON-OWNED CAR – SA-1832

655. This endorsement extends liability and physical damage coverage to the owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger vehicle listed on the Declarations 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 non-owned vehicle may be furnished for the insured's occasional or regular use.
- The owner of the vehicle must be added as an Additional Interest – Non-owned.

MISCELLANEOUS COVERAGES

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

660. This endorsement provides limited liability and physical damage coverage to the owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger vehicle 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 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, apply the rating factor in Auto rate section R-11 for an owned pleasure use vehicle. When this endorsement applies to a CHROME vehicle, do not apply the rating factors in Auto rate section R-11 and rate as a restricted use CHROME vehicle.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business.

MISCELLANEOUS COVERAGES

JOINT OWNERSHIP CAR – SA-321

665. This endorsement extends liability and physical damage coverage to the Joint Owner of the vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a private passenger automobile listed on the Declarations 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.

MISCELLANEOUS COVERAGES

INTERESTED PARTY – SA-768

670. This endorsement extends 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.

- 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 Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

MISCELLANEOUS COVERAGES

LESSOR – SA-511

675. This endorsement extends liability and physical damage coverage to the designated Lessor of the vehicle listed on the Declarations based on their interest of liability exposure in the insured vehicle.

- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declarations 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.

MISCELLANEOUS COVERAGES

PERSONAL INJURY PROTECTION

680. 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.

681. 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.

682. Rating

* Medical Payments Coverage – Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.

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

  Refer to Auto rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

* Accidental Death Benefit – $5,000 amount.

  Refer to Auto rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
MOTORCYCLE PROGRAM – AmeriCycle®

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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
MOTORCYCLE PROGRAM – AmeriCycle®
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "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.

101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

    Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

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

104. 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. A trike is included in this definition.

105. A “vintage motorcycle” is a motorcycle at least 25 years old and kept in a garage or locked storage area. A vintage motorcycle is not driven on a daily basis to and from work and has annual mileage less than 2,000 miles. The usage is primarily restricted to exhibitions, parades, and club activities.

106. "Pleasure Use" means the average weekly use of the motorcycle in driving to and from work or school is less than 30 miles.

107. "Not Pleasure Use" means the average weekly use of the motorcycle in driving to and from work or school is 30 miles or more.

108. "Restricted Use" means the motorcycle is not driven on a daily basis to and from work or school and the annual mileage is less than 2,000 miles. Restricted Use is required on all vintage motorcycles.

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

110. "Married" means a married person living with his/her spouse. Note: The “living with his/her spouse” requirement does not apply to military customers who are temporarily separated from their spouses due to military duty assignment.

GENERAL PROVISIONS

POLICY TERM

120. A motorcycle policy is written for a twelve-month policy term.

GENERAL PROVISIONS

PREMIUM PAYMENT

Electronic Transfer Method of Payment

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

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

No installment charge is applied to Easy Pay withdrawals.

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

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress program, or is an existing automobile or homeowners 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

131. **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.

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.

132. **Renewal Payment**

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Twelve-month 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. 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.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for motorcycles:

- All vehicles in an account must carry the same limits of liability coverage. Physical damage coverage may not be written without liability coverage except for vehicles in storage.
- Once liability coverage is written on a motorcycle, liability coverage may not be deleted.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.
- Comprehensive coverage is required on all vintage motorcycles.

Bodily Injury/Property Damage	May be carried alone
Medical Payments	BI/PD required
Personal Injury Protection	BI/PD required
Uninsured Motorist Bodily Injury	BI/PD required; BI must be ≥ UMBI
Uninsured Motorist Property Damage	BI/PD/UMBI required; PD must be ≥ UMPD
Underinsured Motorist Bodily Injury	UMBI required; BI must be ≥ UIMBI
Accidental Death Indemnity and Disability	BI/PD required
Loss of Income	BI/PD required
Comprehensive	May be carried alone
Collision	BI/PD & Comprehensive required
Roadside Assistance	BI/PD required
Increased Rental Reimbursement	Both Comprehensive & Collision required
GAP	Comprehensive, Collision, Lienholder required

OPERATOR ASSIGNMENTS

200. Each motorcycle operator on the account must be assigned to exactly one motorcycle on the account.

The following vehicle types are classified as motorcycles without a rated operator: motorcycles in excess of the number of motorcycle operators, vintage motorcycles, and motorcycles with physical damage coverage only.

First, determine if each operator will be assigned as a principal or occasional operator using the following guidelines or if the motorcycle will be classified as an excess motorcycle without an assigned operator:

- Assign each motorcycle on the account to the principal operator that operates that motorcycle the most based on annual mileage.
  - If the number of operators on the account is less than or equal to the number of motorcycles on the account, then each operator must be assigned as a principal operator on a motorcycle.
  - If the number of operators on the account is greater than or equal to the number of motorcycles on the account, then each motorcycle must have a principal operator assigned to it.
- Assign each remaining operator as an occasional operator to the motorcycle they most frequently operate.
  - An occasional operator cannot be assigned to a motorcycle until every motorcycle on the account has a principal operator assigned to it.
  - A second occasional operator cannot be assigned to a motorcycle until every motorcycle on the account has a principal operator and an occasional operator assigned to it.

Next, determine the rated operator for each motorcycle on the account using the following guidelines:

- If only one operator is assigned to a motorcycle, that operator will be assigned as the rated operator.
- If more than one operator is assigned to a motorcycle and if all assigned operators are 25 years of age or more, the principal operator will be assigned as the rated operator.
- If more than one operator is assigned to a motorcycle and if at least one assigned operator is 24 years of age or less, the operator with the largest Class factor for Bodily Injury will be assigned as the rated operator.
  - If the Class factor is the same for multiple operators and one of those operators is a principal operator, assign the principal operator as the rated operator.
  - If the Class factor is the same for multiple operators and none of those operators are a principal operator, assign the youngest operator as the rated operator.

RATING FACTORS

ZIP CODE FACTOR

205. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, Roadside Assistance, Accidental Death Indemnity and Disability, and Income Loss coverage premiums based on the risk/rating address ZIP code. If a policy on the account is endorsed with Full Timer Coverage, use the ZIP code factors for "Full Timer." Refer to Cycle rate section R-1 for the ZIP code factors.

RATING FACTORS

LIMIT FACTOR

210. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, and Income Loss coverage premiums based on the selected limits. Refer to Cycle rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

215. For each motorcycle on the policy, a factor will be applied to the Uninsured Motorist Property Damage, Comprehensive, and Collision coverage premiums based on the selected deductibles. Refer to Cycle rate section R-3 for the Deductible factors.

RATING FACTORS

MODEL YEAR FACTOR

220. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverage premiums based on the model year of the motorcycle. Note the model year factor will not be applied to vintage motorcycles or motorcycles in the Homemade/Kit/Custom model group. Refer to Cycle rate section R-4 for the Model Year factors.

221. For new model years not printed in Cycle rate section R-4, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.

RATING FACTORS

PHYSICAL DAMAGE SYMBOL FACTOR

225. For each motorcycle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the value as determined in Rule 226. Refer to Cycle rate section R-5 for the Physical Damage Symbol factors.

226. To determine the physical damage symbols from the chart below, use the following rules:
- For motorcycles with the Motorcycle Limits of Liability Endorsement, use the limit of liability value.
- For vintage motorcycles, use the agreed value.
- For motorcycles with the Motorcycle Under Construction Endorsement, use the current value.
- For trikes, use the cost new based on the motorcycle's original make plus the cost of the conversion package.
- For all other motorcycles, the Physical Damage Symbol Factor will not be used.

SYMBOL CHART

Value	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

RATING FACTORS

CLASS FACTOR

240. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the age and marital status of the rated operator and the motorcycle model group. For motorcycles without a rated operator, use the 45 Married category. Refer to Cycle rate section R-7 for the Class factors.

RATING FACTORS

ENGINE FACTOR

245. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the engine size in cubic centimeters and model group of the motorcycle. Refer to Cycle rate section R-8 for the Engine factors.

RATING FACTORS

MODEL GROUP FACTOR

250. For each motorcycle on the policy excluding vintage motorcycles, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the model group description of the motorcycle according to the descriptions below. Refer to Cycle rate section R-9 for the Model Group factors.

1. **Harley-Davidson Sportster XL**

2. **Harley-Davidson Cruiser FX, VR**

3. **Harley-Davidson Tour FL**

4. **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pull-back handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.

5. **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.

6. **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.

7. **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.

8. **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.

9. **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.

10. **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.

11. **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.

12. **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.

13. **Limited Production** – Any non Harley-Davidson limited production cruiser.

14. **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.

15. **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

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

RATING FACTORS

VINTAGE MOTORCYCLE FACTOR

255. For each vintage motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums. This factor is the same for all classes regardless of age, marital status, or engine size. Refer to Cycle rate section R-8 for the Vintage Motorcycle factors.

DISCOUNTS

PREFERRED MOTORCYCLE CUSTOMER PLUS (PMC+) DISCOUNT

280. 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, Property Damage, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Comprehensive 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. Roadside Assistance 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 more than one motorcycle, 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 operators on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Cycle rate section R-6 for the 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.

* Applicants who (1) were previously insured with American National Property And Casualty Company 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 American National Property And Casualty Company or an affiliated company.

** 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 American National Property And Casualty Company 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.

DISCOUNTS

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 operators on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Cycle rate section R-6 for the PMC+ Part A Discount factor.

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-6 for the PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, then 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.

DISCOUNTS

BENEFITS XPRESS℠ DISCOUNT

281. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when all of the requirements, as outlined below, have been met by the account. Refer to Cycle rate section R-6 for the Benefits Xpress Discount factors.

    1. A named insured on the account is employed by or a member of a group or association enrolled in the Benefits Xpress program.

    2. The policy must be enrolled in Easy Pay.

    All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. If not, the discount will be removed from the policy retroactively.

DISCOUNTS

STUDENT AWAY AT SCHOOL DISCOUNT

282. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the rated operator is unmarried, 24 years of age or less, and is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the motorcycle. This discount does not apply if the operator has a motorcycle at the campus location. Refer to Cycle rate section R-6 for the Student Away at School Discount factors.

DISCOUNTS

MULTI-LINE DISCOUNT

283. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums 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 on the account. Refer to Cycle rate section R-6 for the Multi-Line Discount factors.

- The account must include an active homeowners/Special Farm Package® policy and/or an automobile policy written in American National Property And Casualty Company or an affiliated company.

  The associated homeowners/Special Farm Package® and/or automobile policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or the qualifying new business homeowners/Special Farm Package® policy's effective date and/or the qualifying new business automobile policy's effective date may not be greater than 90 days 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 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. Whole Life, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life policies.

All new business policies will be reviewed 90 days after issue to verify 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 verify 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.

DISCOUNTS

RIDER GROUP DISCOUNT

284. For each motorcycle on the policy with an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the principal or occasional operator is a member of one or more of the organizations listed below. For each motorcycle without an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if at least one of the motorcycle operators on the policy qualifies. Refer to Cycle rate section R-6 for the Rider Group Discount factors.

Only one discount will be applied per motorcycle, regardless of the number of groups to which the operator belongs.

- **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)

DISCOUNTS

SAFE CYCLE DISCOUNT

285. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the principal or occasional operator submits proof of successful completion on a voluntary basis of a motorcycle safety course approved by the Motorcycle Safety Foundation. For each motorcycle without an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if all motorcycle operators on the policy qualify. Refer to Cycle rate section R-6 for the Safe Cycle Discount factors.

The discount will be applied to policies effective within the 5 years subsequent to the date of the completion of the course.

DISCOUNTS

MULTI-CYCLE DISCOUNT

286. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if there are two or more motorcycles on the account insured with American National Property And Casualty Company or an affiliated company. The Multi-Cycle Discount will also be applied if one motorcycle is insured with American National Property And Casualty Company or an affiliated company and at least one other motorcycle will become insured on the account with American National Property And Casualty Company or an affiliated company within 90 days of the inception date of the policy. Refer to Cycle rate section R-6 for the Multi-Cycle Discount factors.

DISCOUNTS

DEFENSIVE DRIVER DISCOUNT

287. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums provided that the operator is over 55 years of age and successfully completed an approved defensive driving course. The courses eligible for this discount must meet criteria approved by the Motor Vehicle Division of the Transportation Department. If an applicant is eligible, you should submit a copy of the course completion certificate. The discount must be re-certified every three years. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The insured is not eligible for this discount if they are or will receive a surcharge for an at-fault accident or moving violation. Refer to Cycle rate section R-6 for the Defensive Driver Discount factors.

PREMIUM DETERMINATION

295. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 296-297. The premium for Endorsements is determined in Section 400.

296. Refer to Cycle rate section R-1 for the base rates by coverage.

297. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. Physical Damage Symbol factor – Refer to Rules 225-226.

Step 6. PMC+ Discount – Refer to Rule 280.

Step 7. Defensive Driver Discount – Refer to Rule 287.

Step 8. Student Away at School Discount – Refer to Rule 282.

Step 9. Benefits Xpress Discount – Refer to Rule 281.

Step 10. Class factor – Refer to Rule 240.

Step 11. Engine factor – Refer to Rule 245.

Step 12. Model Group factor – Refer to Rule 250.

Step 13. Safe Cycle Discount – Refer to Rule 285.

Step 14. Multi-Line Discount – Refer to Rule 283.

Step 15. Rider Group Discount – Refer to Rule 284.

Step 16. Multi-Cycle Discount – Refer to Rule 286.

Step 17. DRRP factor – Refer to Rule 303.

Step 18. Vintage Motorcycle factor – Refer to Rule 255.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Motorcycles are rated under the Driving Record Rating Plan. DRRP points for accidents and convictions will not be assigned if the motorcycle operator is rated to an automobile insured in American National Property And Casualty Company or an affiliated company.

301. **New Business Experience Period** (including added drivers) – The new business experience period is the 36 months prior to being insured with the Company.

302. **Renewal Business Experience Period** – The renewal business experience period is the 36 months prior to the effective date of the next renewal.

303. DRRP points are assigned for all operators assigned to a motorcycle for each applicable accident, conviction, or other condition as defined in the following DRRP rules. A DRRP factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums based on the assigned DRRP points of all operators assigned to the motorcycle. Refer to Cycle rate section R-10 for the DRRP factors.

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 will be the total of the DRRP points for each accident and/or conviction.

305. No change will be made during the policy period to affect 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 will be computed pro rata.

DRIVING RECORD RATING PLAN (DRRP)

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. Assign the applicable DRRP points for each conviction defined below that occurred within the experience period:

	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
8.	Illegal possession of alcoholic beverages or narcotics in a motor vehicle.	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 will apply for one full policy term. When a SR-22 filing is made midterm, then the DRRP points will 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

DRIVING RECORD RATING PLAN (DRRP)

ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than $500 and if the accident involved any assigned operator who was at-fault. DRRP points are assigned according to all assigned operators to the motorcycle 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 will be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- Vehicle lawfully parked (a vehicle rolling from a parked position will not be considered as lawfully parked, but will be considered as the operation of the last operator); or
- The applicant, owner, or other resident operator reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- Vehicle is 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 vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- Vehicle operated by applicant or resident operator is struck by a "hit-and-run" vehicle or uninsured motorist, if applicant or resident operator so reports the accident to the proper authority within 24 hours; or
- Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Underinsured Motorist Property Damage, Accidental Death Indemnity, or Loss of Income coverages; or
- Accidents occurring as a result of the operation of any vehicle 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 vehicle ceases to be used in response to such emergency.

322. 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 will refund to the insured the increased portion of the premium generated by the accident.

DRIVING RECORD RATING PLAN (DRRP)

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

Description	DRRP Points
1. **Unverifiable Three-Year Driving Record** including any inexperienced operator for whom the Company cannot obtain a current three-year MVR. The DRRP points will only apply for one year.	4
2. **Inexperienced Operator** – Any operator 21 years of age or more, 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 will apply only until the operator has been licensed for three years.	4

NOTE: If more than one Other Condition is applicable to an operator, then only the DRRP points for the Other Condition with the highest DRRP points will be assigned. If the DRRP points are the same, then only the DRRP points for the Unverifiable Three-Year Driving Record will be assigned.

ENDORSEMENTS

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

400. 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.

401. 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

402. Refer to the chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-11 for the 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

ENDORSEMENTS

REIMBURSEMENT OF MOTORCYCLE RENTAL EXPENSE

405. 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.

406. Refer to Cycle rate sections R-1 and R-2 for the applicable base rates, ZIP code factors, and limit factors. Apply the rating factors in the following order: ZIP code factor and limit factor.

Endorsement	Limit (per day/per occurrence)
SA-1396	$40 / 800

ENDORSEMENTS

MOTORCYCLE ROADSIDE ASSISTANCE – SA-1395

410. This coverage provides insurance for roadside assistance costs incurred each time the insured motorcycle is disabled.

411. Refer to Cycle rate sections R-1 and R-2 for the applicable base rates, ZIP code factors, and limit factors. Apply the rating factors in the following order: ZIP code factor and limit factor.

ENDORSEMENTS

GAP COVERAGE

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

416. This coverage may be purchased for any motorcycle except for leased motorcycles and motorcycles under a loan with a balloon payment.

417. Motorcycles must carry both Comprehensive and Collision coverages and have a lienholder to qualify for this coverage.

418. Rating: To determine the premium for GAP Coverage, multiply the final Comprehensive and Collision coverage premiums by the factors shown in Cycle rate section R-11.

Endorsement	Vehicle Type
SA-1226	Motorcycles

ENDORSEMENTS

ORIGINAL PARTS ENDORSEMENT – SA-1391

420. 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.

421. This endorsement does not apply to vintage motorcycles.

422. Refer to Cycle rate section R-11 for the premium.

ENDORSEMENTS

MOTORCYCLE UNDER CONSTRUCTION – SA-1393

425. This endorsement provides coverage for direct or accidental loss or damage to a motorcycle and its spare parts during the construction or restoration of the insured motorcycle. The limit of liability for all losses on a motorcycle under construction shall not exceed 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 of insurance stated on the Declarations.

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

426. 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 motorcycle and newly acquired parts exceeds the amount shown on the Declarations, the value of the motorcycle should be increased to assure adequate coverage.

427. This endorsement does not apply to vintage motorcycles.

ENDORSEMENTS

AGREED VALUE ENDORSEMENT – VINTAGE MOTORCYCLES – SA-1394

430. Vintage motorcycles are insured with the Agreed Value Endorsement – Vintage Motorcycles. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the Declarations in case of a total loss. The limit of liability for all partial losses 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.
(3) $3,000 for motorcycle accessories.

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

431. The Agreed Value Endorsement also provides coverage for spare parts up to $500, not to increase the limit of coverage.

ENDORSEMENTS

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

435. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown on 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 on 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 on the Declarations.

436. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group with Comprehensive coverage and is only available to motorcycles in the Homemade/Kit/Custom Group with Comprehensive coverage (see Rule 250).

ENDORSEMENTS

NON-OWNED MOTORCYCLE – SA-1812

440. This endorsement extends liability and physical damage coverage to the owner of the motorcycle listed on the Declarations based on their ownership interest in the insured motorcycle.

- This endorsement is intended for situations where a motorcycle listed on the Declarations is not owned by a member of the insured household and the insured motorcycle is not available for the owner's regular or frequent use.
- The non-owned motorcycle may be furnished for the insured's occasional or regular use.
- The owner of the motorcycle must be added as an Additional Interest – Non-owned.

ENDORSEMENTS

JOINT OWNERSHIP MOTORCYCLE – SA-1814

445. This endorsement extends liability and physical damage coverage to the Joint Owner of the motorcycle listed on the Declarations based on their ownership interest in the insured motorcycle.

- This endorsement is intended for situations where a motorcycle listed on the Declarations is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the motorcycle must be added as an Additional Interest – Joint Owner.

ENDORSEMENTS

INTERESTED PARTY – SA-768

450. This endorsement extends liability coverage to the designated Interested Party of the motorcycle based on their interest in the insured motorcycle to the extent that the Interested Party is vicariously liable.

- 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 motorcycle listed on the Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

ENDORSEMENTS

PERSONAL INJURY PROTECTION

460. 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.

461. 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.

462. Rating

* Medical Payments Coverage – Refer to Cycle rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, and limit factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor.
* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Non-Income Earners.
  Refer to Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.
* Accidental Death Benefit – $5,000 amount.
  Refer to Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

AMERICAN NATIONAL GENERAL INSURANCE COMPANY
MOTORCYCLE PROGRAM – AmeriCycle®

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AMERICAN NATIONAL GENERAL INSURANCE COMPANY
MOTORCYCLE PROGRAM – AmeriCycle®
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "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.

101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

    Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

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

104. 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. A trike is included in this definition.

105. A “vintage motorcycle” is a motorcycle at least 25 years old and kept in a garage or locked storage area. A vintage motorcycle is not driven on a daily basis to and from work and has annual mileage less than 2,000 miles. The usage is primarily restricted to exhibitions, parades, and club activities.

106. "Pleasure Use" means the average weekly use of the motorcycle in driving to and from work or school is less than 30 miles.

107. "Not Pleasure Use" means the average weekly use of the motorcycle in driving to and from work or school is 30 miles or more.

108. "Restricted Use" means the motorcycle is not driven on a daily basis to and from work or school and the annual mileage is less than 2,000 miles. Restricted Use is required on all vintage motorcycles.

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

110. "Married" means a married person living with his/her spouse. Note: The “living with his/her spouse” requirement does not apply to military customers who are temporarily separated from their spouses due to military duty assignment.

GENERAL PROVISIONS

POLICY TERM

120. A motorcycle policy is written for a twelve-month policy term.

GENERAL PROVISIONS

PREMIUM PAYMENT

Electronic Transfer Method of Payment

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

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

No installment charge is applied to Easy Pay withdrawals.

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

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress program, or is an existing automobile or homeowners 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

131. **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.

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.

132. **Renewal Payment**

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Twelve-month 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. 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.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for motorcycles:

- All vehicles in an account must carry the same limits of liability coverage. Physical damage coverage may not be written without liability coverage except for vehicles in storage.
- Once liability coverage is written on a motorcycle, liability coverage may not be deleted.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.
- Comprehensive coverage is required on all vintage motorcycles.

Bodily Injury/Property Damage ..... May be carried alone
Medical Payments ..... BI/PD required
Personal Injury Protection ..... BI/PD required
Uninsured Motorist Bodily Injury ..... BI/PD required; BI must be ≥ UMBI
Uninsured Motorist Property Damage ..... BI/PD/UMBI required; PD must be ≥ UMPD
Underinsured Motorist Bodily Injury ..... UMBI required; BI must be ≥ UIMBI
Accidental Death Indemnity and Disability ..... BI/PD required
Loss of Income ..... BI/PD required
Comprehensive ..... May be carried alone
Collision ..... BI/PD & Comprehensive required
Roadside Assistance ..... BI/PD required
Increased Rental Reimbursement ..... Both Comprehensive & Collision required
GAP ..... Comprehensive, Collision, Lienholder required

OPERATOR ASSIGNMENTS

200. Each motorcycle operator on the account must be assigned to exactly one motorcycle on the account.

The following vehicle types are classified as motorcycles without a rated operator: motorcycles in excess of the number of motorcycle operators, vintage motorcycles, and motorcycles with physical damage coverage only.

First, determine if each operator will be assigned as a principal or occasional operator using the following guidelines or if the motorcycle will be classified as an excess motorcycle without an assigned operator:

- Assign each motorcycle on the account to the principal operator that operates that motorcycle the most based on annual mileage.
  - If the number of operators on the account is less than or equal to the number of motorcycles on the account, then each operator must be assigned as a principal operator on a motorcycle.
  - If the number of operators on the account is greater than or equal to the number of motorcycles on the account, then each motorcycle must have a principal operator assigned to it.
- Assign each remaining operator as an occasional operator to the motorcycle they most frequently operate.
  - An occasional operator cannot be assigned to a motorcycle until every motorcycle on the account has a principal operator assigned to it.
  - A second occasional operator cannot be assigned to a motorcycle until every motorcycle on the account has a principal operator and an occasional operator assigned to it.

Next, determine the rated operator for each motorcycle on the account using the following guidelines:

- If only one operator is assigned to a motorcycle, that operator will be assigned as the rated operator.
- If more than one operator is assigned to a motorcycle and if all assigned operators are 25 years of age or more, the principal operator will be assigned as the rated operator.
- If more than one operator is assigned to a motorcycle and if at least one assigned operator is 24 years of age or less, the operator with the largest Class factor for Bodily Injury will be assigned as the rated operator.
  - If the Class factor is the same for multiple operators and one of those operators is a principal operator, assign the principal operator as the rated operator.
  - If the Class factor is the same for multiple operators and none of those operators are a principal operator, assign the youngest operator as the rated operator.

RATING FACTORS

ZIP CODE FACTOR

205. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, Collision, Rental Reimbursement, Roadside Assistance, Accidental Death Indemnity and Disability, and Income Loss coverage premiums based on the risk/rating address ZIP code. If a policy on the account is endorsed with Full Timer Coverage, use the ZIP code factors for "Full Timer." Refer to Cycle rate section R-1 for the ZIP code factors.

RATING FACTORS

LIMIT FACTOR

210. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, and Income Loss coverage premiums based on the selected limits. Refer to Cycle rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

215. For each motorcycle on the policy, a factor will be applied to the Uninsured Motorist Property Damage, Comprehensive, and Collision coverage premiums based on the selected deductibles. Refer to Cycle rate section R-3 for the Deductible factors.

RATING FACTORS

MODEL YEAR FACTOR

220. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverage premiums based on the model year of the motorcycle. Note the model year factor will not be applied to vintage motorcycles or motorcycles in the Homemade/Kit/Custom model group. Refer to Cycle rate section R-4 for the Model Year factors.

221. For new model years not printed in Cycle rate section R-4, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.

RATING FACTORS

PHYSICAL DAMAGE SYMBOL FACTOR

225. For each motorcycle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the value as determined in Rule 226. Refer to Cycle rate section R-5 for the Physical Damage Symbol factors.

226. To determine the physical damage symbols from the chart below, use the following rules:
- For motorcycles with the Motorcycle Limits of Liability Endorsement, use the limit of liability value.
- For vintage motorcycles, use the agreed value.
- For motorcycles with the Motorcycle Under Construction Endorsement, use the current value.
- For trikes, use the cost new based on the motorcycle's original make plus the cost of the conversion package.
- For all other motorcycles, the Physical Damage Symbol Factor will not be used.

SYMBOL CHART

Value	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

RATING FACTORS

CLASS FACTOR

240. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the age and marital status of the rated operator and the motorcycle model group. For motorcycles without a rated operator, use the 45 Married category. Refer to Cycle rate section R-7 for the Class factors.

RATING FACTORS

ENGINE FACTOR

245. For each motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums based on the engine size in cubic centimeters and model group of the motorcycle. Refer to Cycle rate section R-8 for the Engine factors.

RATING FACTORS

MODEL GROUP FACTOR

250. For each motorcycle on the policy excluding vintage motorcycles, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums based on the model group description of the motorcycle according to the descriptions below. Refer to Cycle rate section R-9 for the Model Group factors.

1. **Harley-Davidson Sportster XL**

2. **Harley-Davidson Cruiser FX, VR**

3. **Harley-Davidson Tour FL**

4. **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pull-back handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.

5. **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.

6. **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.

7. **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.

8. **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.

9. **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.

10. **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.

11. **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.

12. **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.

13. **Limited Production** – Any non Harley-Davidson limited production cruiser.

14. **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.

15. **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

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

RATING FACTORS

VINTAGE MOTORCYCLE FACTOR

255. For each vintage motorcycle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage premiums. This factor is the same for all classes regardless of age, marital status, or engine size. Refer to Cycle rate section R-8 for the Vintage Motorcycle factors.

DISCOUNTS

PREFERRED MOTORCYCLE CUSTOMER PLUS (PMC+) DISCOUNT

280. 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, Property Damage, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Comprehensive 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. Roadside Assistance 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 more than one motorcycle, 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 operators on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Cycle rate section R-6 for the 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.

* Applicants who (1) were previously insured with American National General Insurance Company 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 American National General Insurance Company or an affiliated company.

** 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 American National General Insurance Company 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

DISCOUNTS

insured. In the situation where there are more motorcycles than operators on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER" group. Refer to Cycle rate section R-6 for the PMC+ Part A Discount factor.

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-6 for the PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, then 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.

DISCOUNTS

BENEFITS XPRESS℠ DISCOUNT

281. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when all of the requirements, as outlined below, have been met by the account. Refer to Cycle rate section R-6 for the Benefits Xpress Discount factors.

    1. A named insured on the account is employed by or a member of a group or association enrolled in the Benefits Xpress program.

    2. The policy must be enrolled in Easy Pay.

    All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. If not, the discount will be removed from the policy retroactively.

DISCOUNTS

STUDENT AWAY AT SCHOOL DISCOUNT

282. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the rated operator is unmarried, 24 years of age or less, and is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the motorcycle. This discount does not apply if the operator has a motorcycle at the campus location. Refer to Cycle rate section R-6 for the Student Away at School Discount factors.

DISCOUNTS

MULTI-LINE DISCOUNT

283. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums 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 on the account. Refer to Cycle rate section R-6 for the Multi-Line Discount factors.

- The account must include an active homeowners/Special Farm Package® policy and/or an automobile policy written in American National General Insurance Company or an affiliated company.

  The associated homeowners/Special Farm Package® and/or automobile policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or the qualifying new business homeowners/Special Farm Package® policy's effective date and/or the qualifying new business automobile policy's effective date may not be greater than 90 days 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 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. Whole Life, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life policies.

All new business policies will be reviewed 90 days after issue to verify 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 verify 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.

DISCOUNTS

RIDER GROUP DISCOUNT

284. For each motorcycle on the policy with an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the principal or occasional operator is a member of one or more of the organizations listed below. For each motorcycle without an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if at least one of the motorcycle operators on the policy qualifies. Refer to Cycle rate section R-6 for the Rider Group Discount factors.

Only one discount will be applied per motorcycle, regardless of the number of groups to which the operator belongs.

- **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)

DISCOUNTS

SAFE CYCLE DISCOUNT

285. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if the principal or occasional operator submits proof of successful completion on a voluntary basis of a motorcycle safety course approved by the Motorcycle Safety Foundation. For each motorcycle without an assigned operator, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if all motorcycle operators on the policy qualify. Refer to Cycle rate section R-6 for the Safe Cycle Discount factors.

The discount will be applied to policies effective within the 5 years subsequent to the date of the completion of the course.

DISCOUNTS

MULTI-CYCLE DISCOUNT

286. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums if there are two or more motorcycles on the account insured with American National General Insurance Company or an affiliated company. The Multi-Cycle Discount will also be applied if one motorcycle is insured with American National General Insurance Company or an affiliated company and at least one other motorcycle will become insured on the account with American National General Insurance Company or an affiliated company within 90 days of the inception date of the policy. Refer to Cycle rate section R-6 for the Multi-Cycle Discount factors.

DISCOUNTS

DEFENSIVE DRIVER DISCOUNT

287. For each motorcycle on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums provided that the operator is over 55 years of age and successfully completed an approved defensive driving course. The courses eligible for this discount must meet criteria approved by the Motor Vehicle Division of the Transportation Department. If an applicant is eligible, you should submit a copy of the course completion certificate. The discount must be re-certified every three years. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The insured is not eligible for this discount if they are or will receive a surcharge for an at-fault accident or moving violation. Refer to Cycle rate section R-6 for the Defensive Driver Discount factors.

PREMIUM DETERMINATION

295. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death Indemnity and Disability, Income Loss, Comprehensive, and Collision coverages is determined as follows in Rules 296-297. The premium for Endorsements is determined in Section 400.

296. Refer to Cycle rate section R-1 for the base rates by coverage.

297. 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.

Step 1. ZIP code factor – Refer to Rule 205.

Step 2. Limit factor – Refer to Rule 210.

Step 3. Deductible factor – Refer to Rule 215.

Step 4. Model Year factor – Refer to Rules 220-221.

Step 5. Physical Damage Symbol factor – Refer to Rules 225-226.

Step 6. PMC+ Discount – Refer to Rule 280.

Step 7. Defensive Driver Discount – Refer to Rule 287.

Step 8. Student Away at School Discount – Refer to Rule 282.

Step 9. Benefits Xpress Discount – Refer to Rule 281.

Step 10. Class factor – Refer to Rule 240.

Step 11. Engine factor – Refer to Rule 245.

Step 12. Model Group factor – Refer to Rule 250.

Step 13. Safe Cycle Discount – Refer to Rule 285.

Step 14. Multi-Line Discount – Refer to Rule 283.

Step 15. Rider Group Discount – Refer to Rule 284.

Step 16. Multi-Cycle Discount – Refer to Rule 286.

Step 17. DRRP factor – Refer to Rule 303.

Step 18. Vintage Motorcycle factor – Refer to Rule 255.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Motorcycles are rated under the Driving Record Rating Plan. DRRP points for accidents and convictions will not be assigned if the motorcycle operator is rated to an automobile insured in American National General Insurance Company or an affiliated company.

301. **New Business Experience Period** (including added drivers) – The new business experience period is the 36 months prior to being insured with the Company.

302. **Renewal Business Experience Period** – The renewal business experience period is the 36 months prior to the effective date of the next renewal.

303. DRRP points are assigned for all operators assigned to a motorcycle for each applicable accident, conviction, or other condition as defined in the following DRRP rules. A DRRP factor will be applied to the Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums based on the assigned DRRP points of all operators assigned to the motorcycle. Refer to Cycle rate section R-10 for the DRRP factors.

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 will be the total of the DRRP points for each accident and/or conviction.

305. No change will be made during the policy period to affect 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 will be computed pro rata.

DRIVING RECORD RATING PLAN (DRRP)

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. Assign the applicable DRRP points for each conviction defined below that occurred within the experience period:

	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
8.	Illegal possession of alcoholic beverages or narcotics in a motor vehicle.	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 will apply for one full policy term. When a SR-22 filing is made midterm, then the DRRP points will 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

DRIVING RECORD RATING PLAN (DRRP)

ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than $500 and if the accident involved any assigned operator who was at-fault. DRRP points are assigned according to all assigned operators to the motorcycle 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 will be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- Vehicle lawfully parked (a vehicle rolling from a parked position will not be considered as lawfully parked, but will be considered as the operation of the last operator); or
- The applicant, owner, or other resident operator reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- Vehicle is 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 vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- Vehicle operated by applicant or resident operator is struck by a "hit-and-run" vehicle or uninsured motorist, if applicant or resident operator so reports the accident to the proper authority within 24 hours; or
- Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Underinsured Motorist Property Damage, Accidental Death Indemnity, or Loss of Income coverages; or
- Accidents occurring as a result of the operation of any vehicle 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 vehicle ceases to be used in response to such emergency.

322. 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 will refund to the insured the increased portion of the premium generated by the accident.

DRIVING RECORD RATING PLAN (DRRP)

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

Description	DRRP Points
1. **Unverifiable Three-Year Driving Record** including any inexperienced operator for whom the Company cannot obtain a current three-year MVR. The DRRP points will only apply for one year.	4
2. **Inexperienced Operator** – Any operator 21 years of age or more, 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 will apply only until the operator has been licensed for three years.	4

NOTE: If more than one Other Condition is applicable to an operator, then only the DRRP points for the Other Condition with the highest DRRP points will be assigned. If the DRRP points are the same, then only the DRRP points for the Unverifiable Three-Year Driving Record will be assigned.

ENDORSEMENTS

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

400. 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.

401. 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

402. Refer to the chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-11 for the 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

ENDORSEMENTS

REIMBURSEMENT OF MOTORCYCLE RENTAL EXPENSE

405. 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.

406. Refer to Cycle rate sections R-1 and R-2 for the applicable base rates, ZIP code factors, and limit factors. Apply the rating factors in the following order: ZIP code factor and limit factor.

Endorsement	Limit (per day/per occurrence)
SA-1396	$40 / 800

ENDORSEMENTS

MOTORCYCLE ROADSIDE ASSISTANCE – SA-1395

410. This coverage provides insurance for roadside assistance costs incurred each time the insured motorcycle is disabled.

411. Refer to Cycle rate sections R-1 and R-2 for the applicable base rates, ZIP code factors, and limit factors. Apply the rating factors in the following order: ZIP code factor and limit factor.

ENDORSEMENTS

GAP COVERAGE

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

416. This coverage may be purchased for any motorcycle except for leased motorcycles and motorcycles under a loan with a balloon payment.

417. Motorcycles must carry both Comprehensive and Collision coverages and have a lienholder to qualify for this coverage.

418. Rating: To determine the premium for GAP Coverage, multiply the final Comprehensive and Collision coverage premiums by the factors shown in Cycle rate section R-11.

Endorsement	Vehicle Type
SA-1226	Motorcycles

ENDORSEMENTS

ORIGINAL PARTS ENDORSEMENT – SA-1391

420. 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.

421. This endorsement does not apply to vintage motorcycles.

422. Refer to Cycle rate section R-11 for the premium.

ENDORSEMENTS

MOTORCYCLE UNDER CONSTRUCTION – SA-1393

425. This endorsement provides coverage for direct or accidental loss or damage to a motorcycle and its spare parts during the construction or restoration of the insured motorcycle. The limit of liability for all losses on a motorcycle under construction shall not exceed 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 of insurance stated on the Declarations.

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

426. 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 motorcycle and newly acquired parts exceeds the amount shown on the Declarations, the value of the motorcycle should be increased to assure adequate coverage.

427. This endorsement does not apply to vintage motorcycles.

ENDORSEMENTS

AGREED VALUE ENDORSEMENT – VINTAGE MOTORCYCLES – SA-1394

430. Vintage motorcycles are insured with the Agreed Value Endorsement – Vintage Motorcycles. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the Declarations in case of a total loss. The limit of liability for all partial losses 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 amount shown on the Declarations.
(2) $500 for any utility trailer not owned by you or a relative.
(3) $3,000 for motorcycle accessories.

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

431. The Agreed Value Endorsement also provides coverage for spare parts up to $500, not to increase the limit of coverage.

ENDORSEMENTS

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

435. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown on 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 on 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 on the Declarations.

436. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group with Comprehensive coverage and is only available to motorcycles in the Homemade/Kit/Custom Group with Comprehensive coverage (see Rule 250).

ENDORSEMENTS

NON-OWNED MOTORCYCLE – SA-1812

440. This endorsement extends liability and physical damage coverage to the owner of the motorcycle listed on the Declarations based on their ownership interest in the insured motorcycle.

- This endorsement is intended for situations where a motorcycle listed on the Declarations is not owned by a member of the insured household and the insured motorcycle is not available for the owner's regular or frequent use.
- The non-owned motorcycle may be furnished for the insured's occasional or regular use.
- The owner of the motorcycle must be added as an Additional Interest – Non-owned.

ENDORSEMENTS

JOINT OWNERSHIP MOTORCYCLE – SA-1814

445. This endorsement extends liability and physical damage coverage to the Joint Owner of the motorcycle listed on the Declarations based on their ownership interest in the insured motorcycle.

- This endorsement is intended for situations where a motorcycle listed on the Declarations is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the motorcycle must be added as an Additional Interest – Joint Owner.

ENDORSEMENTS

INTERESTED PARTY – SA-768

450. This endorsement extends liability coverage to the designated Interested Party of the motorcycle based on their interest in the insured motorcycle to the extent that the Interested Party is vicariously liable.

- 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 motorcycle listed on the Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

ENDORSEMENTS

PERSONAL INJURY PROTECTION

460. 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.

461. 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.

462. Rating

* Medical Payments Coverage – Refer to Cycle rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, and limit factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor.
* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Non-Income Earners.
  Refer to Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.
* Accidental Death Benefit – $5,000 amount.
  Refer to Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
RECREATIONAL VEHICLE PROGRAM
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "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.

101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

    Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

103. A “recreational vehicle” is an all-terrain vehicle (ATV), dune buggy, golfmobile, snowmobile, trail bike, or minibike as defined below.

104. An “all-terrain vehicle (ATV)” is a three 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.

105. A “dune buggy” is 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.

106. A “golfmobile” is a three or four-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.

107. A “snowmobile” is a self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.

108. A “trail bike” is 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

109. A “minibike” is a small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

GENERAL PROVISIONS

COVERAGES

110. Coverage is available to recreational vehicles which are owned by individuals.

111. 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.

112. Comprehensive and Collision 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 Comprehensive and Collision coverages on the entire unit.

    Bodily Injury, Property Damage, 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.

113. Comprehensive and Collision coverages for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program.

GENERAL PROVISIONS

POLICY TERM

120. A recreational vehicle policy is written for a twelve-month policy term.

GENERAL PROVISIONS

PREMIUM PAYMENT

Electronic Transfer Method of Payment

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

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

No installment charge is applied to Easy Pay withdrawals.

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

The down payment requirement is waived if the applicant is an existing automobile or homeowners 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.

Other Methods of Payment

131. **Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method 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.

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.

132. **Renewal Payment**

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Twelve-month 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. All cancellations will be computed pro rata.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for recreational vehicles:

- All vehicles in an account must carry the same limits of liability coverage.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.

Bodily Injury/Property Damage .....May be carried alone
Medical Payments.....BI/PD required
Uninsured Motorist Bodily Injury ..... BI/PD required; BI must be ≥ UMBI
Underinsured Motorist Bodily Injury ..... BI/PD/UMBI required; BI/UMBI must be ≥ UIMBI
Comprehensive .....BI/PD required
Collision.....BI/PD & Comprehensive required

RATING FACTORS

LIMIT FACTOR

200. For each recreational vehicle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverage premiums based on the selected limits. Refer to RV rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

205. For each recreational vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the selected deductibles. Refer to RV rate section R-4 for the Deductible factors.

RATING FACTORS

ENGINE DISPLACEMENT FACTOR

210. For each recreational vehicle on the policy, a factor will be applied to the Bodily Injury and Property Damage coverage premiums based on the engine displacement and type of recreational vehicle. Refer to RV rate section R-3 for the Engine Displacement factors.

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

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

RATING FACTORS

ACTUAL CASH VALUE FACTOR

215. For each recreational vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the actual cash value of the recreational vehicle. Refer to RV rate section R-5 for the Actual Cash Value factors.

PREMIUM DETERMINATION

225. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages is determined as follows in Rules 226-227.

226. Refer to RV rate section R-1 for the base rates for each type of recreational vehicle.

227. 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.

Step 1. Limit factor – Refer to Rule 200.

Step 2. Engine Displacement factor – Refer to Rules 210-211.

Step 3. Deductible factor – Refer to Rule 205.

Step 4. Actual Cash Value factor – Refer to Rule 215.

ENDORSEMENTS

NON-OWNED RECREATIONAL VEHICLE – SA-1811

300. This endorsement extends liability and physical damage coverage to the owner of the recreational vehicle listed on the Declarations based on their ownership interest in the insured recreational vehicle.

- This endorsement is intended for situations where a recreational vehicle listed on the Declarations is not owned by a member of the insured household and the insured recreational vehicle is not available for the owner's regular or frequent use.
- The non-owned recreational vehicle may be furnished for the insured's occasional or regular use.
- The owner of the recreational vehicle must be added as an Additional Interest – Non-owned.

ENDORSEMENTS

JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

305. This endorsement extends liability and physical damage coverage to the Joint Owner of the recreational vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a recreational vehicle listed on the Declarations is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the recreational vehicle must be added as an Additional Interest – Joint Owner.

ENDORSEMENTS

INTERESTED PARTY – SA-768

310. This endorsement extends liability coverage to the designated Interested Party of the recreational vehicle based on their interest in the insured recreational vehicle to the extent that the Interested Party is vicariously liable.

- 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 recreational vehicle listed on the Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

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AMERICAN NATIONAL GENERAL INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

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101. An “account” consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

    Generally, if all individuals residing in the household are related as noted above, only one account will exist for a household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

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

103. A “recreational vehicle” is an all-terrain vehicle (ATV), dune buggy, golfmobile, snowmobile, trail bike, or minibike as defined below.

104. An “all-terrain vehicle (ATV)” is a three 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.

105. A “dune buggy” is 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.

106. A “golfmobile” is a three or four-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.

107. A “snowmobile” is a self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.

108. A “trail bike” is 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

109. A “minibike” is a small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

GENERAL PROVISIONS

COVERAGES

110. Coverage is available to recreational vehicles which are owned by individuals.

111. 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.

112. Comprehensive and Collision 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 Comprehensive and Collision coverages on the entire unit.

    Bodily Injury, Property Damage, 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.

113. Comprehensive and Collision coverages for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program.

GENERAL PROVISIONS

POLICY TERM

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GENERAL PROVISIONS

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Electronic Transfer Method of Payment

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

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

No installment charge is applied to Easy Pay withdrawals.

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

The down payment requirement is waived if the applicant is an existing automobile or homeowners 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.

Other Methods of Payment

131. **Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method 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.

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.

132. **Renewal Payment**

The renewal premium is due and payable to the Home Office on or before the policy expiration date. Twelve-month 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.

GENERAL PROVISIONS

POLICY CHANGES

140. If a mid-term policy change results in a change in premium, the adjusted premium will be computed pro rata.

141. 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 is allowed only at the insured's request.

GENERAL PROVISIONS

DELETION OF COVERAGE

150. 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.

151. 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.

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

GENERAL PROVISIONS

CANCELLATION

160. All cancellations will be computed pro rata.

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

GENERAL PROVISIONS

REINSTATEMENTS

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

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

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

GENERAL PROVISIONS

ROUNDING RULE

180. The premium for each coverage is rounded to the nearest cent after each step in the premium calculation.

181. A total premium by coverage involving $0.50 or more is rounded to the next higher whole dollar.

182. This procedure applies to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

GENERAL PROVISIONS

MINIMUM PREMIUM RULE

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

GENERAL PROVISIONS

COVERAGE REQUIREMENTS

195. The following defines the coverage requirements for recreational vehicles:

- All vehicles in an account must carry the same limits of liability coverage.
- Comprehensive coverage may not be deleted if a lienholder exists for the vehicle.

Bodily Injury/Property Damage .....May be carried alone
Medical Payments.....BI/PD required
Uninsured Motorist Bodily Injury ..... BI/PD required; BI must be ≥ UMBI
Underinsured Motorist Bodily Injury ..... BI/PD/UMBI required; BI/UMBI must be ≥ UIMBI
Comprehensive .....BI/PD required
Collision.....BI/PD & Comprehensive required

RATING FACTORS

LIMIT FACTOR

200. For each recreational vehicle on the policy, a factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverage premiums based on the selected limits. Refer to RV rate section R-2 for the Limit factors.

RATING FACTORS

DEDUCTIBLE FACTOR

205. For each recreational vehicle on the policy, a factor will be applied to the Comprehensive, and Collision coverage premiums based on the selected deductibles. Refer to RV rate section R-4 for the Deductible factors.

RATING FACTORS

ENGINE DISPLACEMENT FACTOR

210. For each recreational vehicle on the policy, a factor will be applied to the Bodily Injury and Property Damage coverage premiums based on the engine displacement and type of recreational vehicle. Refer to RV rate section R-3 for the Engine Displacement factors.

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

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

RATING FACTORS

ACTUAL CASH VALUE FACTOR

215. For each recreational vehicle on the policy, a factor will be applied to the Comprehensive and Collision coverage premiums based on the actual cash value of the recreational vehicle. Refer to RV rate section R-5 for the Actual Cash Value factors.

PREMIUM DETERMINATION

225. The premium for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages is determined as follows in Rules 226-227.

226. Refer to RV rate section R-1 for the base rates for each type of recreational vehicle.

227. 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.

Step 1. Limit factor – Refer to Rule 200.

Step 2. Engine Displacement factor – Refer to Rules 210-211.

Step 3. Deductible factor – Refer to Rule 205.

Step 4. Actual Cash Value factor – Refer to Rule 215.

ENDORSEMENTS

NON-OWNED RECREATIONAL VEHICLE – SA-1811

300. This endorsement extends liability and physical damage coverage to the owner of the recreational vehicle listed on the Declarations based on their ownership interest in the insured recreational vehicle.

- This endorsement is intended for situations where a recreational vehicle listed on the Declarations is not owned by a member of the insured household and the insured recreational vehicle is not available for the owner's regular or frequent use.
- The non-owned recreational vehicle may be furnished for the insured's occasional or regular use.
- The owner of the recreational vehicle must be added as an Additional Interest – Non-owned.

ENDORSEMENTS

JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

305. This endorsement extends liability and physical damage coverage to the Joint Owner of the recreational vehicle listed on the Declarations based on their ownership interest in the insured vehicle.

- This endorsement is intended for situations where a recreational vehicle listed on the Declarations is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the recreational vehicle must be added as an Additional Interest – Joint Owner.

ENDORSEMENTS

INTERESTED PARTY – SA-768

310. This endorsement extends liability coverage to the designated Interested Party of the recreational vehicle based on their interest in the insured recreational vehicle to the extent that the Interested Party is vicariously liable.

- 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 recreational vehicle listed on the Declarations.
- The interested party must be added as an Additional Interest – Interested Party.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
CA$H*BACK* FROM ANPAC® PROGRAM

CA$H*BACK* FROM ANPAC® Program Enrollment:

Each account that meets the Automobile and Homeowners Conditions, as outlined below, will be automatically enrolled in CA$H*BACK*.

- Automobile Conditions: The account must include at least one active automobile, motorcycle, or recreational vehicle policy written in American National Property And Casualty Company in a state where CA$H*BACK* is available. If any automobile policy on the account was written in American National General Insurance Company on or after May 14, 2008, then the account will not qualify for enrollment in CA$H*BACK*.

  NOTE: Automobile policies with a Full Timer Coverage Endorsement do not qualify for CA$H*BACK*.

- Homeowners Conditions: The account must include at least one active homeowners dwelling, tenant, or condominium policy written in American National Property And Casualty Company in a state where CA$H*BACK* is available. If any homeowners policy on the account was written in American National General Insurance Company on or after May 14, 2008, then the account will not qualify for enrollment in CA$H*BACK*.

To maintain enrollment in CA$H*BACK*, no automobile or homeowners policies written in American National General Insurance Company on or after May 14, 2008, may be added to the account. At least one automobile policy and one homeowners policy in the program must remain active (not out of force for more than 45 days).

CA$H*BACK* FROM ANPAC® Program Refunds:

Each account that maintains enrollment in CA$H*BACK* and meets the Claim-Free Conditions outlined below will receive a refund of 25% of the account's combined automobile and homeowners written premiums from the third prior year.

- Claim-Free Conditions: The first refund will be issued 60 days after the three-year anniversary of the CA$H*BACK* enrollment date, and subsequent refunds will be issued each year 60 days after each anniversary of the CA$H*BACK* enrollment date provided there have been no paid claims of any type under any qualifying automobile or homeowners policies other than:

  - Automobile Roadside Assistance or Windshield Repair claims (NOTE: Windshield repair claims paid under Comprehensive Coverage do not qualify for this exception);
  - Motorcycle Roadside Assistance claims;
  - Homeowners Earthquake claims;
  - Secure I.D. From ANPAC℠ claims; or
  - Equipment Breakdown claims.

For policies already in force at the time of enrollment, the combined written premiums of the CA$H*BACK* policies at the first renewal after the program enrollment date will be used to calculate the refund amount. Earthquake, Secure I.D. From ANPAC℠, and Equipment Breakdown homeowners endorsement premiums will be deducted from the combined written premiums.

If a claim is paid on any policy enrolled in CA$H*BACK*, the three-year time period will begin again starting at the first anniversary of the CA$H*BACK* enrollment date after the first claim payment has been made. Exception: If a loss occurs prior to the anniversary date and the first claim 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.

If a CA$H*BACK* refund is not granted 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.

American National Property And Casualty Company
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'>' denotes 'Greater than or equal to'.
Marital Status of M or P denotes Married or Partnership.
Marital Status of S or D denotes Single or Divorced.
Gender of M denotes Male and gender of F denotes Female
Marital Status M,P denotes Married and Partnership, respectively
Marital Status S,D denotes Single and Divorced, respectively

American National Property And Casualty Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	AD&D	INC LOSS
	234	152	53	87	279	18	66	7	8	9	2	3

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72169, 72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72312, 72335, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72341, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
126	71833, 71852, 72855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955, 72956
132	72903, 72908, 72919
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71932
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71959, 71962
150	71647, 71652, 71665, 71641, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 719770, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72439, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72053, 72059, 72075, 72101, 72112, 72132, 72165, 72431, 72465, 72564, 72568, 72571
162	72116
163	72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72585
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72389, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

PD Coverage

Sector	Zip Codes
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72022, 72015, 72019, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72718, 72745, 72758, 72711, 72756
108	71603, 71602
109	71601, 71659
110	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71751
111	71837, 71840, 71854
112	72701, 72737, 72703, 72735
113	72764, 72704, 72728, 72762, 72770
114	72204
115	72201, 72202, 72164, 72183, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72082, 72085, 72143, 72149, 72178, 72068
119	72956
120	72601, 72615
121	72117, 72116
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72642, 72651, 72658, 72659, 72537, 72544, 72623, 72653, 72661

PD Coverage

Sector	Zip Codes
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72923, 72903, 72919
132	72901, 72904
133	72916, 72908
134	71701, 71726, 71720, 71744
135	72104, 72105
136	72312, 72335, 72359, 72322, 72326, 72387, 72389, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72169, 72211, 72212
143	72761
144	72722, 72734, 72736, 72747, 72768, 72714, 72715, 72739, 72751
145	71655, 71656
146	72106, 72113
147	72037, 72046, 72072, 72083, 72142, 72004, 72073, 72133, 72152, 72160, 72168, 72175, 72182
148	72421, 72427, 72410, 72416, 72433, 72439, 72445, 72457, 72476, 72412, 72449, 72471, 72473, 72524, 72465
149	72002, 72103, 72065, 72180, 72011
150	71909, 72087
151	72057, 72128, 72129, 7215072084
152	71956, 71968, 71949, 72001, 72016, 72070, 72125, 72122, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72936, 72940, 72941, 72945, 72933, 72937, 72938, 72944
156	72769, 72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72949, 72932, 72948, 72952, 72955

PD Coverage

Sector	Zip Codes
157	72946, 72947, 72921, 72935
158	72613, 72616, 72631, 72632, 72660, 72732, 72733, 72738, 72740, 72611, 72638, 72644, 72662
159	72721, 72727, 72742, 72752, 72760, 72773, 72776, 72624, 72633, 72670, 72852, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72675, 72683, 72685, 72686
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840j, 72843, 72845, 72846, 72847, 72854, 72856, 72949, 72930
161	71832, 71836, 71842, 71866, 71820, 71822, 71823, 71846, 71865, 71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973, 71932, 71932
162	71839, 71740, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71922, 71940, 71962, 71858, 71864
164	71929, 71964, 71941, 71942, 71920, 71921, 71933, 71935, 71943, 71950
165	72025, 72824, 72827, 72828, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72860, 72863, 72865, 72857, 72858
166	72826, 72855, 72927, 72928, 72943, 72951
167	71675, 71647, 71652, 71665, 71671, 71725, 71748, 71763, 71631, 71651, 71660, 71742, 71745, 71747, 71765, 71766
168	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678, 71630, 71638, 71654, 71662, 71666
169	72455
170	72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72107, 72127, 72058, 72061, 72181
174	72543, 72545, 72131, 72044, 72067, 72088, 72130, 72153, 72530, 72546, 72581
175	72012, 72052, 72102, 72045, 72047, 72111, 72136, 72137, 72173
176	72366, 72369, 72374, 72383, 72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
177	72368, 72066, 72340, 72341, 72360, 72372, 72392, 72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72074, 72108, 72170
178	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72331, 72373
179	72639, 72039, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72156, 72157, 72629, 72645, 72650
180	72413, 72444, 72462, 72478, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72453, 72454, 72456, 72461, 72464, 72470
181	72438, 72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467, 72417, 72354, 72324, 72365, 72377, 72432, 72472
182	72010, 72081, 72139, 72121, 72179, 72523, 72534, 72550, 72553, 72020, 72165, 72564, 72568, 72564, 72568, 72571
183	72005, 72347, 72429, 72475, 72479, 72522, 72562, 72579, 72006, 72014, 72043, 72053, 72059, 72075, 72101, 72112, 72123, 72431
184	72415, 72434, 72458, 72460, 72577, 72440, 72459, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572

PD Coverage

Sector	Zip Codes
185	72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72657, 72663, 72680
186	72512, 72515, 72520, 72531, 72536, 72538, 72539, 72576, 72578, 72583, 72584, 72587, 72513, 72529, 72554
187	71635, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676
188	71833, 71852, 71855, 71831, 71838, 71851, 71853, 71859, 71862, 71825, 71847, 71958, 71959, 71952
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

COMP Coverage

Sector	Zip Codes
99	Full Timer
100	72764, 72210
101	72718, 72712, 72716
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72768, 72714, 72715, 72739
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72223, 72169, 72211, 72212
110	72120
111	72076, 72099
112	72923, 72905, 72936, 72940, 72945, 72938
113	72703, 72735, 72727
114	72719, 72722, 72734, 72736, 72747
115	72116, 72118, 72199, 72113
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72022, 72002, 72103
120	72032, 72034, 72035, 72106
121	72916, 72908, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

COMP Coverage

Sector	Zip Codes
128	72941, 72934, 72932, 72948, 72952, 72955, 72946, 72947, 72921, 72935
129	72956
130	71909, 71956, 71949
131	71901
132	71913
133	72023, 72173
134	72201, 72202, 72164, 72183, 72206
135	72751, 72732, 72733
136	72613, 72616, 72631, 72632, 72660, 72738, 72740, 72638, 72721, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72117, 72114, 72176, 72083, 72142, 72086, 72024
140	72401
141	72450, 72474, 72412, 72436, 72411, 72414, 72419, 72437, 72447, 72467, 72417
142	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084
143	71968, 71929, 71964
144	72310, 72321, 72351, 72358, 72370, 72391, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72438, 72426, 72428, 72442, 72354
145	72944, 72824, 72829, 72834, 72835, 72842, 72927, 72110, 72156
146	72072, 72073, 72160, 72003, 72042
147	72085, 72143, 72149, 72178, 72068, 72007, 72012, 72052, 72102
148	72058, 72061, 72181, 72047, 72039
149	72352, 72355, 72341, 72360
150	72415, 72434, 72460, 72459, 72466, 724482, 72542, 72569, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554
151	71837, 71840, 71726, 71839, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71722, 71828, 71835, 71858, 71864
152	71823, 71846, 71971, 71922, 71940, 71962, 71920, 71921, 71933, 71935, 71943, 71950, 71833, 71852, 71855, 71831, 71838, 71831, 71838, 71851, 71853, 71862, 71825, 71847, 71958, 71959, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970
153	71675, 71647, 71652, 71665, 71671, 71725, 71763, 71631, 71651, 71660, 71643, 71644, 71667, 71678
154	72658, 72659, 72550, 72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585,

COMP Coverage

Sector	Zip Codes
154	72657, 72663, 72680, 72536, 72584, 72587
155	72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72679, 72639, 72329, 72645, 72650
156	72410, 72457, 72524, 72553, 72564, 72522, 72562, 72579, 72458, 72577, 72440, 72469, 72521, 72532, 72572, 72512. 72513
157	72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470
158	72430, 72443, 72454, 72461, 72464
159	71832, 71836, 71842, 71866, 71820, 71822, 71865, 71841, 71937, 71944, 71945, 71972, 71973, 71859
160	72315
161	72342, 72390, 72366, 7269, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72311, 72368
162	72133, 72026, 72029, 72038, 72048, 72055, 72134, 72140, 72166, 72017, 72021, 72041, 72064, 72108, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72312, 72335, 72359, 72387, 72396
166	71603, 71602, 71601, 71659, 72057
167	72037, 72046, 72004, 72152, 72168, 72175, 72182, 72079, 72132
168	72642, 72651, 72537, 72544, 72623, 72653, 72661, 72626, 72635
169	71953, 71932
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71749, 71753, 71740, 71861
175	71701
176	71923, 71998, 71999, 71721, 71728, 71743, 71772, 71857
177	72104, 72105, 71941, 71942
178	72852, 72830, 72854, 72949
179	71655, 71656
180	71747, 71765, 71635
181	71758, 71762, 71751, 71720, 71744, 71748, 71742, 71745, 71766
182	71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676

COMP Coverage

Sector	Zip Codes
183	72126, 72841, 72926, 72950, 72958, 72843, 72827, 72828, 72833, 72838, 72853, 72860, 72857
184	72135, 72087, 72001, 72016, 72070, 72125, 72122, 72025, 72107, 72127
185	72933, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930, 72851, 72863, 72855, 72928, 72943, 72951
186	72619, 72634, 72668, 72672, 72677, 72682, 72687, 72611, 72644, 72662, 72633, 72669, 72685
187	72416, 72433, 72439, 72445, 72476, 72449, 72465, 72425
188	72858, 72823, 72153, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72157
189	72543, 72545, 72131, 72044, 72067, 72130, 72530, 72546, 72581, 72045, 72111, 72136, 72137
190	72082, 72010, 72081, 72139, 72121, 72179, 72523, 72534, 72020, 72165, 72568, 72571
191	72322, 72326, 72066, 72340, 72372, 72392, 72036, 72040, 72060, 72074, 72006, 72014, 72059, 72101, 72123
192	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
193	72324, 72365, 72377, 72432, 72472, 72347
194	72421, 72427, 72471, 72473, 72005, 72429, 72475, 72479, 72043, 72053, 72075, 72112, 72431

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
99	Full Timer
100	72916, 72908
101	72903, 72919, 72901
102	72704, 72728, 72762, 72770, 72730
103	72768, 72714, 72715, 72739
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72312, 72335, 72359, 72322, 72326, 72372
108	72301, 72364, 72325, 72339, 72384, 72327
109	72414, 72429, 72447, 72351, 72370, 72391, 72329, 72330, 72395, 72438, 72426, 72428, 72442, 72354, 72365, 72377
110	72450, 72474
111	72401
112	72404, 72411, 72437, 72467, 72417
113	72801, 72802, 72658, 72659, 72642, 72651, 72537, 72623, 72653, 72661, 72626, 72635, 72619, 72634
114	72904
115	72921, 72935, 72956
116	72751, 72732, 72733, 72631
117	72764
118	72703, 72735
119	72701
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72774, 72769
123	72761
124	72719, 72722, 72734, 72736, 72736, 72747
125	72519, 72051, 72517, 72528, 72533, 72560, 72565, 72566, 72585, 72657, 72663, 72680, 72587, 72130
126	71635, 71646
127	72104, 72105, 71941, 71942

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
128	71722, 71828, 71835, 71858, 71864, 71855, 71831, 71838, 71862, 71825, 71847, 71721, 71728, 71743, 71772, 71857
129	71801
130	71971, 71833, 71832, 71841, 71944, 71973
131	71929, 71922, 71940, 71962, 71920, 71921, 71943, 71950, 71958, 71959, 71952
132	71909, 71956, 71949, 71968, 71964, 71933, 71935, 71957, 71960, 71961, 71965, 71966, 71969, 71970
133	71584
134	71923, 71998, 71999
135	72022, 72002, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72201, 72202, 72114
139	72204
140	72164, 72183, 72206
141	72209
142	71602, 71601, 71659
143	71667, 71603
144	71823, 71846, 71852, 71851, 71853, 71836, 71842, 71866, 71820, 71822, 71865, 71859
145	71937, 71945, 71972, 71953, 71932
146	71837, 71840, 71839, 71834, 71752, 71770, 71826, 71827, 71845, 71860, 71753, 71740, 71861
147	72210, 72223, 72135
148	72169, 72211, 72212, 72207, 72227
149	72083, 72072, 72073, 72160, 72003, 72042, 72133, 72026, 72038, 72055, 72134, 72170, 72037, 72046, 72004, 72152, 72168, 72175, 72182
150	71675, 71647, 71671, 71631, 71651, 71655, 71656, 71745, 71642, 71640, 71653, 71658, 71661, 71663, 71676
151	72153, 72013, 72543, 72545, 72131, 72044, 72067, 72546, 72581, 72136, 72137, 72179
152	72550, 72540, 72555, 72556, 72561, 72567, 72573, 72536, 72584, 72524, 72553, 72564, 72522, 72562, 72579, 72577, 72521, 72532, 72512, 72513, 72530, 72523, 72534, 72165, 72568, 72571
153	71724, 71730, 71750, 71759, 71749, 71747, 71765
154	72310, 72321, 72358, 72315
155	72058, 72143, 72149, 72178, 72068, 72052, 72082, 72010, 72081, 72139, 72121

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
156	72023
157	72076, 72099
158	72118, 72113
159	72120, 72199, 72117
160	72205
161	72116
162	72015, 72158
163	72940, 72945, 72944, 72824, 72841, 72926, 72950, 72958, 72827, 72828, 72833, 72838, 72860
164	72032, 72034, 72035, 72106, 72016
165	72601, 72615
166	72959, 72934, 72932, 72948, 72952, 72955, 72946
167	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084, 71665, 71725, 72057, 72079, 72132
168	71726, 71764, 71652, 71763, 71660, 71701, 71758, 71762, 71751, 71720, 71744, 71748, 71742, 71766
169	72829, 72834, 72835, 72842, 72927, 72126, 72853, 72857, 72001, 72070, 72125, 72025, 72933, 72851, 72863, 72865, 72826, 72855, 72928, 72943, 72951
170	72742, 72752, 72776, 72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72852, 72854, 72668, 72672, 72677, 72682, 72687, 72644, 72662, 72633, 72669, 72685
171	72727, 72613, 72616, 72632, 72660, 72738, 72740, 72638, 72721, 72760, 72773, 72611
172	72019, 72087, 72122
173	72156, 72039, 72617, 72679, 72639, 72629, 72645, 72650, 72027, 72028, 27030, 72031, 72063, 72080, 72141, 72157
174	72947, 72847, 72830, 72949, 72843, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930
175	72110, 72058, 72061, 72181, 72047, 72107, 72127, 72858, 72823
176	71643, 71644, 71678, 71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666
177	72173, 72012, 72102, 72045, 72111
178	72313, 72338, 72350, 72386, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
179	72436, 72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470, 72430, 72443, 72454, 72461, 72464, 72425
180	72412, 72415, 72434, 72460, 72459, 72466, 72410, 72457, 72458, 72440, 72469, 72572, 72455, 72416, 72433, 72439, 72445, 72476, 72449, 72465
181	72020, 72006, 72059, 72432, 72472, 72421, 72427, 72471, 72473, 72005, 72479, 72043, 72053, 72075, 72112, 72431
182	72352, 72355, 72342, 72390, 72366, 72366, 72369, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72029, 72048, 72140, 72166
183	72341, 72360, 72311, 72368, 72017, 72021, 72041, 72064, 72108, 72387, 72389, 72396, 72340, 72392, 72036, 72040, 72060, 72074, 72014, 72101, 72123,

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
183	72324, 72347, 72429, 72475
184	72086, 72024, 72007, 72066
185	72482, 72542, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554, 72544

American National Property And Casualty Company
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.036	1.047	1.135	1.365	1.097	0.938	0.935	1.016	1.000	1.000	1.000	1.000
100	1.178	0.980	1.047	0.870	0.900	1.014	1.061	0.949	1.000	1.000	1.000	1.000
101	1.396	1.093	1.337	0.859	0.963	1.197	1.190	1.032	1.000	1.000	1.000	1.000
102	1.208	1.083	1.073	0.850	1.020	1.009	1.127	0.960	1.000	1.000	1.000	1.000
103	1.168	1.176	0.943	0.818	1.005	1.035	1.127	0.957	1.000	1.000	1.000	1.000
104	1.300	1.033	1.203	0.777	1.049	1.177	1.179	0.941	1.000	1.000	1.000	1.000
105	1.168	0.877	1.254	1.017	0.952	1.420	1.097	0.954	1.000	1.000	1.000	1.000
106	1.168	1.186	1.099	0.839	0.932	1.073	1.107	0.936	1.000	1.000	1.000	1.000
107	1.219	0.939	1.016	0.859	0.993	1.025	1.127	1.099	1.000	1.000	1.000	1.000
108	1.168	0.950	1.120	0.800	1.193	1.125	1.107	1.139	1.000	1.000	1.000	1.000
109	1.158	1.062	1.016	1.080	1.047	1.080	1.086	1.069	1.000	1.000	1.000	1.000
110	1.117	0.996	1.006	1.153	1.059	1.106	1.056	1.017	1.000	1.000	1.000	1.000
111	1.117	1.033	1.151	1.118	1.095	1.177	1.159	1.027	1.000	1.000	1.000	1.000
112	1.137	1.104	1.016	0.964	0.963	0.984	1.066	0.996	1.000	1.000	1.000	1.000
113	1.097	1.042	1.047	0.886	0.936	0.954	1.076	0.939	1.000	1.000	1.000	1.000
114	1.183	1.114	1.058	0.922	0.890	0.989	0.941	0.954	1.000	1.000	1.000	1.000
115	1.122	1.181	1.161	0.970	1.031	1.093	1.086	1.125	1.000	1.000	1.000	1.000
116	1.078	1.114	1.161	0.911	1.047	1.436	1.100	1.072	1.000	1.000	1.000	1.000
117	1.109	1.062	1.079	1.200	1.005	1.092	1.028	1.008	1.000	1.000	1.000	1.000
118	1.046	1.031	1.037	0.866	0.927	0.994	1.004	0.943	1.000	1.000	1.000	1.000
119	1.148	1.006	1.089	1.038	1.047	1.146	1.097	0.983	1.000	1.000	1.000	1.000
120	1.122	0.866	1.161	0.985	1.047	1.177	1.066	0.955	1.000	1.000	1.000	1.000
121	0.965	1.135	1.068	0.870	1.047	0.994	0.974	0.951	1.000	1.000	1.000	1.000
122	0.858	1.248	0.881	1.158	1.047	0.913	0.922	0.976	1.000	1.000	1.000	1.000
123	0.878	1.104	0.964	1.115	0.984	1.116	1.086	0.917	1.000	1.000	1.000	1.000
124	0.823	1.135	0.964	1.072	1.010	1.136	1.015	0.980	1.000	1.000	1.000	1.000
125	0.843	1.006	1.006	1.258	1.127	1.085	1.045	0.966	1.000	1.000	1.000	1.000
126	0.934	1.031	1.026	1.020	1.140	0.948	0.900	1.116	1.000	1.000	1.000	1.000
127	0.986	0.866	0.912	0.903	0.984	0.964	0.962	1.001	1.000	1.000	1.000	1.000
128	0.965	1.011	1.068	0.996	1.002	0.964	0.962	1.021	1.000	1.000	1.000	1.000

American National Property And Casualty Company
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
129	0.971	1.093	1.047	1.237	1.047	0.968	0.983	0.976	1.000	1.000	1.000	1.000
130	1.000	0.897	1.006	1.124	1.036	0.947	0.973	0.966	1.000	1.000	1.000	1.000
131	1.026	1.057	0.840	1.089	0.973	0.933	0.943	1.001	1.000	1.000	1.000	1.000
132	1.056	1.000	1.042	1.195	1.005	1.076	1.035	0.975	1.000	1.000	1.000	1.000
133	0.985	1.078	1.006	1.031	1.157	0.954	1.004	1.073	1.000	1.000	1.000	1.000
134	0.975	1.016	1.081	1.205	1.015	1.539	1.121	1.021	1.000	1.000	1.000	1.000
135	0.944	0.975	1.042	0.810	1.047	1.010	0.962	1.032	1.000	1.000	1.000	1.000
136	0.944	0.913	1.061	0.933	1.023	1.539	1.100	0.958	1.000	1.000	1.000	1.000
137	0.940	0.949	1.089	1.153	1.041	0.948	0.900	1.017	1.000	1.000	1.000	1.000
138	0.965	0.928	1.037	1.027	1.088	1.010	0.962	1.212	1.000	1.000	1.000	1.000
139	0.975	0.866	1.130	1.148	1.151	1.528	1.100	1.111	1.000	1.000	1.000	1.000
140	1.164	0.815	1.125	1.084	1.141	1.572	1.175	1.204	1.000	1.000	1.000	1.000
141	1.016	1.196	1.063	1.127	1.287	1.522	1.138	1.155	1.000	1.000	1.000	1.000
142	1.117	1.207	1.058	1.080	1.193	1.010	1.076	1.071	1.000	1.000	1.000	1.000
143	1.097	1.011	1.068	1.132	1.068	1.542	1.004	1.083	1.000	1.000	1.000	1.000
144	1.097	0.969	1.192	1.101	1.026	1.062	1.055	0.970	1.000	1.000	1.000	1.000
145	1.066	1.000	1.047	1.153	0.995	1.101	1.056	0.970	1.000	1.000	1.000	1.000
146	0.955	1.062	1.120	1.235	1.151	1.062	1.045	1.105	1.000	1.000	1.000	1.000
147	1.066	1.083	1.037	1.104	1.005	1.055	1.025	1.011	1.000	1.000	1.000	1.000
148	1.168	0.988	1.120	1.153	0.973	1.104	1.086	1.073	1.000	1.000	1.000	1.000
149	0.944	1.067	1.109	1.239	1.151	1.369	1.143	1.094	1.000	1.000	1.000	1.000
150	0.965	0.980	1.140	1.448	1.088	1.104	1.076	1.083	1.000	1.000	1.000	1.000
151	0.924	0.933	1.026	1.206	1.064	1.014	1.015	1.027	1.000	1.000	1.000	1.000
152	1.097	1.021	1.182	1.300	1.047	1.146	1.066	0.991	1.000	1.000	1.000	1.000
153	1.127	0.810	1.026	2.021	1.122	1.075	0.984	1.095	1.000	1.000	1.000	1.000
154	0.965	0.825	1.037	1.174	1.088	1.014	1.025	1.028	1.000	1.000	1.000	1.000
155	1.168	1.000	1.109	0.943	1.047	1.052	1.045	1.068	1.000	1.000	1.000	1.000
156	1.028	1.057	1.192	1.352	1.141	1.062	1.045	1.046	1.000	1.000	1.000	1.000
157	0.904	0.918	1.078	1.363	1.141	1.238	1.056	1.079	1.000	1.000	1.000	1.000
158	0.924	0.825	1.047	1.306	1.057	1.116	1.045	1.006	1.000	1.000	1.000	1.000

American National Property And Casualty Company
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
159	1.059	0.825	1.192	1.101	0.994	1.073	1.055	1.058	1.000	1.000	1.000	1.000
160	0.923	0.825	0.980	1.115	1.204	1.010	1.014	1.125	1.000	1.000	1.000	1.000
161	1.046	0.825	1.006	1.525	0.942	1.116	1.045	1.011	1.000	1.000	1.000	1.000
162	1.065	0.908	0.886	1.329	1.125	1.050	1.066	1.063	1.000	1.000	1.000	1.000
163	1.290	0.898	1.187	1.380	0.926	1.116	1.190	0.972	1.000	1.000	1.000	1.000
164	1.371	0.928	1.337	1.392	0.973	1.197	1.190	1.078	1.000	1.000	1.000	1.000
165	1.082	0.825	1.130	1.344	0.928	0.927	0.921	0.959	1.000	1.000	1.000	1.000
166	1.066	0.825	1.093	1.111	1.109	0.996	1.025	0.996	1.000	1.000	1.000	1.000
167	0.833	0.851	0.881	1.205	0.994	1.116	1.025	1.104	1.000	1.000	1.000	1.000
168	0.807	0.969	0.907	1.178	1.112	0.994	1.004	1.063	1.000	1.000	1.000	1.000
169	0.833	0.897	0.975	1.392	0.942	1.156	1.066	0.970	1.000	1.000	1.000	1.000
170	0.812	0.990	0.886	1.183	1.005	1.156	1.066	0.955	1.000	1.000	1.000	1.000
171	0.841	0.990	0.985	0.738	0.932	1.000	1.004	0.929	1.000	1.000	1.000	1.000
172	0.834	0.928	0.840	1.101	0.994	1.000	1.004	1.049	1.000	1.000	1.000	1.000
173	0.973	0.959	1.058	1.400	1.026	0.948	0.962	1.021	1.000	1.000	1.000	1.000
174	0.965	0.877	1.068	1.253	0.895	0.978	0.962	0.949	1.000	1.000	1.000	1.000
175	0.975	1.021	1.068	1.174	1.002	0.948	0.962	1.021	1.000	1.000	1.000	1.000
176	0.914	0.897	1.006	1.275	1.181	0.903	1.025	1.058	1.000	1.000	1.000	1.000
177	0.934	1.006	1.068	1.226	0.994	0.939	0.967	1.068	1.000	1.000	1.000	1.000
178	0.935	1.011	1.068	1.182	1.151	0.948	0.962	1.068	1.000	1.000	1.000	1.000
179	0.976	0.856	1.068	1.457	1.013	0.948	0.962	1.007	1.000	1.000	1.000	1.000
180	0.934	0.825	0.943	1.377	0.936	0.867	0.943	1.117	1.000	1.000	1.000	1.000
181	0.914	0.959	0.902	1.900	1.005	0.964	0.984	1.145	1.000	1.000	1.000	1.000
182	1.008	0.913	1.078	1.373	1.078	1.005	1.004	1.083	1.000	1.000	1.000	1.000
183	1.127	0.882	1.016	1.104	1.109	1.004	1.097	1.048	1.000	1.000	1.000	1.000
184	0.965	0.835	0.980	1.048	1.036	1.065	0.941	1.052	1.000	1.000	1.000	1.000
185	1.122	0.825	1.223	1.068	1.022	1.073	1.055	1.031	1.000	1.000	1.000	1.000
186	1.028	0.825	1.156	1.006		1.104	1.066				1.000	1.000
187	1.188	1.016	1.058	1.307		1.073	1.107				1.000	1.000
188	1.127	0.929	1.120	1.205		1.073	1.055				1.000	1.000

American National Property And Casualty Company
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
189	1.143	0.892	1.120	1.353		1.125	1.107				1.000	1.000
190	1.168	1.000	1.047	1.341		1.004	1.038				1.000	1.000
191	1.133		1.192	1.489		1.177	1.159				1.000	1.000
192	1.117		0.918	1.295		1.613	1.004				1.000	1.000
193	0.965		1.161	1.331		1.010	0.983				1.000	1.000
194	1.107		1.037	1.174		1.035	1.045				1.000	1.000

American National Property And Casualty Company
Auto Limit Factors Bodily Injury
(Limits in Thousands)

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

American National Property And Casualty Company
Auto Limit Factors Property Damage

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

American National Property And Casualty Company
Auto Limit Factors Medical Payments

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

American National Property And Casualty Company
Auto Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

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

American National Property And Casualty Company
Auto Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

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

American National Property And Casualty Company
Auto Limit Factors Uninsured Motorist Property Damage

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

American National Property And Casualty Company
Auto Limit Factors Roadside Assistance

Limit Code	Limit	Factor
X	YES	1.00

American National Property And Casualty Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor	LimitPerOccurrence
G	40	1.00	800
H	50	1.55	1000

American National Property And Casualty Company
Auto Rental Reimbursement Youthful

RRYouthful		Factor
1	Youthful	1.55
0	No	1.00

American National Property And Casualty Company
Auto Limit Factors Loss of Income

Limit Code	Limit	Factor
A	70%	1.00

American National Property And Casualty Company
Auto Limit Factors Accidental Death Indemnity and Disability

Limit Code	Limit	Factor
C	5,000	1.00

RESERVED FOR FUTURE USE

American National Property And Casualty Company
Auto Deductible Factors Comprehensive

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

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

American National Property And Casualty Company
Auto Deductible Factors Collision

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

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

American National Property And Casualty Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.62	0.39
1999	0.64	0.42
2000	0.66	0.45
2001	0.68	0.48
2002	0.70	0.51
2003	0.72	0.54
2004	0.74	0.57
2005	0.76	0.60
2006	0.78	0.64
2007	0.81	0.68
2008	0.84	0.73
2009	0.87	0.78
2010	0.90	0.83
2011	0.93	0.88
2012	0.96	0.94
2013	1.00	1.00
2014	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
1	0.800	0.800	0.920	0.920	0.920
2	0.900	0.900	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000
4	1.100	1.100	1.300	1.300	1.300
5	1.200	1.200	1.450	1.450	1.450
11	0.250	0.250	0.250	0.250	0.250
12	0.257	0.257	0.257	0.257	0.257
13	0.265	0.265	0.265	0.265	0.265
14	0.273	0.273	0.273	0.273	0.273
15	0.281	0.281	0.281	0.281	0.281
16	0.289	0.289	0.289	0.289	0.289
17	0.298	0.298	0.298	0.298	0.298
18	0.307	0.307	0.307	0.307	0.307
19	0.316	0.316	0.316	0.316	0.316
20	0.325	0.325	0.325	0.325	0.325
21	0.335	0.335	0.335	0.335	0.335
22	0.345	0.345	0.345	0.345	0.345
23	0.355	0.355	0.355	0.355	0.355
24	0.366	0.366	0.366	0.366	0.366
25	0.377	0.377	0.377	0.377	0.377
26	0.388	0.388	0.388	0.388	0.388
27	0.400	0.400	0.400	0.400	0.400
28	0.412	0.412	0.412	0.412	0.412
29	0.424	0.424	0.424	0.424	0.424
30	0.437	0.437	0.437	0.437	0.437
31	0.450	0.450	0.450	0.450	0.450
32	0.464	0.464	0.464	0.464	0.464
33	0.478	0.478	0.478	0.478	0.478
34	0.492	0.492	0.492	0.492	0.492
35	0.507	0.507	0.507	0.507	0.507
36	0.522	0.522	0.522	0.522	0.522
37	0.538	0.538	0.538	0.538	0.538
38	0.554	0.554	0.554	0.554	0.554
39	0.571	0.571	0.571	0.571	0.571
40	0.588	0.588	0.588	0.588	0.588
41	0.606	0.606	0.606	0.606	0.606
42	0.624	0.624	0.624	0.624	0.624
43	0.643	0.643	0.643	0.643	0.643
44	0.662	0.662	0.662	0.662	0.662
45	0.682	0.682	0.682	0.682	0.682
46	0.702	0.702	0.702	0.702	0.702
47	0.723	0.723	0.723	0.723	0.723
48	0.745	0.745	0.745	0.745	0.745
49	0.767	0.767	0.767	0.767	0.767
50	0.790	0.790	0.790	0.790	0.790
51	0.814	0.814	0.814	0.814	0.814
52	0.838	0.838	0.838	0.838	0.838

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
53	0.863	0.863	0.863	0.863	0.863
54	0.889	0.889	0.889	0.889	0.889
55	0.916	0.916	0.916	0.916	0.916
56	0.943	0.943	0.943	0.943	0.943
57	0.971	0.971	0.971	0.971	0.971
58	1.000	1.000	1.000	1.000	1.000
59	1.030	1.030	1.030	1.030	1.030
60	1.061	1.061	1.061	1.061	1.061
61	1.093	1.093	1.093	1.093	1.093
62	1.126	1.126	1.126	1.126	1.126
63	1.160	1.160	1.160	1.160	1.160
64	1.195	1.195	1.195	1.195	1.195
65	1.231	1.231	1.231	1.231	1.231
66	1.268	1.268	1.268	1.268	1.268
67	1.306	1.306	1.306	1.306	1.306
68	1.345	1.345	1.345	1.345	1.345
69	1.385	1.385	1.385	1.385	1.385
70	1.427	1.427	1.427	1.427	1.427
71	1.470	1.470	1.470	1.470	1.470
72	1.514	1.514	1.514	1.514	1.514
73	1.559	1.559	1.559	1.559	1.559
74	1.606	1.606	1.606	1.606	1.606
75	1.654	1.654	1.654	1.654	1.654
76	1.704	1.704	1.704	1.704	1.704
77	1.755	1.755	1.755	1.755	1.755
78	1.808	1.808	1.808	1.808	1.808
79	1.862	1.862	1.862	1.862	1.862
80	1.918	1.918	1.918	1.918	1.918
81	1.976	1.976	1.976	1.976	1.976
82	2.035	2.035	2.035	2.035	2.035
83	2.096	2.096	2.096	2.096	2.096
84	2.159	2.159	2.159	2.159	2.159
85	2.224	2.224	2.224	2.224	2.224
86	2.291	2.291	2.291	2.291	2.291
87	2.360	2.360	2.360	2.360	2.360
88	2.431	2.431	2.431	2.431	2.431
89	2.504	2.504	2.504	2.504	2.504
90	2.579	2.579	2.579	2.579	2.579
91	2.656	2.656	2.656	2.656	2.656
92	2.736	2.736	2.736	2.736	2.736
93	2.818	2.818	2.818	2.818	2.818
94	2.903	2.903	2.903	2.903	2.903
95	2.990	2.990	2.990	2.990	2.990
96	3.080	3.080	3.080	3.080	3.080
97	3.172	3.172	3.172	3.172	3.172
98	3.267	3.267	3.267	3.267	3.267
99	3.365	3.365	3.365	3.365	3.365

American National Property And Casualty Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
11	0.643	0.643
12	0.662	0.662
13	0.682	0.682
14	0.702	0.702
15	0.723	0.723
16	0.745	0.745
17	0.767	0.767
18	0.790	0.790
19	0.814	0.814
20	0.838	0.838
21	0.863	0.863
22	0.889	0.889
23	0.916	0.916
24	0.943	0.943
25	0.971	0.971
26	1.000	1.000
27	1.030	1.030
28	1.061	1.061
29	1.093	1.093
30	1.126	1.126
31	1.160	1.160
32	1.195	1.195
33	1.231	1.231
34	1.268	1.268
35	1.306	1.306
36	1.345	1.345
37	1.385	1.385
38	1.427	1.427
39	1.470	1.470
40	1.514	1.514
41	1.559	1.559
42	1.606	1.606
43	1.654	1.654
44	1.704	1.704
45	1.755	1.755
46	1.808	1.808
47	1.862	1.862
48	1.918	1.918
49	1.976	1.976
50	2.035	2.035
51	2.096	2.096
52	2.159	2.159
53	2.224	2.224
54	2.291	2.291
55	2.360	2.360
56	2.431	2.431
57	2.504	2.504

Coverage Symbol	COMP	COLL
58	2.579	2.579
59	2.656	2.656
60	2.736	2.736
61	2.818	2.818
62	2.903	2.903
63	2.990	2.990
64	3.080	3.080
65	3.172	3.172
66	3.267	3.267
67	3.365	3.365
68	3.466	3.466
69	3.570	3.570
70	3.677	3.677
71	3.787	3.787
72	3.901	3.901
73	4.018	4.018
74	4.139	4.139
75	4.263	4.263
76	4.391	4.391
77	4.523	4.523
78	4.659	4.659
79	4.799	4.799
80	4.943	4.943
81	5.091	5.091
82	5.244	5.244
83	5.401	5.401
84	5.563	5.563
85	5.730	5.730
86	5.902	5.902
87	6.079	6.079
88	6.261	6.261
89	6.449	6.449
90	6.642	6.642
91	6.841	6.841
92	7.046	7.046
93	7.257	7.257
94	7.475	7.475
95	7.699	7.699
96	7.930	7.930
97	8.168	8.168
98	8.413	8.413
99	8.665	8.665
Ea. Additional 1	0.350	0.350

American National Property And Casualty Company
Auto Passive Restraint Discount Factor

Passive Restraint Discount	Description	Factor
B	Driver Side Only Air Bag	0.80
C	Driver and Passenger Side Air Bag	0.70
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.60

American National Property And Casualty Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
1	3-5	0.85
2	6 Or More	0.70

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

Age	Years	Discount
Under 21	0-2	0.00
	3-5	0.15
	6 Or More	0.23
21-24	0-2	0.00
	3-5	0.15
	6 Or More	0.23
25 and Over	0-2	0.00
	3-5	0.10
	6 Or More	0.18

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

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

American National Property And Casualty Company
Auto Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Auto Student Away At School Discount Factor

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National Property And Casualty Company
Auto Fresh Start Discount Factor

New Business	Factor
Y	0.97
N	1.00

American National Property And Casualty Company
Auto TLC Discount Factor

Life Rating Class	Description	Factor
B	All Other	0.85

American National Property And Casualty Company
Auto-Home Discount Factor

Auto-Home Months	Factor
0-5	0.880
6-11	0.880
12-17	0.900
18-23	0.925
24-29	0.950
30-35	0.975
36-999	1.000

American National Property And Casualty Company
Auto Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Auto Excess Vehicle Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	0-16	3.23	3.23	2.00	1.57	3.26	1.00
		17	2.89	2.89	2.00	1.57	2.83	1.00
		18	2.56	2.56	2.00	1.57	2.76	1.00
		19	2.18	2.18	1.55	1.57	2.60	1.00
		20	1.80	1.80	1.55	1.57	2.46	1.00
		21	1.65	1.65	1.05	1.57	2.36	1.00
		22	1.57	1.57	1.05	1.57	2.16	1.00
		23	1.47	1.47	1.05	1.57	1.95	1.00
		24	1.35	1.35	1.05	1.57	1.71	1.00
		25	1.10	1.10	0.85	1.29	1.23	1.00
		26	1.10	1.10	0.85	1.29	1.23	1.00
		27	1.10	1.10	0.85	1.29	1.23	1.00
		28	1.10	1.10	0.85	1.29	1.23	1.00
		29	1.10	1.10	0.85	1.29	1.23	1.00
		30	1.11	1.11	0.86	1.25	1.24	1.00
		31	1.11	1.11	0.86	1.25	1.24	1.00
		32	1.10	1.10	0.86	1.25	1.23	1.00
		33	1.10	1.10	0.86	1.25	1.23	1.00
		34	1.10	1.10	0.86	1.25	1.23	1.00
		35	1.10	1.10	0.86	1.25	1.23	1.00
		36	1.10	1.10	0.86	1.25	1.23	1.00
		37	1.10	1.10	0.86	1.25	1.23	1.00
		38	1.09	1.09	0.86	1.25	1.22	1.00
		39	1.08	1.08	0.86	1.25	1.21	1.00
		40	1.08	1.08	0.86	1.25	1.21	1.00
		41	1.07	1.07	0.86	1.25	1.20	1.00
		42	1.07	1.07	0.86	1.25	1.20	1.00
		43	1.06	1.06	0.86	1.25	1.19	1.00
		44	1.05	1.05	0.86	1.25	1.18	1.00
		45	1.04	1.04	1.10	1.25	1.17	1.00
		46	1.04	1.04	1.10	1.25	1.17	1.00
		47	1.04	1.04	1.10	1.25	1.17	1.00
		48	1.04	1.04	1.10	1.25	1.17	1.00
		49	1.03	1.03	1.10	1.25	1.16	1.00
		50	1.03	1.03	1.12	1.23	1.16	1.00
		51	1.03	1.03	1.12	1.23	1.16	1.00
		52	1.03	1.03	1.12	1.23	1.16	1.00
		53	1.03	1.03	1.12	1.18	1.16	1.00
		54	1.03	1.03	1.12	1.18	1.16	1.00
		55	1.02	1.02	0.90	1.18	1.12	1.00
		56	1.00	1.00	0.90	1.13	1.10	1.00
		57	0.97	0.97	0.90	1.13	1.06	1.00
		58	0.97	0.97	0.90	1.13	1.04	1.00
		59	0.97	0.97	0.90	1.08	1.01	1.00
		60	1.01	1.01	0.92	0.99	1.01	1.00
		61	1.01	1.01	0.92	0.99	1.01	1.00
		62	1.01	1.01	0.92	0.99	1.01	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	63	1.01	1.01	0.92	0.99	1.01	1.00
		64	1.02	1.02	0.92	0.99	1.02	1.00
		65	1.02	1.02	0.92	0.91	1.02	1.00
		66	1.02	1.02	0.92	0.91	1.02	1.00
		67	1.07	1.07	0.92	0.91	1.03	1.00
		68	1.11	1.11	0.92	0.91	1.03	1.00
		69	1.15	1.15	0.92	0.91	1.05	1.00
		70	1.26	1.26	1.05	0.95	1.10	1.00
		71	1.31	1.31	1.05	0.95	1.12	1.00
		72	1.36	1.36	1.05	0.95	1.15	1.00
		73	1.41	1.41	1.05	0.95	1.19	1.00
		74	1.48	1.48	1.05	0.95	1.26	1.00
		75	1.53	1.53	1.05	0.95	1.32	1.00
		76	1.58	1.58	1.05	0.95	1.39	1.00
		77	1.65	1.65	1.05	0.95	1.46	1.00
		78	1.72	1.72	1.05	0.95	1.54	1.00
		79	1.77	1.77	1.05	0.95	1.60	1.00
		80	1.82	1.82	1.05	0.87	1.67	1.00
		81	1.88	1.88	1.05	0.87	1.73	1.00
		82	1.93	1.93	1.05	0.87	1.80	1.00
		83	1.98	1.98	1.05	0.87	1.86	1.00
		84	2.03	2.03	1.05	0.87	1.92	1.00
		85	2.09	2.09	1.05	0.87	1.99	1.00
		86	2.14	2.14	1.05	0.87	2.05	1.00
		87	2.19	2.19	1.05	0.87	2.12	1.00
		88	2.24	2.24	1.05	0.87	2.12	1.00
		89	2.30	2.30	1.05	0.87	2.12	1.00
		>90	2.35	2.35	1.05	0.87	2.12	1.00
	S,D	0-16	4.05	4.05	2.32	1.83	3.83	1.00
		17	3.54	3.54	2.29	1.82	3.40	1.00
		18	3.02	3.02	2.25	1.79	3.06	1.00
		19	2.60	2.60	1.70	1.74	2.76	1.00
		20	2.42	2.42	1.68	1.73	2.62	1.00
		21	2.04	2.04	1.34	1.65	2.35	1.00
		22	1.96	1.96	1.33	1.64	2.28	1.00
		23	1.84	1.84	1.32	1.62	2.20	1.00
		24	1.78	1.78	1.30	1.60	2.16	1.00
		25	1.38	1.38	1.17	1.47	1.77	1.00
		26	1.38	1.38	1.17	1.47	1.77	1.00
		27	1.38	1.38	1.17	1.47	1.77	1.00
		28	1.38	1.38	1.17	1.47	1.77	1.00
		29	1.38	1.38	1.17	1.47	1.77	1.00
		30	1.26	1.26	1.17	1.40	1.79	1.00
		31	1.25	1.25	1.17	1.40	1.73	1.00
		32	1.24	1.24	1.17	1.40	1.67	1.00
		33	1.22	1.22	1.17	1.40	1.61	1.00
		34	1.21	1.21	1.17	1.40	1.56	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	35	1.20	1.20	1.17	1.40	1.50	1.00
		36	1.19	1.19	1.17	1.40	1.44	1.00
		37	1.18	1.18	1.17	1.40	1.38	1.00
		38	1.17	1.17	1.17	1.40	1.33	1.00
		39	1.16	1.16	1.17	1.40	1.27	1.00
		40	1.15	1.15	1.10	1.40	1.22	1.00
		41	1.14	1.14	1.10	1.40	1.20	1.00
		42	1.14	1.14	1.10	1.40	1.20	1.00
		43	1.14	1.14	1.10	1.40	1.20	1.00
		44	1.13	1.13	1.10	1.40	1.19	1.00
		45	1.13	1.13	1.10	1.40	1.19	1.00
		46	1.13	1.13	1.10	1.40	1.19	1.00
		47	1.11	1.11	1.10	1.40	1.18	1.00
		48	1.11	1.11	1.10	1.40	1.18	1.00
		49	1.10	1.10	1.10	1.40	1.17	1.00
		50	1.04	1.04	1.12	1.38	1.16	1.00
		51	1.04	1.04	1.12	1.38	1.16	1.00
		52	1.04	1.04	1.12	1.33	1.16	1.00
		53	1.04	1.04	1.12	1.33	1.16	1.00
		54	1.04	1.04	1.12	1.28	1.16	1.00
		55	1.04	1.04	1.12	1.28	1.10	1.00
		56	1.04	1.04	1.12	1.23	1.10	1.00
		57	1.04	1.04	1.12	1.23	1.10	1.00
		58	1.04	1.04	1.12	1.18	1.10	1.00
		59	1.04	1.04	1.12	1.13	1.10	1.00
		60	1.13	1.13	1.15	1.10	1.19	1.00
		61	1.18	1.18	1.15	1.05	1.20	1.00
		62	1.23	1.23	1.15	0.99	1.21	1.00
		63	1.26	1.26	1.15	0.99	1.21	1.00
		64	1.30	1.30	1.15	0.99	1.21	1.00
		65	1.36	1.36	1.15	0.91	1.22	1.00
		66	1.40	1.40	1.20	0.91	1.22	1.00
		67	1.45	1.45	1.20	0.91	1.22	1.00
		68	1.51	1.51	1.20	0.91	1.23	1.00
		69	1.56	1.56	1.20	0.91	1.23	1.00
		70	1.68	1.68	1.46	0.95	1.37	1.00
		71	1.71	1.71	1.46	0.95	1.38	1.00
		72	1.75	1.75	1.46	0.95	1.39	1.00
		73	1.78	1.78	1.46	0.95	1.42	1.00
		74	1.82	1.82	1.46	0.95	1.49	1.00
		75	1.87	1.87	1.46	0.95	1.56	1.00
		76	1.92	1.92	1.46	0.95	1.62	1.00
		77	1.97	1.97	1.46	0.95	1.69	1.00
		78	2.02	2.02	1.46	0.95	1.77	1.00
		79	2.06	2.06	1.46	0.95	1.84	1.00
		80	2.11	2.11	1.46	0.87	1.90	1.00
		81	2.16	2.16	1.46	0.87	1.96	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	82	2.21	2.21	1.46	0.87	2.03	1.00
		83	2.26	2.26	1.46	0.87	2.09	1.00
		84	2.30	2.30	1.46	0.87	2.16	1.00
		85	2.35	2.35	1.46	0.87	2.22	1.00
		86	2.40	2.40	1.46	0.87	2.29	1.00
		87	2.45	2.45	1.46	0.87	2.35	1.00
		88	2.50	2.50	1.46	0.87	2.35	1.00
		89	2.54	2.54	1.46	0.87	2.35	1.00
		>90	2.59	2.59	1.46	0.87	2.35	1.00
F	M,P	0-16	2.03	2.03	2.22	1.30	2.15	1.00
		17	1.79	1.79	2.22	1.30	1.91	1.00
		18	1.72	1.72	2.22	1.30	1.90	1.00
		19	1.51	1.51	1.77	1.30	1.80	1.00
		20	1.31	1.31	1.77	1.30	1.66	1.00
		21	1.29	1.29	1.43	1.29	1.63	1.00
		22	1.24	1.24	1.43	1.29	1.63	1.00
		23	1.20	1.20	1.43	1.29	1.52	1.00
		24	1.15	1.15	1.43	1.29	1.34	1.00
		25	1.15	1.15	1.04	1.29	1.28	1.00
		26	1.15	1.15	1.04	1.29	1.28	1.00
		27	1.15	1.15	1.04	1.29	1.28	1.00
		28	1.15	1.15	1.04	1.29	1.28	1.00
		29	1.15	1.15	1.04	1.29	1.28	1.00
		30	1.16	1.16	1.04	1.15	1.29	1.00
		31	1.16	1.16	1.04	1.15	1.29	1.00
		32	1.16	1.16	1.04	1.15	1.29	1.00
		33	1.16	1.16	1.04	1.15	1.29	1.00
		34	1.14	1.14	1.04	1.15	1.28	1.00
		35	1.13	1.13	1.04	1.15	1.27	1.00
		36	1.12	1.12	1.04	1.15	1.26	1.00
		37	1.11	1.11	1.04	1.15	1.24	1.00
		38	1.11	1.11	1.04	1.15	1.24	1.00
		39	1.11	1.11	1.04	1.15	1.24	1.00
		40	1.09	1.09	1.04	1.10	1.22	1.00
		41	1.09	1.09	1.04	1.10	1.22	1.00
		42	1.09	1.09	1.04	1.10	1.22	1.00
		43	1.09	1.09	1.04	1.10	1.22	1.00
		44	1.09	1.09	1.04	1.10	1.22	1.00
		45	1.09	1.09	1.48	1.10	1.22	1.00
		46	1.09	1.09	1.48	1.10	1.22	1.00
		47	1.09	1.09	1.48	1.10	1.22	1.00
		48	1.09	1.09	1.48	1.10	1.22	1.00
		49	1.09	1.09	1.48	1.10	1.22	1.00
		50	1.08	1.08	1.52	1.08	1.21	1.00
		51	1.08	1.08	1.52	1.08	1.19	1.00
		52	1.08	1.08	1.52	1.08	1.16	1.00
		53	1.08	1.08	1.52	1.02	1.15	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	M,P	54	1.08	1.08	1.52	1.02	1.15	1.00
		55	1.08	1.08	1.29	0.97	1.11	1.00
		56	1.08	1.08	1.29	0.97	1.09	1.00
		57	1.08	1.08	1.29	0.92	1.05	1.00
		58	1.08	1.08	1.29	0.92	1.04	1.00
		59	1.10	1.10	1.29	0.87	1.04	1.00
		60	1.17	1.17	1.32	0.86	1.06	1.00
		61	1.22	1.22	1.32	0.86	1.08	1.00
		62	1.26	1.26	1.32	0.86	1.11	1.00
		63	1.31	1.31	1.32	0.86	1.13	1.00
		64	1.35	1.35	1.32	0.86	1.15	1.00
		65	1.40	1.40	1.32	0.73	1.14	1.00
		66	1.40	1.40	1.37	0.73	1.14	1.00
		67	1.40	1.40	1.37	0.73	1.14	1.00
		68	1.40	1.40	1.37	0.73	1.14	1.00
		69	1.40	1.40	1.37	0.73	1.14	1.00
		70	1.46	1.46	1.40	0.76	1.21	1.00
		71	1.46	1.46	1.40	0.76	1.26	1.00
		72	1.46	1.46	1.40	0.76	1.31	1.00
		73	1.46	1.46	1.40	0.76	1.35	1.00
		74	1.50	1.50	1.40	0.76	1.40	1.00
		75	1.53	1.53	1.40	0.76	1.46	1.00
		76	1.57	1.57	1.40	0.76	1.53	1.00
		77	1.61	1.61	1.40	0.76	1.59	1.00
		78	1.66	1.66	1.40	0.76	1.66	1.00
		79	1.70	1.70	1.40	0.76	1.73	1.00
		80	1.74	1.74	1.40	0.65	1.79	1.00
		81	1.78	1.78	1.40	0.65	1.86	1.00
		82	1.82	1.82	1.40	0.65	1.93	1.00
		83	1.86	1.86	1.40	0.65	1.99	1.00
		84	1.90	1.90	1.40	0.65	2.06	1.00
		85	1.94	1.94	1.40	0.65	2.13	1.00
		86	1.98	1.98	1.40	0.65	2.19	1.00
		87	2.03	2.03	1.40	0.65	2.26	1.00
		88	2.07	2.07	1.40	0.65	2.33	1.00
		89	2.11	2.11	1.40	0.65	2.33	1.00
		>90	2.15	2.15	1.40	0.65	2.33	1.00
	S,D	0-16	3.69	3.69	2.45	1.45	3.30	1.00
		17	3.25	3.25	2.44	1.44	2.94	1.00
		18	2.79	2.79	2.41	1.42	2.62	1.00
		19	2.43	2.43	1.89	1.39	2.38	1.00
		20	2.11	2.11	1.88	1.38	2.23	1.00
		21	1.97	1.97	1.60	1.32	2.07	1.00
		22	1.91	1.91	1.59	1.32	2.01	1.00
		23	1.83	1.83	1.58	1.31	1.94	1.00
		24	1.75	1.75	1.57	1.30	1.93	1.00
		25	1.45	1.45	1.42	1.29	1.63	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	S,D	26	1.45	1.45	1.42	1.29	1.63	1.00
		27	1.45	1.45	1.42	1.29	1.63	1.00
		28	1.45	1.45	1.42	1.29	1.63	1.00
		29	1.45	1.45	1.42	1.29	1.63	1.00
		30	1.34	1.34	1.37	1.30	1.47	1.00
		31	1.34	1.34	1.37	1.30	1.47	1.00
		32	1.34	1.34	1.37	1.30	1.47	1.00
		33	1.34	1.34	1.37	1.30	1.47	1.00
		34	1.34	1.34	1.37	1.30	1.47	1.00
		35	1.34	1.34	1.37	1.30	1.47	1.00
		36	1.33	1.33	1.37	1.30	1.46	1.00
		37	1.32	1.32	1.37	1.30	1.44	1.00
		38	1.32	1.32	1.37	1.30	1.42	1.00
		39	1.32	1.32	1.37	1.30	1.41	1.00
		40	1.32	1.32	1.37	1.15	1.39	1.00
		41	1.32	1.32	1.37	1.15	1.39	1.00
		42	1.32	1.32	1.37	1.15	1.39	1.00
		43	1.32	1.32	1.37	1.15	1.39	1.00
		44	1.32	1.32	1.37	1.15	1.39	1.00
		45	1.32	1.32	1.76	1.15	1.39	1.00
		46	1.32	1.32	1.76	1.15	1.39	1.00
		47	1.32	1.32	1.76	1.15	1.39	1.00
		48	1.32	1.32	1.76	1.15	1.39	1.00
		49	1.32	1.32	1.76	1.15	1.39	1.00
		50	1.27	1.27	1.80	1.13	1.37	1.00
		51	1.24	1.24	1.80	1.13	1.35	1.00
		52	1.20	1.20	1.80	1.08	1.33	1.00
		53	1.17	1.17	1.80	1.08	1.31	1.00
		54	1.14	1.14	1.80	1.02	1.28	1.00
		55	1.12	1.12	1.29	1.02	1.25	1.00
		56	1.12	1.12	1.29	0.97	1.22	1.00
		57	1.12	1.12	1.29	0.97	1.20	1.00
		58	1.12	1.12	1.29	0.92	1.18	1.00
		59	1.12	1.12	1.29	0.92	1.16	1.00
		60	1.18	1.18	1.32	0.86	1.18	1.00
		61	1.20	1.20	1.32	0.86	1.15	1.00
		62	1.23	1.23	1.32	0.86	1.15	1.00
		63	1.25	1.25	1.32	0.86	1.13	1.00
		64	1.28	1.28	1.32	0.86	1.13	1.00
		65	1.31	1.31	1.32	0.73	1.13	1.00
		66	1.34	1.34	1.37	0.73	1.13	1.00
		67	1.36	1.36	1.37	0.73	1.13	1.00
		68	1.39	1.39	1.37	0.73	1.15	1.00
		69	1.43	1.43	1.37	0.73	1.19	1.00
		70	1.55	1.55	1.40	0.76	1.25	1.00
		71	1.59	1.59	1.40	0.76	1.27	1.00
		72	1.63	1.63	1.40	0.76	1.30	1.00

		Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Gender	Marital Status	Age						
F	S,D	73	1.66	1.66	1.40	0.76	1.32	1.00
		74	1.70	1.70	1.40	0.76	1.36	1.00
		75	1.75	1.75	1.40	0.76	1.40	1.00
		76	1.80	1.80	1.40	0.76	1.43	1.00
		77	1.85	1.85	1.40	0.76	1.47	1.00
		78	1.92	1.92	1.40	0.76	1.54	1.00
		79	1.97	1.97	1.40	0.76	1.61	1.00
		80	2.02	2.02	1.40	0.65	1.67	1.00
		81	2.07	2.07	1.40	0.65	1.73	1.00
		82	2.13	2.13	1.40	0.65	1.79	1.00
		83	2.18	2.18	1.40	0.65	1.85	1.00
		84	2.23	2.23	1.40	0.65	1.92	1.00
		85	2.30	2.30	1.40	0.65	2.00	1.00
		86	2.35	2.35	1.40	0.65	2.06	1.00
		87	2.40	2.40	1.40	0.65	2.12	1.00
		88	2.45	2.45	1.40	0.65	2.18	1.00
		89	2.50	2.50	1.40	0.65	2.18	1.00
		>90	2.56	2.56	1.40	0.65	2.18	1.00

American National Property And Casualty Company
Auto Principal-Occasional Factors

Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
PRINCIPAL	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00
OCCASIONAL	0-16	0.90	0.90	0.90	0.85	0.75	1.00
	17	0.90	0.90	0.90	0.85	0.75	1.00
	18	0.90	0.90	0.90	0.85	0.75	1.00
	19	0.90	0.90	0.90	0.85	0.75	1.00
	20	0.90	0.90	0.90	0.85	0.75	1.00
	21	0.95	0.95	1.00	1.00	0.87	1.00
	22	0.95	0.95	1.00	1.00	0.87	1.00
	23	0.95	0.95	1.00	1.00	0.87	1.00
	24	0.95	0.95	1.00	1.00	0.87	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	PRINCIPAL	0-16	0.75	0.75	0.75	0.80	0.75	1.00
		17	0.75	0.75	0.75	0.80	0.75	1.00
		18	0.75	0.75	0.75	0.80	0.75	1.00
		19	0.75	0.75	0.75	0.80	0.75	1.00
		20	0.75	0.75	0.75	0.80	0.75	1.00
		21	0.75	0.75	0.75	0.80	0.75	1.00
		22	0.75	0.75	0.75	0.80	0.75	1.00
		23	0.75	0.75	0.75	0.80	0.75	1.00
		24	0.75	0.75	0.75	0.80	0.75	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.65	0.65	0.85	0.85	0.85	1.00
		17	0.65	0.65	0.85	0.85	0.85	1.00
		18	0.65	0.65	0.85	0.85	0.85	1.00
		19	0.65	0.65	0.85	0.85	0.85	1.00
		20	0.65	0.65	0.85	0.85	0.85	1.00
		21	0.70	0.70	0.75	0.80	0.85	1.00
		22	0.70	0.70	0.75	0.80	0.85	1.00
		23	0.70	0.70	0.75	0.80	0.85	1.00
		24	0.70	0.70	0.75	0.80	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	PRINCIPAL	0-16	0.80	0.80	0.85	0.85	0.85	1.00
		17	0.80	0.80	0.85	0.85	0.85	1.00
		18	0.80	0.80	0.85	0.85	0.85	1.00
		19	0.80	0.80	0.85	0.85	0.85	1.00
		20	0.80	0.80	0.85	0.85	0.85	1.00
		21	0.80	0.80	0.85	0.85	0.85	1.00
		22	0.80	0.80	0.85	0.85	0.85	1.00
		23	0.80	0.80	0.85	0.85	0.85	1.00
		24	0.80	0.80	0.85	0.85	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.70	0.70	0.90	0.90	0.90	1.00
		17	0.70	0.70	0.90	0.90	0.90	1.00
		18	0.70	0.70	0.90	0.90	0.90	1.00
		19	0.70	0.70	0.90	0.90	0.90	1.00
		20	0.70	0.70	0.90	0.90	0.90	1.00
		21	0.75	0.75	0.85	0.85	0.90	1.00
		22	0.75	0.75	0.85	0.85	0.90	1.00
		23	0.75	0.75	0.85	0.85	0.90	1.00
		24	0.75	0.75	0.85	0.85	0.90	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
0-16	1.00	1.00	1.00	0.90	0.90	1.00
17	1.00	1.00	1.00	0.90	0.90	1.00
18	1.00	1.00	1.00	0.90	0.90	1.00
19	1.00	1.00	1.00	0.90	0.90	1.00
20	1.00	1.00	1.00	0.90	0.90	1.00
21	0.98	0.98	1.00	0.90	0.90	1.00
22	0.98	0.98	1.00	0.90	0.90	1.00
23	0.98	0.98	1.00	0.90	0.90	1.00
24	0.98	0.98	1.00	0.90	0.90	1.00
25	0.95	0.95	1.00	0.90	0.90	1.00
26	0.95	0.95	1.00	0.90	0.90	1.00
27	0.95	0.95	1.00	0.90	0.90	1.00
28	0.95	0.95	1.00	0.90	0.90	1.00
29	0.95	0.95	1.00	0.90	0.90	1.00
30	0.95	0.95	1.00	0.90	0.90	1.00
31	0.95	0.95	1.00	0.90	0.90	1.00
32	0.95	0.95	1.00	0.90	0.90	1.00
33	0.95	0.95	1.00	0.90	0.90	1.00
34	0.95	0.95	1.00	0.90	0.90	1.00
35	0.95	0.95	1.00	0.90	0.90	1.00
36	0.95	0.95	1.00	0.90	0.90	1.00
37	0.95	0.95	1.00	0.90	0.90	1.00
38	0.95	0.95	1.00	0.90	0.90	1.00
39	0.95	0.95	1.00	0.90	0.90	1.00
40	0.95	0.95	1.00	0.90	0.90	1.00
41	0.95	0.95	1.00	0.90	0.90	1.00
42	0.95	0.95	1.00	0.90	0.90	1.00
43	0.95	0.95	1.00	0.90	0.90	1.00
44	0.95	0.95	1.00	0.90	0.90	1.00
45	0.95	0.95	1.00	0.90	0.90	1.00
46	0.95	0.95	1.00	0.90	0.90	1.00
47	0.95	0.95	1.00	0.90	0.90	1.00
48	0.95	0.95	1.00	0.90	0.90	1.00
49	0.95	0.95	1.00	0.90	0.90	1.00
50	0.95	0.95	0.90	0.80	0.90	1.00
51	0.95	0.95	0.90	0.80	0.90	1.00
52	0.95	0.95	0.90	0.80	0.90	1.00
53	0.95	0.95	0.90	0.80	0.90	1.00
54	0.95	0.95	0.90	0.80	0.90	1.00
55	0.95	0.95	0.90	0.80	0.90	1.00
56	0.95	0.95	0.90	0.80	0.90	1.00
57	0.95	0.95	0.90	0.80	0.90	1.00
58	0.95	0.95	0.90	0.80	0.90	1.00
59	0.95	0.95	0.90	0.80	0.90	1.00
60	0.90	0.90	0.90	0.80	0.90	1.00
61	0.90	0.90	0.90	0.80	0.90	1.00
62	0.90	0.90	0.90	0.80	0.90	1.00

American National Property And Casualty Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.90	0.90	0.90	0.80	0.90	1.00
64	0.90	0.90	0.90	0.80	0.90	1.00
65	0.90	0.90	0.90	0.80	0.90	1.00
66	0.90	0.90	0.90	0.80	0.90	1.00
67	0.90	0.90	0.90	0.80	0.90	1.00
68	0.90	0.90	0.90	0.80	0.90	1.00
69	0.90	0.90	0.90	0.80	0.90	1.00
70	0.85	0.85	0.90	0.80	0.90	1.00
71	0.85	0.85	0.90	0.80	0.90	1.00
72	0.85	0.85	0.90	0.80	0.90	1.00
73	0.85	0.85	0.90	0.80	0.90	1.00
74	0.85	0.85	0.90	0.80	0.90	1.00
75	0.85	0.85	0.90	0.80	0.90	1.00
76	0.85	0.85	0.90	0.80	0.90	1.00
77	0.85	0.85	0.90	0.80	0.90	1.00
78	0.85	0.85	0.90	0.80	0.90	1.00
79	0.85	0.85	0.90	0.80	0.90	1.00
80	0.85	0.85	0.90	0.80	0.90	1.00
81	0.85	0.85	0.90	0.80	0.90	1.00
82	0.85	0.85	0.90	0.80	0.90	1.00
83	0.85	0.85	0.90	0.80	0.90	1.00
84	0.85	0.85	0.90	0.80	0.90	1.00
85	0.85	0.85	0.90	0.80	0.90	1.00
86	0.85	0.85	0.90	0.80	0.90	1.00
87	0.85	0.85	0.90	0.80	0.90	1.00
88	0.85	0.85	0.90	0.80	0.90	1.00
89	0.85	0.85	0.90	0.80	0.90	1.00
>90	0.85	0.85	0.90	0.80	0.90	1.00

American National Property And Casualty Company
Auto Vehicle Usage Factors

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
PLEASURE	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
PLEASURE	63	1.00	1.00	1.00	1.00	1.00	1.00
	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00
WORK LESS THAN 10	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00

American National Property And Casualty Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00
	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
WORK 10 OR MORE	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00
	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK 10 OR MORE	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00
	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
BUSINESS USE	0-16	1.55	1.55	1.55	1.18	1.18	1.00
	17	1.55	1.55	1.55	1.18	1.18	1.00
	18	1.55	1.55	1.55	1.18	1.18	1.00
	19	1.55	1.55	1.55	1.18	1.18	1.00
	20	1.55	1.55	1.55	1.18	1.18	1.00
	21	1.55	1.55	1.55	1.18	1.18	1.00
	22	1.55	1.55	1.55	1.18	1.18	1.00
	23	1.55	1.55	1.55	1.18	1.18	1.00
	24	1.55	1.55	1.55	1.18	1.18	1.00
	25	1.55	1.55	1.55	1.18	1.18	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
BUSINESS USE	26	1.55	1.55	1.55	1.18	1.18	1.00
	27	1.55	1.55	1.55	1.18	1.18	1.00
	28	1.55	1.55	1.55	1.18	1.18	1.00
	29	1.55	1.55	1.55	1.18	1.18	1.00
	30	1.55	1.55	1.55	1.18	1.18	1.00
	31	1.55	1.55	1.55	1.18	1.18	1.00
	32	1.55	1.55	1.55	1.18	1.18	1.00
	33	1.55	1.55	1.55	1.18	1.18	1.00
	34	1.55	1.55	1.55	1.18	1.18	1.00
	35	1.55	1.55	1.55	1.18	1.18	1.00
	36	1.55	1.55	1.55	1.18	1.18	1.00
	37	1.55	1.55	1.55	1.18	1.18	1.00
	38	1.55	1.55	1.55	1.18	1.18	1.00
	39	1.55	1.55	1.55	1.18	1.18	1.00
	40	1.55	1.55	1.55	1.18	1.18	1.00
	41	1.55	1.55	1.55	1.18	1.18	1.00
	42	1.55	1.55	1.55	1.18	1.18	1.00
	43	1.55	1.55	1.55	1.18	1.18	1.00
	44	1.55	1.55	1.55	1.18	1.18	1.00
	45	1.55	1.55	1.55	1.18	1.18	1.00
	46	1.55	1.55	1.55	1.18	1.18	1.00
	47	1.55	1.55	1.55	1.18	1.18	1.00
	48	1.55	1.55	1.55	1.18	1.18	1.00
	49	1.55	1.55	1.55	1.18	1.18	1.00
	50	1.55	1.55	1.55	1.24	1.24	1.00
	51	1.55	1.55	1.55	1.24	1.24	1.00
	52	1.55	1.55	1.55	1.24	1.24	1.00
	53	1.55	1.55	1.55	1.24	1.24	1.00
	54	1.55	1.55	1.55	1.24	1.24	1.00
	55	1.55	1.55	1.55	1.24	1.24	1.00
	56	1.55	1.55	1.55	1.24	1.24	1.00
	57	1.55	1.55	1.55	1.24	1.24	1.00
	58	1.55	1.55	1.55	1.24	1.24	1.00
	59	1.55	1.55	1.55	1.24	1.24	1.00
	60	1.55	1.55	1.55	1.44	1.24	1.00
	61	1.55	1.55	1.55	1.44	1.24	1.00
	62	1.55	1.55	1.55	1.44	1.24	1.00
	63	1.55	1.55	1.55	1.44	1.24	1.00
	64	1.55	1.55	1.55	1.44	1.24	1.00
	65	1.55	1.55	1.55	1.44	1.24	1.00
	66	1.55	1.55	1.55	1.44	1.24	1.00
	67	1.55	1.55	1.55	1.44	1.24	1.00
	68	1.55	1.55	1.55	1.44	1.24	1.00
	69	1.55	1.55	1.55	1.44	1.24	1.00
	70	1.55	1.55	1.55	1.51	1.24	1.00
	71	1.55	1.55	1.55	1.51	1.24	1.00
	72	1.55	1.55	1.55	1.51	1.24	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
BUSINESS USE	73	1.55	1.55	1.55	1.51	1.24	1.00
	74	1.55	1.55	1.55	1.51	1.24	1.00
	75	1.55	1.55	1.55	1.51	1.24	1.00
	76	1.55	1.55	1.55	1.51	1.24	1.00
	77	1.55	1.55	1.55	1.51	1.24	1.00
	78	1.55	1.55	1.55	1.51	1.24	1.00
	79	1.55	1.55	1.55	1.51	1.24	1.00
	80	1.55	1.55	1.55	1.51	1.24	1.00
	81	1.55	1.55	1.55	1.51	1.24	1.00
	82	1.55	1.55	1.55	1.51	1.24	1.00
	83	1.55	1.55	1.55	1.51	1.24	1.00
	84	1.55	1.55	1.55	1.51	1.24	1.00
	85	1.55	1.55	1.55	1.51	1.24	1.00
	86	1.55	1.55	1.55	1.51	1.24	1.00
	87	1.55	1.55	1.55	1.51	1.24	1.00
	88	1.55	1.55	1.55	1.51	1.24	1.00
	89	1.55	1.55	1.55	1.51	1.24	1.00
	>90	1.55	1.55	1.55	1.51	1.24	1.00
FARM USE	0-16	0.59	0.59	0.69	1.23	0.83	1.00
	17	0.59	0.59	0.69	1.23	0.83	1.00
	18	0.59	0.59	0.69	1.23	0.83	1.00
	19	0.59	0.59	0.69	1.23	0.83	1.00
	20	0.59	0.59	0.69	1.23	0.83	1.00
	21	0.59	0.59	0.69	1.23	0.83	1.00
	22	0.59	0.59	0.69	1.23	0.83	1.00
	23	0.59	0.59	0.69	1.23	0.83	1.00
	24	0.59	0.59	0.69	1.23	0.83	1.00
	25	0.59	0.59	0.69	1.23	0.83	1.00
	26	0.59	0.59	0.69	1.23	0.83	1.00
	27	0.59	0.59	0.69	1.23	0.83	1.00
	28	0.59	0.59	0.69	1.23	0.83	1.00
	29	0.59	0.59	0.69	1.23	0.83	1.00
	30	0.59	0.59	0.69	1.23	0.83	1.00
	31	0.59	0.59	0.69	1.23	0.83	1.00
	32	0.59	0.59	0.69	1.23	0.83	1.00
	33	0.59	0.59	0.69	1.23	0.83	1.00
	34	0.59	0.59	0.69	1.23	0.83	1.00
	35	0.59	0.59	0.69	1.23	0.83	1.00
	36	0.59	0.59	0.69	1.23	0.83	1.00
	37	0.59	0.59	0.69	1.23	0.83	1.00
	38	0.59	0.59	0.69	1.23	0.83	1.00
	39	0.59	0.59	0.69	1.23	0.83	1.00
	40	0.59	0.59	0.69	1.23	0.83	1.00
	41	0.59	0.59	0.69	1.23	0.83	1.00
	42	0.59	0.59	0.69	1.23	0.83	1.00
	43	0.59	0.59	0.69	1.23	0.83	1.00
	44	0.59	0.59	0.69	1.23	0.83	1.00

American National Property And Casualty Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
FARM USE	45	0.59	0.59	0.69	1.23	0.83	1.00
	46	0.59	0.59	0.69	1.23	0.83	1.00
	47	0.59	0.59	0.69	1.23	0.83	1.00
	48	0.59	0.59	0.69	1.23	0.83	1.00
	49	0.59	0.59	0.69	1.23	0.83	1.00
	50	0.59	0.59	0.69	1.23	0.83	1.00
	51	0.59	0.59	0.69	1.23	0.83	1.00
	52	0.59	0.59	0.69	1.23	0.83	1.00
	53	0.59	0.59	0.69	1.23	0.83	1.00
	54	0.59	0.59	0.69	1.23	0.83	1.00
	55	0.59	0.59	0.69	1.23	0.83	1.00
	56	0.59	0.59	0.69	1.23	0.83	1.00
	57	0.59	0.59	0.69	1.23	0.83	1.00
	58	0.59	0.59	0.69	1.23	0.83	1.00
	59	0.59	0.59	0.69	1.23	0.83	1.00
	60	0.59	0.59	0.69	1.23	0.83	1.00
	61	0.59	0.59	0.69	1.23	0.83	1.00
	62	0.59	0.59	0.69	1.23	0.83	1.00
	63	0.59	0.59	0.69	1.23	0.83	1.00
	64	0.59	0.59	0.69	1.23	0.83	1.00
	65	0.59	0.59	0.69	1.23	0.83	1.00
	66	0.59	0.59	0.69	1.23	0.83	1.00
	67	0.59	0.59	0.69	1.23	0.83	1.00
	68	0.59	0.59	0.69	1.23	0.83	1.00
	69	0.59	0.59	0.69	1.23	0.83	1.00
	70	0.59	0.59	0.69	1.23	0.83	1.00
	71	0.59	0.59	0.69	1.23	0.83	1.00
	72	0.59	0.59	0.69	1.23	0.83	1.00
	73	0.59	0.59	0.69	1.23	0.83	1.00
	74	0.59	0.59	0.69	1.23	0.83	1.00
	75	0.59	0.59	0.69	1.23	0.83	1.00
	76	0.59	0.59	0.69	1.23	0.83	1.00
	77	0.59	0.59	0.69	1.23	0.83	1.00
	78	0.59	0.59	0.69	1.23	0.83	1.00
	79	0.59	0.59	0.69	1.23	0.83	1.00
	80	0.59	0.59	0.69	1.23	0.83	1.00
	81	0.59	0.59	0.69	1.23	0.83	1.00
	82	0.59	0.59	0.69	1.23	0.83	1.00
	83	0.59	0.59	0.69	1.23	0.83	1.00
	84	0.59	0.59	0.69	1.23	0.83	1.00
	85	0.59	0.59	0.69	1.23	0.83	1.00
	86	0.59	0.59	0.69	1.23	0.83	1.00
	87	0.59	0.59	0.69	1.23	0.83	1.00
	88	0.59	0.59	0.69	1.23	0.83	1.00
	89	0.59	0.59	0.69	1.23	0.83	1.00
	>90	0.59	0.59	0.69	1.23	0.83	1.00
RESTRICTED USE	0-16	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
RESTRICTED USE	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00
	63	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
RESTRICTED USE	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Auto Multi-Car Discount Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
0-16	0.89	0.89	0.89	0.95	0.89	1.00
17	0.89	0.89	0.89	0.95	0.89	1.00
18	0.89	0.89	0.89	0.95	0.89	1.00
19	0.89	0.89	0.89	0.95	0.89	1.00
20	0.89	0.89	0.89	0.95	0.89	1.00
21	0.89	0.89	0.89	0.95	0.89	1.00
22	0.89	0.89	0.89	0.95	0.89	1.00
23	0.89	0.89	0.89	0.95	0.89	1.00
24	0.89	0.89	0.89	0.95	0.89	1.00
25	0.89	0.89	0.89	0.95	0.89	1.00
26	0.89	0.89	0.89	0.95	0.89	1.00
27	0.89	0.89	0.89	0.95	0.89	1.00
28	0.89	0.89	0.89	0.95	0.89	1.00
29	0.89	0.89	0.89	0.95	0.89	1.00
30	0.89	0.89	0.89	0.95	0.89	1.00
31	0.89	0.89	0.89	0.95	0.89	1.00
32	0.89	0.89	0.89	0.95	0.89	1.00
33	0.89	0.89	0.89	0.95	0.89	1.00
34	0.89	0.89	0.89	0.95	0.89	1.00
35	0.89	0.89	0.89	0.95	0.89	1.00
36	0.89	0.89	0.89	0.95	0.89	1.00
37	0.89	0.89	0.89	0.95	0.89	1.00
38	0.89	0.89	0.89	0.95	0.89	1.00
39	0.89	0.89	0.89	0.95	0.89	1.00
40	0.89	0.89	0.89	0.95	0.89	1.00
41	0.89	0.89	0.89	0.95	0.89	1.00
42	0.89	0.89	0.89	0.95	0.89	1.00
43	0.89	0.89	0.89	0.95	0.89	1.00
44	0.89	0.89	0.89	0.95	0.89	1.00
45	0.89	0.89	0.89	0.95	0.89	1.00
46	0.89	0.89	0.89	0.95	0.89	1.00
47	0.89	0.89	0.89	0.95	0.89	1.00
48	0.89	0.89	0.89	0.95	0.89	1.00
49	0.89	0.89	0.89	0.95	0.89	1.00
50	0.89	0.89	0.89	0.95	0.89	1.00
51	0.89	0.89	0.89	0.95	0.89	1.00
52	0.89	0.89	0.89	0.95	0.89	1.00
53	0.89	0.89	0.89	0.95	0.89	1.00
54	0.89	0.89	0.89	0.95	0.89	1.00
55	0.89	0.89	0.89	0.95	0.89	1.00
56	0.89	0.89	0.89	0.95	0.89	1.00
57	0.89	0.89	0.89	0.95	0.89	1.00
58	0.89	0.89	0.89	0.95	0.89	1.00
59	0.89	0.89	0.89	0.95	0.89	1.00
60	0.84	0.84	0.84	0.95	0.84	1.00
61	0.84	0.84	0.84	0.95	0.84	1.00
62	0.84	0.84	0.84	0.95	0.84	1.00

American National Property And Casualty Company
Auto Multi-Car Discount Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.84	0.84	0.84	0.95	0.84	1.00
64	0.84	0.84	0.84	0.95	0.84	1.00
65	0.84	0.84	0.84	0.95	0.84	1.00
66	0.84	0.84	0.84	0.95	0.84	1.00
67	0.84	0.84	0.84	0.95	0.84	1.00
68	0.84	0.84	0.84	0.95	0.84	1.00
69	0.84	0.84	0.84	0.95	0.84	1.00
70	0.84	0.84	0.84	0.95	0.84	1.00
71	0.84	0.84	0.84	0.95	0.84	1.00
72	0.84	0.84	0.84	0.95	0.84	1.00
73	0.84	0.84	0.84	0.95	0.84	1.00
74	0.84	0.84	0.84	0.95	0.84	1.00
75	0.84	0.84	0.84	0.95	0.84	1.00
76	0.84	0.84	0.84	0.95	0.84	1.00
77	0.84	0.84	0.84	0.95	0.84	1.00
78	0.84	0.84	0.84	0.95	0.84	1.00
79	0.84	0.84	0.84	0.95	0.84	1.00
80	0.84	0.84	0.84	0.95	0.84	1.00
81	0.84	0.84	0.84	0.95	0.84	1.00
82	0.84	0.84	0.84	0.95	0.84	1.00
83	0.84	0.84	0.84	0.95	0.84	1.00
84	0.84	0.84	0.84	0.95	0.84	1.00
85	0.84	0.84	0.84	0.95	0.84	1.00
86	0.84	0.84	0.84	0.95	0.84	1.00
87	0.84	0.84	0.84	0.95	0.84	1.00
88	0.84	0.84	0.84	0.95	0.84	1.00
89	0.84	0.84	0.84	0.95	0.84	1.00
>90	0.84	0.84	0.84	0.95	0.84	1.00

American National Property And Casualty Company
Auto Excess Vehicle Age Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Age						
0-44	1.04	1.04	0.91	1.22	1.27	1.00
45-64	0.67	0.67	0.78	1.01	0.83	1.00
>65	0.75	0.75	0.65	0.79	0.84	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	N/A	1	1	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	0-20	>4	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	N/A	>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				>4	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		21-24	1	1	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				>4	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
			2	1	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				>4	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
			3	1	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National Property And Casualty Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	21-24	3	3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	>2	0-20	3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.91	0.91	0.91	1.00	1.00	1.00	0.91	0.91	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.76	0.76	0.76	1.00	1.00	1.00	0.76	0.76	1.00
				3	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				>4	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
				>4	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
S,D	0	N/A	1	1	0.85	0.85	0.85	1.00	1.00	1.00	0.85	0.85	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	N/A	2	3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.02	1.02	1.02	1.00	1.00	1.00	1.02	1.02	1.00
				3	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
				>4	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	21-24	2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	1	0-20	1	3	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
				>4	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
				>4	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
			3	1	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
				>4	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
			>4	1	1.18	1.18	1.18	1.00	1.00	1.00	1.18	1.18	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
				>4	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
		21-24	1	1	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				3	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				>4	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				>4	1.20	1.20	1.20	1.00	1.00	1.00	1.20	1.20	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00

American National Property And Casualty Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	0-20	>4	3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.26	1.26	1.26	1.00	1.00	1.00	1.26	1.26	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.90	0.90	0.90	1.00	1.00	1.00	0.90	0.90	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.75	0.75	0.75	1.00	1.00	1.00	0.75	0.75	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National Property And Casualty Company
Auto DRRP Point Factors

Points	Factor
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

RESERVED FOR FUTURE USE

American National Property And Casualty Company
Customized Equipment Endorsement Factors

Coverage	Factor
COMP	0.025
COLL	0.025
N/A COVS	0.000

American National Property And Casualty Company
Auto GAP Endorsement Factors

GAP Endorsement		COMP	COLL
1	Yes	0.07	0.07
0	No	0.00	0.00

American National Property And Casualty Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost		COMP	COLL		COMP	COLL
1	Yes	1.150	1.150	Yes	1.175	1.175
0	No	1.000	1.000	No	1.000	1.000

American National Property And Casualty Company
Auto Endorsement Premiums

EndoNumber	Premium	Description
SA233	8	Ins For Sound Rec tran repo
SA1640	36	LV Personal Effects 5000
SA1641	69	LV Personal Effects 10000
SA1642	101	LV Personal Effects 15000
SA1643	131	LV Personal Effects 20000
SA1644	159	LV Personal Effects 25000
SA1645	217	LV Personal Effects 35000
SA1646	300	LV Personal Effects 50000
SA1647	436	LV Personal Effects 75000
SA1648	563	LV Personal Effects 100000
SA1652	28	Full Timer 25/50
SA1654	32	Full Timer 50/100
SA1655	38	Full Timer 100/300
SA1656	40	Full Timer 250/500
SA1657	42	Full Timer 300/500
SA1658	44	Full Timer 500/500

American National Property And Casualty Company
Auto Named Non-Owned Vehicle Factors

Vehicle Type	NON OWNED
Coverage	
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
UMPD	0.00
COMP	0.00
COLL	0.00
RD ASST	0.00
RR	0.00
PIP	0.00
APIP	0.00
ADD	1.00
UIMBI	0.50
TORT	0.00
UIMPD	0.00
INC LS	1.00

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

American National Property And Casualty Company
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
Coverage	COMP	COLL	COMP	COLL	COMP	COLL	
Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National Property And Casualty Company
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.353	0.427

American National Property And Casualty Company
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National Property And Casualty Company
Auto Multi-CHROME Discount Factor

Number of CHROMEs with BI	Factor
1	1.00
2	0.75
3	0.65
4	0.59
5	0.54
6	0.50
7	0.46
8	0.43
9	0.40
10	0.37
11	0.34
12	0.32
13	0.30
14	0.28
15	0.26
16	0.25
17	0.24
18	0.23
19	0.22
20	0.21
21	0.20
22	0.20
23	0.19
24	0.18
25	0.18
26	0.17
27	0.17
28	0.16
29	0.16
30	0.16
31 or More	0.15

American National Property And Casualty Company
Auto CHROME Factors

Vehicle Type	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
CLASSIC	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
HOT/STREET ROD	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
REPLICA/KIT	0-2499	0.59	0.59	0.59	0.86	0.38	0.50	0.50	0.58	0.75	0.75	1.00
	2500-7499	0.66	0.66	0.66	0.86	0.40	0.50	0.50	0.58	0.75	0.75	1.00
	7500-10000	0.73	0.73	0.73	0.95	0.44	0.50	0.50	0.58	0.75	0.75	1.00
	10001 and Over	0.77	0.77	0.77	0.95	0.49	0.50	0.50	0.58	0.75	0.75	1.00
ORIGINAL	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
MODIFIED/CUSTOM	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
EXOTIC	0-2499	0.68	0.68	0.68	0.86	0.66	0.70	0.70	0.58	0.75	0.75	1.00
	2500-7499	0.77	0.77	0.77	0.86	0.70	0.70	0.70	0.58	0.75	0.75	1.00
	7500-10000	0.85	0.85	0.85	0.95	0.78	0.70	0.70	0.58	0.75	0.75	1.00
	10001 and Over	0.98	0.98	0.98	0.95	0.95	0.70	0.70	0.58	0.75	0.75	1.00

American National Property And Casualty Company
Auto CHROME Modern Classic Factors

Vehicle Type	AgeGroup	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
MODERN CLASSIC	0-9	0-2499	0.57	0.57	0.57	0.84	0.61	0.60	0.60	0.54	0.50	0.50	1.00
		2500-7499	0.65	0.65	0.65	0.84	0.66	0.60	0.60	0.54	0.50	0.50	1.00
		7500-10000	0.72	0.72	0.72	0.93	0.73	0.60	0.60	0.54	0.50	0.50	1.00
		10001 and Over	0.83	0.83	0.83	0.93	0.89	0.60	0.60	0.54	0.50	0.50	1.00
	10-24	0-2499	0.23	0.23	0.23	0.77	0.48	0.29	0.29	0.41	0.50	0.50	1.00
		2500-7499	0.29	0.29	0.29	0.77	0.51	0.29	0.29	0.41	0.50	0.50	1.00
		7500-10000	0.32	0.32	0.32	0.86	0.57	0.29	0.29	0.41	0.50	0.50	1.00
		10001 and Over	0.37	0.37	0.37	0.86	0.70	0.29	0.29	0.41	0.50	0.50	1.00
	25	0-2499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2500-7499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		7500-10000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		10001 and Over	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

American National Property And Casualty Company
Auto Utility Trailer Base Rates

Coverage	COMP	COLL
Vehicle Type		
UTILITY TRAILER	179	33

American National Property And Casualty Company
Auto Utility Trailer Comprehensive Deductible Factors

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

American National Property And Casualty Company
Auto Utility Trailer Collision Deductible Factors

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

American National Property And Casualty Company
Auto Utility Trailer Actual Cash Value Factors

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

American National General Insurance Company
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'>' denotes 'Greater than or equal to'.
Marital Status of M or P denotes Married or Partnership.
Marital Status of S or D denotes Single or Divorced.
Gender of M denotes Male and gender of F denotes Female
Marital Status M,P denotes Married and Partnership, respectively
Marital Status S,D denotes Single and Divorced, respectively

American National General Insurance Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	AD&D	INC LOSS
	214	145	53	68	276	22	55	7	9	24	2	3

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72169, 72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72312, 72335, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72341, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
126	71833, 71852, 72855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955, 72956
132	72903, 72908, 72919
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71932
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71959, 71962
150	71647, 71652, 71665, 71641, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 719770, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72439, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72053, 72059, 72075, 72101, 72112, 72132, 72165, 72431, 72465, 72564, 72568, 72571
162	72116
163	72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72585
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72389, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

PD Coverage

Sector	Zip Codes
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72022, 72015, 72019, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72718, 72745, 72758, 72711, 72756
108	71603, 71602
109	71601, 71659
110	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71751
111	71837, 71840, 71854
112	72701, 72737, 72703, 72735
113	72764, 72704, 72728, 72762, 72770
114	72204
115	72201, 72202, 72164, 72183, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72082, 72085, 72143, 72149, 72178, 72068
119	72956
120	72601, 72615
121	72117, 72116
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72642, 72651, 72658, 72659, 72537, 72544, 72623, 72653, 72661

PD Coverage

Sector	Zip Codes
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72923, 72903, 72919
132	72901, 72904
133	72916, 72908
134	71701, 71726, 71720, 71744
135	72104, 72105
136	72312, 72335, 72359, 72322, 72326, 72387, 72389, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72169, 72211, 72212
143	72761
144	72722, 72734, 72736, 72747, 72768, 72714, 72715, 72739, 72751
145	71655, 71656
146	72106, 72113
147	72037, 72046, 72072, 72083, 72142, 72004, 72073, 72133, 72152, 72160, 72168, 72175, 72182
148	72421, 72427, 72410, 72416, 72433, 72439, 72445, 72457, 72476, 72412, 72449, 72471, 72473, 72524, 72465
149	72002, 72103, 72065, 72180, 72011
150	71909, 72087
151	72057, 72128, 72129, 7215072084
152	71956, 71968, 71949, 72001, 72016, 72070, 72125, 72122, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72936, 72940, 72941, 72945, 72933, 72937, 72938, 72944
156	72769, 72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72949, 72932, 72948, 72952, 72955

PD Coverage

Sector	Zip Codes
157	72946, 72947, 72921, 72935
158	72613, 72616, 72631, 72632, 72660, 72732, 72733, 72738, 72740, 72611, 72638, 72644, 72662
159	72721, 72727, 72742, 72752, 72760, 72773, 72776, 72624, 72633, 72670, 72852, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72675, 72683, 72685, 72686
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840j, 72843, 72845, 72846, 72847, 72854, 72856, 72949, 72930
161	71832, 71836, 71842, 71866, 71820, 71822, 71823, 71846, 71865, 71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973, 71932, 71932
162	71839, 71740, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71922, 71940, 71962, 71858, 71864
164	71929, 71964, 71941, 71942, 71920, 71921, 71933, 71935, 71943, 71950
165	72025, 72824, 72827, 72828, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72860, 72863, 72865, 72857, 72858
166	72826, 72855, 72927, 72928, 72943, 72951
167	71675, 71647, 71652, 71665, 71671, 71725, 71748, 71763, 71631, 71651, 71660, 71742, 71745, 71747, 71765, 71766
168	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678, 71630, 71638, 71654, 71662, 71666
169	72455
170	72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72107, 72127, 72058, 72061, 72181
174	72543, 72545, 72131, 72044, 72067, 72088, 72130, 72153, 72530, 72546, 72581
175	72012, 72052, 72102, 72045, 72047, 72111, 72136, 72137, 72173
176	72366, 72369, 72374, 72383, 72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
177	72368, 72066, 72340, 72341, 72360, 72372, 72392, 72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72074, 72108, 72170
178	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72331, 72373
179	72639, 72039, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72156, 72157, 72629, 72645, 72650
180	72413, 72444, 72462, 72478, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72453, 72454, 72456, 72461, 72464, 72470
181	72438, 72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467, 72417, 72354, 72324, 72365, 72377, 72432, 72472
182	72010, 72081, 72139, 72121, 72179, 72523, 72534, 72550, 72553, 72020, 72165, 72564, 72568, 72564, 72568, 72571
183	72005, 72347, 72429, 72475, 72479, 72522, 72562, 72579, 72006, 72014, 72043, 72053, 72059, 72075, 72101, 72112, 72123, 72431
184	72415, 72434, 72458, 72460, 72577, 72440, 72459, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572

PD Coverage

Sector	Zip Codes
185	72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72657, 72663, 72680
186	72512, 72515, 72520, 72531, 72536, 72538, 72539, 72576, 72578, 72583, 72584, 72587, 72513, 72529, 72554
187	71635, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676
188	71833, 71852, 71855, 71831, 71838, 71851, 71853, 71859, 71862, 71825, 71847, 71958, 71959, 71952
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

COMP Coverage

Sector	Zip Codes
99	Full Timer
100	72764, 72210
101	72718, 72712, 72716
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72768, 72714, 72715, 72739
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72223, 72169, 72211, 72212
110	72120
111	72076, 72099
112	72923, 72905, 72936, 72940, 72945, 72938
113	72703, 72735, 72727
114	72719, 72722, 72734, 72736, 72747
115	72116, 72118, 72199, 72113
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72022, 72002, 72103
120	72032, 72034, 72035, 72106
121	72916, 72908, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

COMP Coverage

Sector	Zip Codes
128	72941, 72934, 72932, 72948, 72952, 72955, 72946, 72947, 72921, 72935
129	72956
130	71909, 71956, 71949
131	71901
132	71913
133	72023, 72173
134	72201, 72202, 72164, 72183, 72206
135	72751, 72732, 72733
136	72613, 72616, 72631, 72632, 72660, 72738, 72740, 72638, 72721, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72117, 72114, 72176, 72083, 72142, 72086, 72024
140	72401
141	72450, 72474, 72412, 72436, 72411, 72414, 72419, 72437, 72447, 72467, 72417
142	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084
143	71968, 71929, 71964
144	72310, 72321, 72351, 72358, 72370, 72391, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72438, 72426, 72428, 72442, 72354
145	72944, 72824, 72829, 72834, 72835, 72842, 72927, 72110, 72156
146	72072, 72073, 72160, 72003, 72042
147	72085, 72143, 72149, 72178, 72068, 72007, 72012, 72052, 72102
148	72058, 72061, 72181, 72047, 72039
149	72352, 72355, 72341, 72360
150	72415, 72434, 72460, 72459, 72466, 724482, 72542, 72569, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554
151	71837, 71840, 71726, 71839, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71722, 71828, 71835, 71858, 71864
152	71823, 71846, 71971, 71922, 71940, 71962, 71920, 71921, 71933, 71935, 71943, 71950, 71833, 71852, 71855, 71831, 71838, 71831, 71838, 71851, 71853, 71862, 71825, 71847, 71958, 71959, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970
153	71675, 71647, 71652, 71665, 71671, 71725, 71763, 71631, 71651, 71660, 71643, 71644, 71667, 71678
154	72658, 72659, 72550, 72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585,

COMP Coverage

Sector	Zip Codes
154	72657, 72663, 72680, 72536, 72584, 72587
155	72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72679, 72639, 72329, 72645, 72650
156	72410, 72457, 72524, 72553, 72564, 72522, 72562, 72579, 72458, 72577, 72440, 72469, 72521, 72532, 72572, 72512. 72513
157	72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470
158	72430, 72443, 72454, 72461, 72464
159	71832, 71836, 71842, 71866, 71820, 71822, 71865, 71841, 71937, 71944, 71945, 71972, 71973, 71859
160	72315
161	72342, 72390, 72366, 7269, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72311, 72368
162	72133, 72026, 72029, 72038, 72048, 72055, 72134, 72140, 72166, 72017, 72021, 72041, 72064, 72108, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72312, 72335, 72359, 72387, 72396
166	71603, 71602, 71601, 71659, 72057
167	72037, 72046, 72004, 72152, 72168, 72175, 72182, 72079, 72132
168	72642, 72651, 72537, 72544, 72623, 72653, 72661, 72626, 72635
169	71953, 71932
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71749, 71753, 71740, 71861
175	71701
176	71923, 71998, 71999, 71721, 71728, 71743, 71772, 71857
177	72104, 72105, 71941, 71942
178	72852, 72830, 72854, 72949
179	71655, 71656
180	71747, 71765, 71635
181	71758, 71762, 71751, 71720, 71744, 71748, 71742, 71745, 71766
182	71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676

COMP Coverage

Sector	Zip Codes
183	72126, 72841, 72926, 72950, 72958, 72843, 72827, 72828, 72833, 72838, 72853, 72860, 72857
184	72135, 72087, 72001, 72016, 72070, 72125, 72122, 72025, 72107, 72127
185	72933, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930, 72851, 72863, 72855, 72928, 72943, 72951
186	72619, 72634, 72668, 72672, 72677, 72682, 72687, 72611, 72644, 72662, 72633, 72669, 72685
187	72416, 72433, 72439, 72445, 72476, 72449, 72465, 72425
188	72858, 72823, 72153, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72157
189	72543, 72545, 72131, 72044, 72067, 72130, 72530, 72546, 72581, 72045, 72111, 72136, 72137
190	72082, 72010, 72081, 72139, 72121, 72179, 72523, 72534, 72020, 72165, 72568, 72571
191	72322, 72326, 72066, 72340, 72372, 72392, 72036, 72040, 72060, 72074, 72006, 72014, 72059, 72101, 72123
192	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
193	72324, 72365, 72377, 72432, 72472, 72347
194	72421, 72427, 72471, 72473, 72005, 72429, 72475, 72479, 72043, 72053, 72075, 72112, 72431

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
99	Full Timer
100	72916, 72908
101	72903, 72919, 72901
102	72704, 72728, 72762, 72770, 72730
103	72768, 72714, 72715, 72739
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72312, 72335, 72359, 72322, 72326, 72372
108	72301, 72364, 72325, 72339, 72384, 72327
109	72414, 72429, 72447, 72351, 72370, 72391, 72329, 72330, 72395, 72438, 72426, 72428, 72442, 72354, 72365, 72377
110	72450, 72474
111	72401
112	72404, 72411, 72437, 72467, 72417
113	72801, 72802, 72658, 72659, 72642, 72651, 72537, 72623, 72653, 72661, 72626, 72635, 72619, 72634
114	72904
115	72921, 72935, 72956
116	72751, 72732, 72733, 72631
117	72764
118	72703, 72735
119	72701
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72774, 72769
123	72761
124	72719, 72722, 72734, 72736, 72736, 72747
125	72519, 72051, 72517, 72528, 72533, 72560, 72565, 72566, 72585, 72657, 72663, 72680, 72587, 72130
126	71635, 71646
127	72104, 72105, 71941, 71942

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
128	71722, 71828, 71835, 71858, 71864, 71855, 71831, 71838, 71862, 71825, 71847, 71721, 71728, 71743, 71772, 71857
129	71801
130	71971, 71833, 71832, 71841, 71944, 71973
131	71929, 71922, 71940, 71962, 71920, 71921, 71943, 71950, 71958, 71959, 71952
132	71909, 71956, 71949, 71968, 71964, 71933, 71935, 71957, 71960, 71961, 71965, 71966, 71969, 71970
133	71584
134	71923, 71998, 71999
135	72022, 72002, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72201, 72202, 72114
139	72204
140	72164, 72183, 72206
141	72209
142	71602, 71601, 71659
143	71667, 71603
144	71823, 71846, 71852, 71851, 71853, 71836, 71842, 71866, 71820, 71822, 71865, 71859
145	71937, 71945, 71972, 71953, 71932
146	71837, 71840, 71839, 71834, 71752, 71770, 71826, 71827, 71845, 71860, 71753, 71740, 71861
147	72210, 72223, 72135
148	72169, 72211, 72212, 72207, 72227
149	72083, 72072, 72073, 72160, 72003, 72042, 72133, 72026, 72038, 72055, 72134, 72170, 72037, 72046, 72004, 72152, 72168, 72175, 72182
150	71675, 71647, 71671, 71631, 71651, 71655, 71656, 71745, 71642, 71640, 71653, 71658, 71661, 71663, 71676
151	72153, 72013, 72543, 72545, 72131, 72044, 72067, 72546, 72581, 72136, 72137, 72179
152	72550, 72540, 72555, 72556, 72561, 72567, 72573, 72536, 72584, 72524, 72553, 72564, 72522, 72562, 72579, 72577, 72521, 72532, 72512, 72513, 72530, 72523, 72534, 72165, 72568, 72571
153	71724, 71730, 71750, 71759, 71749, 71747, 71765
154	72310, 72321, 72358, 72315
155	72058, 72143, 72149, 72178, 72068, 72052, 72082, 72010, 72081, 72139, 72121

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
156	72023
157	72076, 72099
158	72118, 72113
159	72120, 72199, 72117
160	72205
161	72116
162	72015, 72158
163	72940, 72945, 72944, 72824, 72841, 72926, 72950, 72958, 72827, 72828, 72833, 72838, 72860
164	72032, 72034, 72035, 72106, 72016
165	72601, 72615
166	72959, 72934, 72932, 72948, 72952, 72955, 72946
167	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084, 71665, 71725, 72057, 72079, 72132
168	71726, 71764, 71652, 71763, 71660, 71701, 71758, 71762, 71751, 71720, 71744, 71748, 71742, 71766
169	72829, 72834, 72835, 72842, 72927, 72126, 72853, 72857, 72001, 72070, 72125, 72025, 72933, 72851, 72863, 72865, 72826, 72855, 72928, 72943, 72951
170	72742, 72752, 72776, 72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72852, 72854, 72668, 72672, 72677, 72682, 72687, 72644, 72662, 72633, 72669, 72685
171	72727, 72613, 72616, 72632, 72660, 72738, 72740, 72638, 72721, 72760, 72773, 72611
172	72019, 72087, 72122
173	72156, 72039, 72617, 72679, 72639, 72629, 72645, 72650, 72027, 72028, 27030, 72031, 72063, 72080, 72141, 72157
174	72947, 72847, 72830, 72949, 72843, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930
175	72110, 72058, 72061, 72181, 72047, 72107, 72127, 72858, 72823
176	71643, 71644, 71678, 71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666
177	72173, 72012, 72102, 72045, 72111
178	72313, 72338, 72350, 72386, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
179	72436, 72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470, 72430, 72443, 72454, 72461, 72464, 72425
180	72412, 72415, 72434, 72460, 72459, 72466, 72410, 72457, 72458, 72440, 72469, 72572, 72455, 72416, 72433, 72439, 72445, 72476, 72449, 72465
181	72020, 72006, 72059, 72432, 72472, 72421, 72427, 72471, 72473, 72005, 72479, 72043, 72053, 72075, 72112, 72431
182	72352, 72355, 72342, 72390, 72366, 72366, 72369, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72029, 72048, 72140, 72166
183	72341, 72360, 72311, 72368, 72017, 72021, 72041, 72064, 72108, 72387, 72389, 72396, 72340, 72392, 72036, 72040, 72060, 72074, 72014, 72101, 72123,

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
183	72324, 72347, 72429, 72475
184	72086, 72024, 72007, 72066
185	72482, 72542, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554, 72544

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.036	1.047	1.135	1.365	1.097	0.938	0.935	1.016	1.000	1.000	1.000	1.000
100	1.178	0.980	1.047	0.870	0.900	1.014	1.061	0.949	1.000	1.000	1.000	1.000
101	1.396	1.093	1.337	0.859	0.963	1.197	1.190	1.032	1.000	1.000	1.000	1.000
102	1.208	1.083	1.073	0.850	1.020	1.009	1.127	0.960	1.000	1.000	1.000	1.000
103	1.168	1.176	0.943	0.818	1.005	1.035	1.127	0.957	1.000	1.000	1.000	1.000
104	1.300	1.033	1.203	0.777	1.049	1.177	1.179	0.941	1.000	1.000	1.000	1.000
105	1.168	0.877	1.254	1.017	0.952	1.420	1.097	0.954	1.000	1.000	1.000	1.000
106	1.168	1.186	1.099	0.839	0.932	1.073	1.107	0.936	1.000	1.000	1.000	1.000
107	1.219	0.939	1.016	0.859	0.993	1.025	1.127	1.099	1.000	1.000	1.000	1.000
108	1.168	0.950	1.120	0.800	1.193	1.125	1.107	1.139	1.000	1.000	1.000	1.000
109	1.158	1.062	1.016	1.080	1.047	1.080	1.086	1.069	1.000	1.000	1.000	1.000
110	1.117	0.996	1.006	1.153	1.059	1.106	1.056	1.017	1.000	1.000	1.000	1.000
111	1.117	1.033	1.151	1.118	1.095	1.177	1.159	1.027	1.000	1.000	1.000	1.000
112	1.137	1.104	1.016	0.964	0.963	0.984	1.066	0.996	1.000	1.000	1.000	1.000
113	1.097	1.042	1.047	0.886	0.936	0.954	1.076	0.939	1.000	1.000	1.000	1.000
114	1.183	1.114	1.058	0.922	0.890	0.989	0.941	0.954	1.000	1.000	1.000	1.000
115	1.122	1.181	1.161	0.970	1.031	1.093	1.086	1.125	1.000	1.000	1.000	1.000
116	1.078	1.114	1.161	0.911	1.047	1.436	1.100	1.072	1.000	1.000	1.000	1.000
117	1.109	1.062	1.079	1.200	1.005	1.092	1.028	1.008	1.000	1.000	1.000	1.000
118	1.046	1.031	1.037	0.866	0.927	0.994	1.004	0.943	1.000	1.000	1.000	1.000
119	1.148	1.006	1.089	1.038	1.047	1.146	1.097	0.983	1.000	1.000	1.000	1.000
120	1.122	0.866	1.161	0.985	1.047	1.177	1.066	0.955	1.000	1.000	1.000	1.000
121	0.965	1.135	1.068	0.870	1.047	0.994	0.974	0.951	1.000	1.000	1.000	1.000
122	0.858	1.248	0.881	1.158	1.047	0.913	0.922	0.976	1.000	1.000	1.000	1.000
123	0.878	1.104	0.964	1.115	0.984	1.116	1.086	0.917	1.000	1.000	1.000	1.000
124	0.823	1.135	0.964	1.072	1.010	1.136	1.015	0.980	1.000	1.000	1.000	1.000
125	0.843	1.006	1.006	1.258	1.127	1.085	1.045	0.966	1.000	1.000	1.000	1.000
126	0.934	1.031	1.026	1.020	1.140	0.948	0.900	1.116	1.000	1.000	1.000	1.000
127	0.986	0.866	0.912	0.903	0.984	0.964	0.962	1.001	1.000	1.000	1.000	1.000
128	0.965	1.011	1.068	0.996	1.002	0.964	0.962	1.021	1.000	1.000	1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
129	0.971	1.093	1.047	1.237	1.047	0.968	0.983	0.976	1.000	1.000	1.000	1.000
130	1.000	0.897	1.006	1.124	1.036	0.947	0.973	0.966	1.000	1.000	1.000	1.000
131	1.026	1.057	0.840	1.089	0.973	0.933	0.943	1.001	1.000	1.000	1.000	1.000
132	1.056	1.000	1.042	1.195	1.005	1.076	1.035	0.975	1.000	1.000	1.000	1.000
133	0.985	1.078	1.006	1.031	1.157	0.954	1.004	1.073	1.000	1.000	1.000	1.000
134	0.975	1.016	1.081	1.205	1.015	1.539	1.121	1.021	1.000	1.000	1.000	1.000
135	0.944	0.975	1.042	0.810	1.047	1.010	0.962	1.032	1.000	1.000	1.000	1.000
136	0.944	0.913	1.061	0.933	1.023	1.539	1.100	0.958	1.000	1.000	1.000	1.000
137	0.940	0.949	1.089	1.153	1.041	0.948	0.900	1.017	1.000	1.000	1.000	1.000
138	0.965	0.928	1.037	1.027	1.088	1.010	0.962	1.212	1.000	1.000	1.000	1.000
139	0.975	0.866	1.130	1.148	1.151	1.528	1.100	1.111	1.000	1.000	1.000	1.000
140	1.164	0.815	1.125	1.084	1.141	1.572	1.175	1.204	1.000	1.000	1.000	1.000
141	1.016	1.196	1.063	1.127	1.287	1.522	1.138	1.155	1.000	1.000	1.000	1.000
142	1.117	1.207	1.058	1.080	1.193	1.010	1.076	1.071	1.000	1.000	1.000	1.000
143	1.097	1.011	1.068	1.132	1.068	1.542	1.004	1.083	1.000	1.000	1.000	1.000
144	1.097	0.969	1.192	1.101	1.026	1.062	1.055	0.970	1.000	1.000	1.000	1.000
145	1.066	1.000	1.047	1.153	0.995	1.101	1.056	0.970	1.000	1.000	1.000	1.000
146	0.955	1.062	1.120	1.235	1.151	1.062	1.045	1.105	1.000	1.000	1.000	1.000
147	1.066	1.083	1.037	1.104	1.005	1.055	1.025	1.011	1.000	1.000	1.000	1.000
148	1.168	0.988	1.120	1.153	0.973	1.104	1.086	1.073	1.000	1.000	1.000	1.000
149	0.944	1.067	1.109	1.239	1.151	1.369	1.143	1.094	1.000	1.000	1.000	1.000
150	0.965	0.980	1.140	1.448	1.088	1.104	1.076	1.083	1.000	1.000	1.000	1.000
151	0.924	0.933	1.026	1.206	1.064	1.014	1.015	1.027	1.000	1.000	1.000	1.000
152	1.097	1.021	1.182	1.300	1.047	1.146	1.066	0.991	1.000	1.000	1.000	1.000
153	1.127	0.810	1.026	2.021	1.122	1.075	0.984	1.095	1.000	1.000	1.000	1.000
154	0.965	0.825	1.037	1.174	1.088	1.014	1.025	1.028	1.000	1.000	1.000	1.000
155	1.168	1.000	1.109	0.943	1.047	1.052	1.045	1.068	1.000	1.000	1.000	1.000
156	1.028	1.057	1.192	1.352	1.141	1.062	1.045	1.046	1.000	1.000	1.000	1.000
157	0.904	0.918	1.078	1.363	1.141	1.238	1.056	1.079	1.000	1.000	1.000	1.000
158	0.924	0.825	1.047	1.306	1.057	1.116	1.045	1.006	1.000	1.000	1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
159	1.059	0.825	1.192	1.101	0.994	1.073	1.055	1.058	1.000	1.000	1.000	1.000
160	0.923	0.825	0.980	1.115	1.204	1.010	1.014	1.125	1.000	1.000	1.000	1.000
161	1.046	0.825	1.006	1.525	0.942	1.116	1.045	1.011	1.000	1.000	1.000	1.000
162	1.065	0.908	0.886	1.329	1.125	1.050	1.066	1.063	1.000	1.000	1.000	1.000
163	1.290	0.898	1.187	1.380	0.926	1.116	1.190	0.972	1.000	1.000	1.000	1.000
164	1.371	0.928	1.337	1.392	0.973	1.197	1.190	1.078	1.000	1.000	1.000	1.000
165	1.082	0.825	1.130	1.344	0.928	0.927	0.921	0.959	1.000	1.000	1.000	1.000
166	1.066	0.825	1.093	1.111	1.109	0.996	1.025	0.996	1.000	1.000	1.000	1.000
167	0.833	0.851	0.881	1.205	0.994	1.116	1.025	1.104	1.000	1.000	1.000	1.000
168	0.807	0.969	0.907	1.178	1.112	0.994	1.004	1.063	1.000	1.000	1.000	1.000
169	0.833	0.897	0.975	1.392	0.942	1.156	1.066	0.970	1.000	1.000	1.000	1.000
170	0.812	0.990	0.886	1.183	1.005	1.156	1.066	0.955	1.000	1.000	1.000	1.000
171	0.841	0.990	0.985	0.738	0.932	1.000	1.004	0.929	1.000	1.000	1.000	1.000
172	0.834	0.928	0.840	1.101	0.994	1.000	1.004	1.049	1.000	1.000	1.000	1.000
173	0.973	0.959	1.058	1.400	1.026	0.948	0.962	1.021	1.000	1.000	1.000	1.000
174	0.965	0.877	1.068	1.253	0.895	0.978	0.962	0.949	1.000	1.000	1.000	1.000
175	0.975	1.021	1.068	1.174	1.002	0.948	0.962	1.021	1.000	1.000	1.000	1.000
176	0.914	0.897	1.006	1.275	1.181	0.903	1.025	1.058	1.000	1.000	1.000	1.000
177	0.934	1.006	1.068	1.226	0.994	0.939	0.967	1.068	1.000	1.000	1.000	1.000
178	0.935	1.011	1.068	1.182	1.151	0.948	0.962	1.068	1.000	1.000	1.000	1.000
179	0.976	0.856	1.068	1.457	1.013	0.948	0.962	1.007	1.000	1.000	1.000	1.000
180	0.934	0.825	0.943	1.377	0.936	0.867	0.943	1.117	1.000	1.000	1.000	1.000
181	0.914	0.959	0.902	1.900	1.005	0.964	0.984	1.145	1.000	1.000	1.000	1.000
182	1.008	0.913	1.078	1.373	1.078	1.005	1.004	1.083	1.000	1.000	1.000	1.000
183	1.127	0.882	1.016	1.104	1.109	1.004	1.097	1.048	1.000	1.000	1.000	1.000
184	0.965	0.835	0.980	1.048	1.036	1.065	0.941	1.052	1.000	1.000	1.000	1.000
185	1.122	0.825	1.223	1.068	1.022	1.073	1.055	1.031	1.000	1.000	1.000	1.000
186	1.028	0.825	1.156	1.006		1.104	1.066				1.000	1.000
187	1.188	1.016	1.058	1.307		1.073	1.107				1.000	1.000
188	1.127	0.929	1.120	1.205		1.073	1.055				1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
189	1.143	0.892	1.120	1.353		1.125	1.107				1.000	1.000
190	1.168	1.000	1.047	1.341		1.004	1.038				1.000	1.000
191	1.133		1.192	1.489		1.177	1.159				1.000	1.000
192	1.117		0.918	1.295		1.613	1.004				1.000	1.000
193	0.965		1.161	1.331		1.010	0.983				1.000	1.000
194	1.107		1.037	1.174		1.035	1.045				1.000	1.000

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

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

American National General Insurance Company
Auto Limit Factors Property Damage

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

American National General Insurance Company
Auto Limit Factors Medical Payments

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

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

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

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

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

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

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

American National General Insurance Company
Auto Limit Factors Roadside Assistance

Limit Code	Limit	Factor
X	YES	1.00

American National General Insurance Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor	LimitPerOccurrence
D	25	0.67	750
G	40	1.00	800
H	50	1.21	1000

American National General Insurance Company
Auto Rental Reimbursement Youthful

RRYouthful		Factor
1	Youthful	1.55
0	No	1.00

American National General Insurance Company
Auto Limit Factors Loss of Income

Limit Code	Limit	Factor
A	70%	1.00

American National General Insurance Company
Auto Limit Factors Accidental Death Indemnity and Disability

Limit Code	Limit	Factor
C	5,000	1.00

RESERVED FOR FUTURE USE

American National General Insurance Company
Auto Deductible Factors Comprehensive

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

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

American National General Insurance Company
Auto Deductible Factors Collision

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

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

American National General Insurance Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.62	0.39
1999	0.64	0.42
2000	0.66	0.45
2001	0.68	0.48
2002	0.70	0.51
2003	0.72	0.54
2004	0.74	0.57
2005	0.76	0.60
2006	0.78	0.64
2007	0.81	0.68
2008	0.84	0.73
2009	0.87	0.78
2010	0.90	0.83
2011	0.93	0.88
2012	0.96	0.94
2013	1.00	1.00
2014	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
1	0.800	0.800	0.920	0.920	0.920
2	0.900	0.900	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000
4	1.100	1.100	1.300	1.300	1.300
5	1.200	1.200	1.450	1.450	1.450
11	0.250	0.250	0.250	0.250	0.250
12	0.257	0.257	0.257	0.257	0.257
13	0.265	0.265	0.265	0.265	0.265
14	0.273	0.273	0.273	0.273	0.273
15	0.281	0.281	0.281	0.281	0.281
16	0.289	0.289	0.289	0.289	0.289
17	0.298	0.298	0.298	0.298	0.298
18	0.307	0.307	0.307	0.307	0.307
19	0.316	0.316	0.316	0.316	0.316
20	0.325	0.325	0.325	0.325	0.325
21	0.335	0.335	0.335	0.335	0.335
22	0.345	0.345	0.345	0.345	0.345
23	0.355	0.355	0.355	0.355	0.355
24	0.366	0.366	0.366	0.366	0.366
25	0.377	0.377	0.377	0.377	0.377
26	0.388	0.388	0.388	0.388	0.388
27	0.400	0.400	0.400	0.400	0.400
28	0.412	0.412	0.412	0.412	0.412
29	0.424	0.424	0.424	0.424	0.424
30	0.437	0.437	0.437	0.437	0.437
31	0.450	0.450	0.450	0.450	0.450
32	0.464	0.464	0.464	0.464	0.464
33	0.478	0.478	0.478	0.478	0.478
34	0.492	0.492	0.492	0.492	0.492
35	0.507	0.507	0.507	0.507	0.507
36	0.522	0.522	0.522	0.522	0.522
37	0.538	0.538	0.538	0.538	0.538
38	0.554	0.554	0.554	0.554	0.554
39	0.571	0.571	0.571	0.571	0.571
40	0.588	0.588	0.588	0.588	0.588
41	0.606	0.606	0.606	0.606	0.606
42	0.624	0.624	0.624	0.624	0.624
43	0.643	0.643	0.643	0.643	0.643
44	0.662	0.662	0.662	0.662	0.662
45	0.682	0.682	0.682	0.682	0.682
46	0.702	0.702	0.702	0.702	0.702
47	0.723	0.723	0.723	0.723	0.723
48	0.745	0.745	0.745	0.745	0.745
49	0.767	0.767	0.767	0.767	0.767
50	0.790	0.790	0.790	0.790	0.790
51	0.814	0.814	0.814	0.814	0.814
52	0.838	0.838	0.838	0.838	0.838

American National General Insurance Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
53	0.863	0.863	0.863	0.863	0.863
54	0.889	0.889	0.889	0.889	0.889
55	0.916	0.916	0.916	0.916	0.916
56	0.943	0.943	0.943	0.943	0.943
57	0.971	0.971	0.971	0.971	0.971
58	1.000	1.000	1.000	1.000	1.000
59	1.030	1.030	1.030	1.030	1.030
60	1.061	1.061	1.061	1.061	1.061
61	1.093	1.093	1.093	1.093	1.093
62	1.126	1.126	1.126	1.126	1.126
63	1.160	1.160	1.160	1.160	1.160
64	1.195	1.195	1.195	1.195	1.195
65	1.231	1.231	1.231	1.231	1.231
66	1.268	1.268	1.268	1.268	1.268
67	1.306	1.306	1.306	1.306	1.306
68	1.345	1.345	1.345	1.345	1.345
69	1.385	1.385	1.385	1.385	1.385
70	1.427	1.427	1.427	1.427	1.427
71	1.470	1.470	1.470	1.470	1.470
72	1.514	1.514	1.514	1.514	1.514
73	1.559	1.559	1.559	1.559	1.559
74	1.606	1.606	1.606	1.606	1.606
75	1.654	1.654	1.654	1.654	1.654
76	1.704	1.704	1.704	1.704	1.704
77	1.755	1.755	1.755	1.755	1.755
78	1.808	1.808	1.808	1.808	1.808
79	1.862	1.862	1.862	1.862	1.862
80	1.918	1.918	1.918	1.918	1.918
81	1.976	1.976	1.976	1.976	1.976
82	2.035	2.035	2.035	2.035	2.035
83	2.096	2.096	2.096	2.096	2.096
84	2.159	2.159	2.159	2.159	2.159
85	2.224	2.224	2.224	2.224	2.224
86	2.291	2.291	2.291	2.291	2.291
87	2.360	2.360	2.360	2.360	2.360
88	2.431	2.431	2.431	2.431	2.431
89	2.504	2.504	2.504	2.504	2.504
90	2.579	2.579	2.579	2.579	2.579
91	2.656	2.656	2.656	2.656	2.656
92	2.736	2.736	2.736	2.736	2.736
93	2.818	2.818	2.818	2.818	2.818
94	2.903	2.903	2.903	2.903	2.903
95	2.990	2.990	2.990	2.990	2.990
96	3.080	3.080	3.080	3.080	3.080
97	3.172	3.172	3.172	3.172	3.172
98	3.267	3.267	3.267	3.267	3.267
99	3.365	3.365	3.365	3.365	3.365

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
11	0.643	0.643
12	0.662	0.662
13	0.682	0.682
14	0.702	0.702
15	0.723	0.723
16	0.745	0.745
17	0.767	0.767
18	0.790	0.790
19	0.814	0.814
20	0.838	0.838
21	0.863	0.863
22	0.889	0.889
23	0.916	0.916
24	0.943	0.943
25	0.971	0.971
26	1.000	1.000
27	1.030	1.030
28	1.061	1.061
29	1.093	1.093
30	1.126	1.126
31	1.160	1.160
32	1.195	1.195
33	1.231	1.231
34	1.268	1.268
35	1.306	1.306
36	1.345	1.345
37	1.385	1.385
38	1.427	1.427
39	1.470	1.470
40	1.514	1.514
41	1.559	1.559
42	1.606	1.606
43	1.654	1.654
44	1.704	1.704
45	1.755	1.755
46	1.808	1.808
47	1.862	1.862
48	1.918	1.918
49	1.976	1.976
50	2.035	2.035
51	2.096	2.096
52	2.159	2.159
53	2.224	2.224
54	2.291	2.291
55	2.360	2.360
56	2.431	2.431
57	2.504	2.504

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
58	2.579	2.579
59	2.656	2.656
60	2.736	2.736
61	2.818	2.818
62	2.903	2.903
63	2.990	2.990
64	3.080	3.080
65	3.172	3.172
66	3.267	3.267
67	3.365	3.365
68	3.466	3.466
69	3.570	3.570
70	3.677	3.677
71	3.787	3.787
72	3.901	3.901
73	4.018	4.018
74	4.139	4.139
75	4.263	4.263
76	4.391	4.391
77	4.523	4.523
78	4.659	4.659
79	4.799	4.799
80	4.943	4.943
81	5.091	5.091
82	5.244	5.244
83	5.401	5.401
84	5.563	5.563
85	5.730	5.730
86	5.902	5.902
87	6.079	6.079
88	6.261	6.261
89	6.449	6.449
90	6.642	6.642
91	6.841	6.841
92	7.046	7.046
93	7.257	7.257
94	7.475	7.475
95	7.699	7.699
96	7.930	7.930
97	8.168	8.168
98	8.413	8.413
99	8.665	8.665
Ea. Additional 1	0.350	0.350

American National General Insurance Company
Auto Passive Restraint Discount Factor

Passive Restraint Discount	Description	Factor
B	Driver Side Only Air Bag	0.80
C	Driver and Passenger Side Air Bag	0.70
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.60

American National General Insurance Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
1	3-5	0.85
2	6 Or More	0.70

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

Age	Years	Discount
Under 21	0-2	0.00
	3-5	0.15
	6 Or More	0.23
21-24	0-2	0.00
	3-5	0.15
	6 Or More	0.23
25 and Over	0-2	0.00
	3-5	0.10
	6 Or More	0.18

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

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

American National General Insurance Company
Auto New Parent Discount Factor

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

American National General Insurance Company
Auto Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.90
0	No	1.00

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

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National General Insurance Company
Auto TLC Discount Factor

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

American National General Insurance Company
Auto-Home Discount Factor

Auto/Home		Factor
1	Yes	0.950
0	No	1.000

American National General Insurance Company
Auto Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Auto Excess Vehicle Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	0-16	3.23	3.23	2.00	1.57	3.26	1.00
		17	2.89	2.89	2.00	1.57	2.83	1.00
		18	2.56	2.56	2.00	1.57	2.76	1.00
		19	2.18	2.18	1.55	1.57	2.60	1.00
		20	1.80	1.80	1.55	1.57	2.46	1.00
		21	1.65	1.65	1.05	1.57	2.36	1.00
		22	1.57	1.57	1.05	1.57	2.16	1.00
		23	1.47	1.47	1.05	1.57	1.95	1.00
		24	1.35	1.35	1.05	1.57	1.71	1.00
		25	1.10	1.10	0.85	1.29	1.23	1.00
		26	1.10	1.10	0.85	1.29	1.23	1.00
		27	1.10	1.10	0.85	1.29	1.23	1.00
		28	1.10	1.10	0.85	1.29	1.23	1.00
		29	1.10	1.10	0.85	1.29	1.23	1.00
		30	1.11	1.11	0.86	1.25	1.24	1.00
		31	1.11	1.11	0.86	1.25	1.24	1.00
		32	1.10	1.10	0.86	1.25	1.23	1.00
		33	1.10	1.10	0.86	1.25	1.23	1.00
		34	1.10	1.10	0.86	1.25	1.23	1.00
		35	1.10	1.10	0.86	1.25	1.23	1.00
		36	1.10	1.10	0.86	1.25	1.23	1.00
		37	1.10	1.10	0.86	1.25	1.23	1.00
		38	1.09	1.09	0.86	1.25	1.22	1.00
		39	1.08	1.08	0.86	1.25	1.21	1.00
		40	1.08	1.08	0.86	1.25	1.21	1.00
		41	1.07	1.07	0.86	1.25	1.20	1.00
		42	1.07	1.07	0.86	1.25	1.20	1.00
		43	1.06	1.06	0.86	1.25	1.19	1.00
		44	1.05	1.05	0.86	1.25	1.18	1.00
		45	1.04	1.04	1.10	1.25	1.17	1.00
		46	1.04	1.04	1.10	1.25	1.17	1.00
		47	1.04	1.04	1.10	1.25	1.17	1.00
		48	1.04	1.04	1.10	1.25	1.17	1.00
		49	1.03	1.03	1.10	1.25	1.16	1.00
		50	1.03	1.03	1.12	1.23	1.16	1.00
		51	1.03	1.03	1.12	1.23	1.16	1.00
		52	1.03	1.03	1.12	1.23	1.16	1.00
		53	1.03	1.03	1.12	1.18	1.16	1.00
		54	1.03	1.03	1.12	1.18	1.16	1.00
		55	1.02	1.02	0.90	1.18	1.12	1.00
		56	1.00	1.00	0.90	1.13	1.10	1.00
		57	0.97	0.97	0.90	1.13	1.06	1.00
		58	0.97	0.97	0.90	1.13	1.04	1.00
		59	0.97	0.97	0.90	1.08	1.01	1.00
		60	1.01	1.01	0.92	0.99	1.01	1.00
		61	1.01	1.01	0.92	0.99	1.01	1.00
		62	1.01	1.01	0.92	0.99	1.01	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	63	1.01	1.01	0.92	0.99	1.01	1.00
		64	1.02	1.02	0.92	0.99	1.02	1.00
		65	1.02	1.02	0.92	0.91	1.02	1.00
		66	1.02	1.02	0.92	0.91	1.02	1.00
		67	1.07	1.07	0.92	0.91	1.03	1.00
		68	1.11	1.11	0.92	0.91	1.03	1.00
		69	1.15	1.15	0.92	0.91	1.05	1.00
		70	1.26	1.26	1.05	0.95	1.10	1.00
		71	1.31	1.31	1.05	0.95	1.12	1.00
		72	1.36	1.36	1.05	0.95	1.15	1.00
		73	1.41	1.41	1.05	0.95	1.19	1.00
		74	1.48	1.48	1.05	0.95	1.26	1.00
		75	1.53	1.53	1.05	0.95	1.32	1.00
		76	1.58	1.58	1.05	0.95	1.39	1.00
		77	1.65	1.65	1.05	0.95	1.46	1.00
		78	1.72	1.72	1.05	0.95	1.54	1.00
		79	1.77	1.77	1.05	0.95	1.60	1.00
		80	1.82	1.82	1.05	0.87	1.67	1.00
		81	1.88	1.88	1.05	0.87	1.73	1.00
		82	1.93	1.93	1.05	0.87	1.80	1.00
		83	1.98	1.98	1.05	0.87	1.86	1.00
		84	2.03	2.03	1.05	0.87	1.92	1.00
		85	2.09	2.09	1.05	0.87	1.99	1.00
		86	2.14	2.14	1.05	0.87	2.05	1.00
		87	2.19	2.19	1.05	0.87	2.12	1.00
		88	2.24	2.24	1.05	0.87	2.12	1.00
		89	2.30	2.30	1.05	0.87	2.12	1.00
		>90	2.35	2.35	1.05	0.87	2.12	1.00
	S,D	0-16	4.05	4.05	2.32	1.83	3.83	1.00
		17	3.54	3.54	2.29	1.82	3.40	1.00
		18	3.02	3.02	2.25	1.79	3.06	1.00
		19	2.60	2.60	1.70	1.74	2.76	1.00
		20	2.42	2.42	1.68	1.73	2.62	1.00
		21	2.04	2.04	1.34	1.65	2.35	1.00
		22	1.96	1.96	1.33	1.64	2.28	1.00
		23	1.84	1.84	1.32	1.62	2.20	1.00
		24	1.78	1.78	1.30	1.60	2.16	1.00
		25	1.38	1.38	1.17	1.47	1.77	1.00
		26	1.38	1.38	1.17	1.47	1.77	1.00
		27	1.38	1.38	1.17	1.47	1.77	1.00
		28	1.38	1.38	1.17	1.47	1.77	1.00
		29	1.38	1.38	1.17	1.47	1.77	1.00
		30	1.26	1.26	1.17	1.40	1.79	1.00
		31	1.25	1.25	1.17	1.40	1.73	1.00
		32	1.24	1.24	1.17	1.40	1.67	1.00
		33	1.22	1.22	1.17	1.40	1.61	1.00
		34	1.21	1.21	1.17	1.40	1.56	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	35	1.20	1.20	1.17	1.40	1.50	1.00
		36	1.19	1.19	1.17	1.40	1.44	1.00
		37	1.18	1.18	1.17	1.40	1.38	1.00
		38	1.17	1.17	1.17	1.40	1.33	1.00
		39	1.16	1.16	1.17	1.40	1.27	1.00
		40	1.15	1.15	1.10	1.40	1.22	1.00
		41	1.14	1.14	1.10	1.40	1.20	1.00
		42	1.14	1.14	1.10	1.40	1.20	1.00
		43	1.14	1.14	1.10	1.40	1.20	1.00
		44	1.13	1.13	1.10	1.40	1.19	1.00
		45	1.13	1.13	1.10	1.40	1.19	1.00
		46	1.13	1.13	1.10	1.40	1.19	1.00
		47	1.11	1.11	1.10	1.40	1.18	1.00
		48	1.11	1.11	1.10	1.40	1.18	1.00
		49	1.10	1.10	1.10	1.40	1.17	1.00
		50	1.04	1.04	1.12	1.38	1.16	1.00
		51	1.04	1.04	1.12	1.38	1.16	1.00
		52	1.04	1.04	1.12	1.33	1.16	1.00
		53	1.04	1.04	1.12	1.33	1.16	1.00
		54	1.04	1.04	1.12	1.28	1.16	1.00
		55	1.04	1.04	1.12	1.28	1.10	1.00
		56	1.04	1.04	1.12	1.23	1.10	1.00
		57	1.04	1.04	1.12	1.23	1.10	1.00
		58	1.04	1.04	1.12	1.18	1.10	1.00
		59	1.04	1.04	1.12	1.13	1.10	1.00
		60	1.13	1.13	1.15	1.10	1.19	1.00
		61	1.18	1.18	1.15	1.05	1.20	1.00
		62	1.23	1.23	1.15	0.99	1.21	1.00
		63	1.26	1.26	1.15	0.99	1.21	1.00
		64	1.30	1.30	1.15	0.99	1.21	1.00
		65	1.36	1.36	1.15	0.91	1.22	1.00
		66	1.40	1.40	1.20	0.91	1.22	1.00
		67	1.45	1.45	1.20	0.91	1.22	1.00
		68	1.51	1.51	1.20	0.91	1.23	1.00
		69	1.56	1.56	1.20	0.91	1.23	1.00
		70	1.68	1.68	1.46	0.95	1.37	1.00
		71	1.71	1.71	1.46	0.95	1.38	1.00
		72	1.75	1.75	1.46	0.95	1.39	1.00
		73	1.78	1.78	1.46	0.95	1.42	1.00
		74	1.82	1.82	1.46	0.95	1.49	1.00
		75	1.87	1.87	1.46	0.95	1.56	1.00
		76	1.92	1.92	1.46	0.95	1.62	1.00
		77	1.97	1.97	1.46	0.95	1.69	1.00
		78	2.02	2.02	1.46	0.95	1.77	1.00
		79	2.06	2.06	1.46	0.95	1.84	1.00
		80	2.11	2.11	1.46	0.87	1.90	1.00
		81	2.16	2.16	1.46	0.87	1.96	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	82	2.21	2.21	1.46	0.87	2.03	1.00
		83	2.26	2.26	1.46	0.87	2.09	1.00
		84	2.30	2.30	1.46	0.87	2.16	1.00
		85	2.35	2.35	1.46	0.87	2.22	1.00
		86	2.40	2.40	1.46	0.87	2.29	1.00
		87	2.45	2.45	1.46	0.87	2.35	1.00
		88	2.50	2.50	1.46	0.87	2.35	1.00
		89	2.54	2.54	1.46	0.87	2.35	1.00
		>90	2.59	2.59	1.46	0.87	2.35	1.00
F	M,P	0-16	2.03	2.03	2.22	1.30	2.15	1.00
		17	1.79	1.79	2.22	1.30	1.91	1.00
		18	1.72	1.72	2.22	1.30	1.90	1.00
		19	1.51	1.51	1.77	1.30	1.80	1.00
		20	1.31	1.31	1.77	1.30	1.66	1.00
		21	1.29	1.29	1.43	1.29	1.63	1.00
		22	1.24	1.24	1.43	1.29	1.63	1.00
		23	1.20	1.20	1.43	1.29	1.52	1.00
		24	1.15	1.15	1.43	1.29	1.34	1.00
		25	1.15	1.15	1.04	1.29	1.28	1.00
		26	1.15	1.15	1.04	1.29	1.28	1.00
		27	1.15	1.15	1.04	1.29	1.28	1.00
		28	1.15	1.15	1.04	1.29	1.28	1.00
		29	1.15	1.15	1.04	1.29	1.28	1.00
		30	1.16	1.16	1.04	1.15	1.29	1.00
		31	1.16	1.16	1.04	1.15	1.29	1.00
		32	1.16	1.16	1.04	1.15	1.29	1.00
		33	1.16	1.16	1.04	1.15	1.29	1.00
		34	1.14	1.14	1.04	1.15	1.28	1.00
		35	1.13	1.13	1.04	1.15	1.27	1.00
		36	1.12	1.12	1.04	1.15	1.26	1.00
		37	1.11	1.11	1.04	1.15	1.24	1.00
		38	1.11	1.11	1.04	1.15	1.24	1.00
		39	1.11	1.11	1.04	1.15	1.24	1.00
		40	1.09	1.09	1.04	1.10	1.22	1.00
		41	1.09	1.09	1.04	1.10	1.22	1.00
		42	1.09	1.09	1.04	1.10	1.22	1.00
		43	1.09	1.09	1.04	1.10	1.22	1.00
		44	1.09	1.09	1.04	1.10	1.22	1.00
		45	1.09	1.09	1.48	1.10	1.22	1.00
		46	1.09	1.09	1.48	1.10	1.22	1.00
		47	1.09	1.09	1.48	1.10	1.22	1.00
		48	1.09	1.09	1.48	1.10	1.22	1.00
		49	1.09	1.09	1.48	1.10	1.22	1.00
		50	1.08	1.08	1.52	1.08	1.21	1.00
		51	1.08	1.08	1.52	1.08	1.19	1.00
		52	1.08	1.08	1.52	1.08	1.16	1.00
		53	1.08	1.08	1.52	1.02	1.15	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	M,P	54	1.08	1.08	1.52	1.02	1.15	1.00
		55	1.08	1.08	1.29	0.97	1.11	1.00
		56	1.08	1.08	1.29	0.97	1.09	1.00
		57	1.08	1.08	1.29	0.92	1.05	1.00
		58	1.08	1.08	1.29	0.92	1.04	1.00
		59	1.10	1.10	1.29	0.87	1.04	1.00
		60	1.17	1.17	1.32	0.86	1.06	1.00
		61	1.22	1.22	1.32	0.86	1.08	1.00
		62	1.26	1.26	1.32	0.86	1.11	1.00
		63	1.31	1.31	1.32	0.86	1.13	1.00
		64	1.35	1.35	1.32	0.86	1.15	1.00
		65	1.40	1.40	1.32	0.73	1.14	1.00
		66	1.40	1.40	1.37	0.73	1.14	1.00
		67	1.40	1.40	1.37	0.73	1.14	1.00
		68	1.40	1.40	1.37	0.73	1.14	1.00
		69	1.40	1.40	1.37	0.73	1.14	1.00
		70	1.46	1.46	1.40	0.76	1.21	1.00
		71	1.46	1.46	1.40	0.76	1.26	1.00
		72	1.46	1.46	1.40	0.76	1.31	1.00
		73	1.46	1.46	1.40	0.76	1.35	1.00
		74	1.50	1.50	1.40	0.76	1.40	1.00
		75	1.53	1.53	1.40	0.76	1.46	1.00
		76	1.57	1.57	1.40	0.76	1.53	1.00
		77	1.61	1.61	1.40	0.76	1.59	1.00
		78	1.66	1.66	1.40	0.76	1.66	1.00
		79	1.70	1.70	1.40	0.76	1.73	1.00
		80	1.74	1.74	1.40	0.65	1.79	1.00
		81	1.78	1.78	1.40	0.65	1.86	1.00
		82	1.82	1.82	1.40	0.65	1.93	1.00
		83	1.86	1.86	1.40	0.65	1.99	1.00
		84	1.90	1.90	1.40	0.65	2.06	1.00
		85	1.94	1.94	1.40	0.65	2.13	1.00
		86	1.98	1.98	1.40	0.65	2.19	1.00
		87	2.03	2.03	1.40	0.65	2.26	1.00
		88	2.07	2.07	1.40	0.65	2.33	1.00
		89	2.11	2.11	1.40	0.65	2.33	1.00
		>90	2.15	2.15	1.40	0.65	2.33	1.00
	S,D	0-16	3.69	3.69	2.45	1.45	3.30	1.00
		17	3.25	3.25	2.44	1.44	2.94	1.00
		18	2.79	2.79	2.41	1.42	2.62	1.00
		19	2.43	2.43	1.89	1.39	2.38	1.00
		20	2.11	2.11	1.88	1.38	2.23	1.00
		21	1.97	1.97	1.60	1.32	2.07	1.00
		22	1.91	1.91	1.59	1.32	2.01	1.00
		23	1.83	1.83	1.58	1.31	1.94	1.00
		24	1.75	1.75	1.57	1.30	1.93	1.00
		25	1.45	1.45	1.42	1.29	1.63	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	S,D	26	1.45	1.45	1.42	1.29	1.63	1.00
		27	1.45	1.45	1.42	1.29	1.63	1.00
		28	1.45	1.45	1.42	1.29	1.63	1.00
		29	1.45	1.45	1.42	1.29	1.63	1.00
		30	1.34	1.34	1.37	1.30	1.47	1.00
		31	1.34	1.34	1.37	1.30	1.47	1.00
		32	1.34	1.34	1.37	1.30	1.47	1.00
		33	1.34	1.34	1.37	1.30	1.47	1.00
		34	1.34	1.34	1.37	1.30	1.47	1.00
		35	1.34	1.34	1.37	1.30	1.47	1.00
		36	1.33	1.33	1.37	1.30	1.46	1.00
		37	1.32	1.32	1.37	1.30	1.44	1.00
		38	1.32	1.32	1.37	1.30	1.42	1.00
		39	1.32	1.32	1.37	1.30	1.41	1.00
		40	1.32	1.32	1.37	1.15	1.39	1.00
		41	1.32	1.32	1.37	1.15	1.39	1.00
		42	1.32	1.32	1.37	1.15	1.39	1.00
		43	1.32	1.32	1.37	1.15	1.39	1.00
		44	1.32	1.32	1.37	1.15	1.39	1.00
		45	1.32	1.32	1.76	1.15	1.39	1.00
		46	1.32	1.32	1.76	1.15	1.39	1.00
		47	1.32	1.32	1.76	1.15	1.39	1.00
		48	1.32	1.32	1.76	1.15	1.39	1.00
		49	1.32	1.32	1.76	1.15	1.39	1.00
		50	1.27	1.27	1.80	1.13	1.37	1.00
		51	1.24	1.24	1.80	1.13	1.35	1.00
		52	1.20	1.20	1.80	1.08	1.33	1.00
		53	1.17	1.17	1.80	1.08	1.31	1.00
		54	1.14	1.14	1.80	1.02	1.28	1.00
		55	1.12	1.12	1.29	1.02	1.25	1.00
		56	1.12	1.12	1.29	0.97	1.22	1.00
		57	1.12	1.12	1.29	0.97	1.20	1.00
		58	1.12	1.12	1.29	0.92	1.18	1.00
		59	1.12	1.12	1.29	0.92	1.16	1.00
		60	1.18	1.18	1.32	0.86	1.18	1.00
		61	1.20	1.20	1.32	0.86	1.15	1.00
		62	1.23	1.23	1.32	0.86	1.15	1.00
		63	1.25	1.25	1.32	0.86	1.13	1.00
		64	1.28	1.28	1.32	0.86	1.13	1.00
		65	1.31	1.31	1.32	0.73	1.13	1.00
		66	1.34	1.34	1.37	0.73	1.13	1.00
		67	1.36	1.36	1.37	0.73	1.13	1.00
		68	1.39	1.39	1.37	0.73	1.15	1.00
		69	1.43	1.43	1.37	0.73	1.19	1.00
		70	1.55	1.55	1.40	0.76	1.25	1.00
		71	1.59	1.59	1.40	0.76	1.27	1.00
		72	1.63	1.63	1.40	0.76	1.30	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

		Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Gender	Marital Status	Age						
F	S,D	73	1.66	1.66	1.40	0.76	1.32	1.00
		74	1.70	1.70	1.40	0.76	1.36	1.00
		75	1.75	1.75	1.40	0.76	1.40	1.00
		76	1.80	1.80	1.40	0.76	1.43	1.00
		77	1.85	1.85	1.40	0.76	1.47	1.00
		78	1.92	1.92	1.40	0.76	1.54	1.00
		79	1.97	1.97	1.40	0.76	1.61	1.00
		80	2.02	2.02	1.40	0.65	1.67	1.00
		81	2.07	2.07	1.40	0.65	1.73	1.00
		82	2.13	2.13	1.40	0.65	1.79	1.00
		83	2.18	2.18	1.40	0.65	1.85	1.00
		84	2.23	2.23	1.40	0.65	1.92	1.00
		85	2.30	2.30	1.40	0.65	2.00	1.00
		86	2.35	2.35	1.40	0.65	2.06	1.00
		87	2.40	2.40	1.40	0.65	2.12	1.00
		88	2.45	2.45	1.40	0.65	2.18	1.00
		89	2.50	2.50	1.40	0.65	2.18	1.00
		>90	2.56	2.56	1.40	0.65	2.18	1.00

American National General Insurance Company
Auto Principal-Occasional Factors

Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
PRINCIPAL	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00
OCCASIONAL	0-16	0.90	0.90	0.90	0.85	0.75	1.00
	17	0.90	0.90	0.90	0.85	0.75	1.00
	18	0.90	0.90	0.90	0.85	0.75	1.00
	19	0.90	0.90	0.90	0.85	0.75	1.00
	20	0.90	0.90	0.90	0.85	0.75	1.00
	21	0.95	0.95	1.00	1.00	0.87	1.00
	22	0.95	0.95	1.00	1.00	0.87	1.00
	23	0.95	0.95	1.00	1.00	0.87	1.00
	24	0.95	0.95	1.00	1.00	0.87	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	PRINCIPAL	0-16	0.75	0.75	0.75	0.80	0.75	1.00
		17	0.75	0.75	0.75	0.80	0.75	1.00
		18	0.75	0.75	0.75	0.80	0.75	1.00
		19	0.75	0.75	0.75	0.80	0.75	1.00
		20	0.75	0.75	0.75	0.80	0.75	1.00
		21	0.75	0.75	0.75	0.80	0.75	1.00
		22	0.75	0.75	0.75	0.80	0.75	1.00
		23	0.75	0.75	0.75	0.80	0.75	1.00
		24	0.75	0.75	0.75	0.80	0.75	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.65	0.65	0.85	0.85	0.85	1.00
		17	0.65	0.65	0.85	0.85	0.85	1.00
		18	0.65	0.65	0.85	0.85	0.85	1.00
		19	0.65	0.65	0.85	0.85	0.85	1.00
		20	0.65	0.65	0.85	0.85	0.85	1.00
		21	0.70	0.70	0.75	0.80	0.85	1.00
		22	0.70	0.70	0.75	0.80	0.85	1.00
		23	0.70	0.70	0.75	0.80	0.85	1.00
		24	0.70	0.70	0.75	0.80	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	PRINCIPAL	0-16	0.80	0.80	0.85	0.85	0.85	1.00
		17	0.80	0.80	0.85	0.85	0.85	1.00
		18	0.80	0.80	0.85	0.85	0.85	1.00
		19	0.80	0.80	0.85	0.85	0.85	1.00
		20	0.80	0.80	0.85	0.85	0.85	1.00
		21	0.80	0.80	0.85	0.85	0.85	1.00
		22	0.80	0.80	0.85	0.85	0.85	1.00
		23	0.80	0.80	0.85	0.85	0.85	1.00
		24	0.80	0.80	0.85	0.85	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.70	0.70	0.90	0.90	0.90	1.00
		17	0.70	0.70	0.90	0.90	0.90	1.00
		18	0.70	0.70	0.90	0.90	0.90	1.00
		19	0.70	0.70	0.90	0.90	0.90	1.00
		20	0.70	0.70	0.90	0.90	0.90	1.00
		21	0.75	0.75	0.85	0.85	0.90	1.00
		22	0.75	0.75	0.85	0.85	0.90	1.00
		23	0.75	0.75	0.85	0.85	0.90	1.00
		24	0.75	0.75	0.85	0.85	0.90	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
0-16	1.00	1.00	1.00	0.90	0.90	1.00
17	1.00	1.00	1.00	0.90	0.90	1.00
18	1.00	1.00	1.00	0.90	0.90	1.00
19	1.00	1.00	1.00	0.90	0.90	1.00
20	1.00	1.00	1.00	0.90	0.90	1.00
21	0.98	0.98	1.00	0.90	0.90	1.00
22	0.98	0.98	1.00	0.90	0.90	1.00
23	0.98	0.98	1.00	0.90	0.90	1.00
24	0.98	0.98	1.00	0.90	0.90	1.00
25	0.95	0.95	1.00	0.90	0.90	1.00
26	0.95	0.95	1.00	0.90	0.90	1.00
27	0.95	0.95	1.00	0.90	0.90	1.00
28	0.95	0.95	1.00	0.90	0.90	1.00
29	0.95	0.95	1.00	0.90	0.90	1.00
30	0.95	0.95	1.00	0.90	0.90	1.00
31	0.95	0.95	1.00	0.90	0.90	1.00
32	0.95	0.95	1.00	0.90	0.90	1.00
33	0.95	0.95	1.00	0.90	0.90	1.00
34	0.95	0.95	1.00	0.90	0.90	1.00
35	0.95	0.95	1.00	0.90	0.90	1.00
36	0.95	0.95	1.00	0.90	0.90	1.00
37	0.95	0.95	1.00	0.90	0.90	1.00
38	0.95	0.95	1.00	0.90	0.90	1.00
39	0.95	0.95	1.00	0.90	0.90	1.00
40	0.95	0.95	1.00	0.90	0.90	1.00
41	0.95	0.95	1.00	0.90	0.90	1.00
42	0.95	0.95	1.00	0.90	0.90	1.00
43	0.95	0.95	1.00	0.90	0.90	1.00
44	0.95	0.95	1.00	0.90	0.90	1.00
45	0.95	0.95	1.00	0.90	0.90	1.00
46	0.95	0.95	1.00	0.90	0.90	1.00
47	0.95	0.95	1.00	0.90	0.90	1.00
48	0.95	0.95	1.00	0.90	0.90	1.00
49	0.95	0.95	1.00	0.90	0.90	1.00
50	0.95	0.95	0.90	0.80	0.90	1.00
51	0.95	0.95	0.90	0.80	0.90	1.00
52	0.95	0.95	0.90	0.80	0.90	1.00
53	0.95	0.95	0.90	0.80	0.90	1.00
54	0.95	0.95	0.90	0.80	0.90	1.00
55	0.95	0.95	0.90	0.80	0.90	1.00
56	0.95	0.95	0.90	0.80	0.90	1.00
57	0.95	0.95	0.90	0.80	0.90	1.00
58	0.95	0.95	0.90	0.80	0.90	1.00
59	0.95	0.95	0.90	0.80	0.90	1.00
60	0.90	0.90	0.90	0.80	0.90	1.00
61	0.90	0.90	0.90	0.80	0.90	1.00
62	0.90	0.90	0.90	0.80	0.90	1.00

American National General Insurance Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.90	0.90	0.90	0.80	0.90	1.00
64	0.90	0.90	0.90	0.80	0.90	1.00
65	0.90	0.90	0.90	0.80	0.90	1.00
66	0.90	0.90	0.90	0.80	0.90	1.00
67	0.90	0.90	0.90	0.80	0.90	1.00
68	0.90	0.90	0.90	0.80	0.90	1.00
69	0.90	0.90	0.90	0.80	0.90	1.00
70	0.85	0.85	0.90	0.80	0.90	1.00
71	0.85	0.85	0.90	0.80	0.90	1.00
72	0.85	0.85	0.90	0.80	0.90	1.00
73	0.85	0.85	0.90	0.80	0.90	1.00
74	0.85	0.85	0.90	0.80	0.90	1.00
75	0.85	0.85	0.90	0.80	0.90	1.00
76	0.85	0.85	0.90	0.80	0.90	1.00
77	0.85	0.85	0.90	0.80	0.90	1.00
78	0.85	0.85	0.90	0.80	0.90	1.00
79	0.85	0.85	0.90	0.80	0.90	1.00
80	0.85	0.85	0.90	0.80	0.90	1.00
81	0.85	0.85	0.90	0.80	0.90	1.00
82	0.85	0.85	0.90	0.80	0.90	1.00
83	0.85	0.85	0.90	0.80	0.90	1.00
84	0.85	0.85	0.90	0.80	0.90	1.00
85	0.85	0.85	0.90	0.80	0.90	1.00
86	0.85	0.85	0.90	0.80	0.90	1.00
87	0.85	0.85	0.90	0.80	0.90	1.00
88	0.85	0.85	0.90	0.80	0.90	1.00
89	0.85	0.85	0.90	0.80	0.90	1.00
>90	0.85	0.85	0.90	0.80	0.90	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
PLEASURE	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
PLEASURE	63	1.00	1.00	1.00	1.00	1.00	1.00
	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00
WORK LESS THAN 10	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00
	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
WORK 10 OR MORE	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00
	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK 10 OR MORE	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00
	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
BUSINESS USE	0-16	1.55	1.55	1.55	1.18	1.18	1.00
	17	1.55	1.55	1.55	1.18	1.18	1.00
	18	1.55	1.55	1.55	1.18	1.18	1.00
	19	1.55	1.55	1.55	1.18	1.18	1.00
	20	1.55	1.55	1.55	1.18	1.18	1.00
	21	1.55	1.55	1.55	1.18	1.18	1.00
	22	1.55	1.55	1.55	1.18	1.18	1.00
	23	1.55	1.55	1.55	1.18	1.18	1.00
	24	1.55	1.55	1.55	1.18	1.18	1.00
	25	1.55	1.55	1.55	1.18	1.18	1.00

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
BUSINESS USE	26	1.55	1.55	1.55	1.18	1.18	1.00
	27	1.55	1.55	1.55	1.18	1.18	1.00
	28	1.55	1.55	1.55	1.18	1.18	1.00
	29	1.55	1.55	1.55	1.18	1.18	1.00
	30	1.55	1.55	1.55	1.18	1.18	1.00
	31	1.55	1.55	1.55	1.18	1.18	1.00
	32	1.55	1.55	1.55	1.18	1.18	1.00
	33	1.55	1.55	1.55	1.18	1.18	1.00
	34	1.55	1.55	1.55	1.18	1.18	1.00
	35	1.55	1.55	1.55	1.18	1.18	1.00
	36	1.55	1.55	1.55	1.18	1.18	1.00
	37	1.55	1.55	1.55	1.18	1.18	1.00
	38	1.55	1.55	1.55	1.18	1.18	1.00
	39	1.55	1.55	1.55	1.18	1.18	1.00
	40	1.55	1.55	1.55	1.18	1.18	1.00
	41	1.55	1.55	1.55	1.18	1.18	1.00
	42	1.55	1.55	1.55	1.18	1.18	1.00
	43	1.55	1.55	1.55	1.18	1.18	1.00
	44	1.55	1.55	1.55	1.18	1.18	1.00
	45	1.55	1.55	1.55	1.18	1.18	1.00
	46	1.55	1.55	1.55	1.18	1.18	1.00
	47	1.55	1.55	1.55	1.18	1.18	1.00
	48	1.55	1.55	1.55	1.18	1.18	1.00
	49	1.55	1.55	1.55	1.18	1.18	1.00
	50	1.55	1.55	1.55	1.24	1.24	1.00
	51	1.55	1.55	1.55	1.24	1.24	1.00
	52	1.55	1.55	1.55	1.24	1.24	1.00
	53	1.55	1.55	1.55	1.24	1.24	1.00
	54	1.55	1.55	1.55	1.24	1.24	1.00
	55	1.55	1.55	1.55	1.24	1.24	1.00
	56	1.55	1.55	1.55	1.24	1.24	1.00
	57	1.55	1.55	1.55	1.24	1.24	1.00
	58	1.55	1.55	1.55	1.24	1.24	1.00
	59	1.55	1.55	1.55	1.24	1.24	1.00
	60	1.55	1.55	1.55	1.44	1.24	1.00
	61	1.55	1.55	1.55	1.44	1.24	1.00
	62	1.55	1.55	1.55	1.44	1.24	1.00
	63	1.55	1.55	1.55	1.44	1.24	1.00
	64	1.55	1.55	1.55	1.44	1.24	1.00
	65	1.55	1.55	1.55	1.44	1.24	1.00
	66	1.55	1.55	1.55	1.44	1.24	1.00
	67	1.55	1.55	1.55	1.44	1.24	1.00
	68	1.55	1.55	1.55	1.44	1.24	1.00
	69	1.55	1.55	1.55	1.44	1.24	1.00
	70	1.55	1.55	1.55	1.51	1.24	1.00
	71	1.55	1.55	1.55	1.51	1.24	1.00
	72	1.55	1.55	1.55	1.51	1.24	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
BUSINESS USE	73	1.55	1.55	1.55	1.51	1.24	1.00
	74	1.55	1.55	1.55	1.51	1.24	1.00
	75	1.55	1.55	1.55	1.51	1.24	1.00
	76	1.55	1.55	1.55	1.51	1.24	1.00
	77	1.55	1.55	1.55	1.51	1.24	1.00
	78	1.55	1.55	1.55	1.51	1.24	1.00
	79	1.55	1.55	1.55	1.51	1.24	1.00
	80	1.55	1.55	1.55	1.51	1.24	1.00
	81	1.55	1.55	1.55	1.51	1.24	1.00
	82	1.55	1.55	1.55	1.51	1.24	1.00
	83	1.55	1.55	1.55	1.51	1.24	1.00
	84	1.55	1.55	1.55	1.51	1.24	1.00
	85	1.55	1.55	1.55	1.51	1.24	1.00
	86	1.55	1.55	1.55	1.51	1.24	1.00
	87	1.55	1.55	1.55	1.51	1.24	1.00
	88	1.55	1.55	1.55	1.51	1.24	1.00
	89	1.55	1.55	1.55	1.51	1.24	1.00
	>90	1.55	1.55	1.55	1.51	1.24	1.00
FARM USE	0-16	0.59	0.59	0.69	1.23	0.83	1.00
	17	0.59	0.59	0.69	1.23	0.83	1.00
	18	0.59	0.59	0.69	1.23	0.83	1.00
	19	0.59	0.59	0.69	1.23	0.83	1.00
	20	0.59	0.59	0.69	1.23	0.83	1.00
	21	0.59	0.59	0.69	1.23	0.83	1.00
	22	0.59	0.59	0.69	1.23	0.83	1.00
	23	0.59	0.59	0.69	1.23	0.83	1.00
	24	0.59	0.59	0.69	1.23	0.83	1.00
	25	0.59	0.59	0.69	1.23	0.83	1.00
	26	0.59	0.59	0.69	1.23	0.83	1.00
	27	0.59	0.59	0.69	1.23	0.83	1.00
	28	0.59	0.59	0.69	1.23	0.83	1.00
	29	0.59	0.59	0.69	1.23	0.83	1.00
	30	0.59	0.59	0.69	1.23	0.83	1.00
	31	0.59	0.59	0.69	1.23	0.83	1.00
	32	0.59	0.59	0.69	1.23	0.83	1.00
	33	0.59	0.59	0.69	1.23	0.83	1.00
	34	0.59	0.59	0.69	1.23	0.83	1.00
	35	0.59	0.59	0.69	1.23	0.83	1.00
	36	0.59	0.59	0.69	1.23	0.83	1.00
	37	0.59	0.59	0.69	1.23	0.83	1.00
	38	0.59	0.59	0.69	1.23	0.83	1.00
	39	0.59	0.59	0.69	1.23	0.83	1.00
	40	0.59	0.59	0.69	1.23	0.83	1.00
	41	0.59	0.59	0.69	1.23	0.83	1.00
	42	0.59	0.59	0.69	1.23	0.83	1.00
	43	0.59	0.59	0.69	1.23	0.83	1.00
	44	0.59	0.59	0.69	1.23	0.83	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
FARM USE	45	0.59	0.59	0.69	1.23	0.83	1.00
	46	0.59	0.59	0.69	1.23	0.83	1.00
	47	0.59	0.59	0.69	1.23	0.83	1.00
	48	0.59	0.59	0.69	1.23	0.83	1.00
	49	0.59	0.59	0.69	1.23	0.83	1.00
	50	0.59	0.59	0.69	1.23	0.83	1.00
	51	0.59	0.59	0.69	1.23	0.83	1.00
	52	0.59	0.59	0.69	1.23	0.83	1.00
	53	0.59	0.59	0.69	1.23	0.83	1.00
	54	0.59	0.59	0.69	1.23	0.83	1.00
	55	0.59	0.59	0.69	1.23	0.83	1.00
	56	0.59	0.59	0.69	1.23	0.83	1.00
	57	0.59	0.59	0.69	1.23	0.83	1.00
	58	0.59	0.59	0.69	1.23	0.83	1.00
	59	0.59	0.59	0.69	1.23	0.83	1.00
	60	0.59	0.59	0.69	1.23	0.83	1.00
	61	0.59	0.59	0.69	1.23	0.83	1.00
	62	0.59	0.59	0.69	1.23	0.83	1.00
	63	0.59	0.59	0.69	1.23	0.83	1.00
	64	0.59	0.59	0.69	1.23	0.83	1.00
	65	0.59	0.59	0.69	1.23	0.83	1.00
	66	0.59	0.59	0.69	1.23	0.83	1.00
	67	0.59	0.59	0.69	1.23	0.83	1.00
	68	0.59	0.59	0.69	1.23	0.83	1.00
	69	0.59	0.59	0.69	1.23	0.83	1.00
	70	0.59	0.59	0.69	1.23	0.83	1.00
	71	0.59	0.59	0.69	1.23	0.83	1.00
	72	0.59	0.59	0.69	1.23	0.83	1.00
	73	0.59	0.59	0.69	1.23	0.83	1.00
	74	0.59	0.59	0.69	1.23	0.83	1.00
	75	0.59	0.59	0.69	1.23	0.83	1.00
	76	0.59	0.59	0.69	1.23	0.83	1.00
	77	0.59	0.59	0.69	1.23	0.83	1.00
	78	0.59	0.59	0.69	1.23	0.83	1.00
	79	0.59	0.59	0.69	1.23	0.83	1.00
	80	0.59	0.59	0.69	1.23	0.83	1.00
	81	0.59	0.59	0.69	1.23	0.83	1.00
	82	0.59	0.59	0.69	1.23	0.83	1.00
	83	0.59	0.59	0.69	1.23	0.83	1.00
	84	0.59	0.59	0.69	1.23	0.83	1.00
	85	0.59	0.59	0.69	1.23	0.83	1.00
	86	0.59	0.59	0.69	1.23	0.83	1.00
	87	0.59	0.59	0.69	1.23	0.83	1.00
	88	0.59	0.59	0.69	1.23	0.83	1.00
	89	0.59	0.59	0.69	1.23	0.83	1.00
	>90	0.59	0.59	0.69	1.23	0.83	1.00
RESTRICTED USE	0-16	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
RESTRICTED USE	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00
	63	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
RESTRICTED USE	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Multi-Car Discount Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Age						
0-16	0.89	0.89	0.89	0.95	0.89	1.00
17	0.89	0.89	0.89	0.95	0.89	1.00
18	0.89	0.89	0.89	0.95	0.89	1.00
19	0.89	0.89	0.89	0.95	0.89	1.00
20	0.89	0.89	0.89	0.95	0.89	1.00
21	0.89	0.89	0.89	0.95	0.89	1.00
22	0.89	0.89	0.89	0.95	0.89	1.00
23	0.89	0.89	0.89	0.95	0.89	1.00
24	0.89	0.89	0.89	0.95	0.89	1.00
25	0.89	0.89	0.89	0.95	0.89	1.00
26	0.89	0.89	0.89	0.95	0.89	1.00
27	0.89	0.89	0.89	0.95	0.89	1.00
28	0.89	0.89	0.89	0.95	0.89	1.00
29	0.89	0.89	0.89	0.95	0.89	1.00
30	0.89	0.89	0.89	0.95	0.89	1.00
31	0.89	0.89	0.89	0.95	0.89	1.00
32	0.89	0.89	0.89	0.95	0.89	1.00
33	0.89	0.89	0.89	0.95	0.89	1.00
34	0.89	0.89	0.89	0.95	0.89	1.00
35	0.89	0.89	0.89	0.95	0.89	1.00
36	0.89	0.89	0.89	0.95	0.89	1.00
37	0.89	0.89	0.89	0.95	0.89	1.00
38	0.89	0.89	0.89	0.95	0.89	1.00
39	0.89	0.89	0.89	0.95	0.89	1.00
40	0.89	0.89	0.89	0.95	0.89	1.00
41	0.89	0.89	0.89	0.95	0.89	1.00
42	0.89	0.89	0.89	0.95	0.89	1.00
43	0.89	0.89	0.89	0.95	0.89	1.00
44	0.89	0.89	0.89	0.95	0.89	1.00
45	0.89	0.89	0.89	0.95	0.89	1.00
46	0.89	0.89	0.89	0.95	0.89	1.00
47	0.89	0.89	0.89	0.95	0.89	1.00
48	0.89	0.89	0.89	0.95	0.89	1.00
49	0.89	0.89	0.89	0.95	0.89	1.00
50	0.89	0.89	0.89	0.95	0.89	1.00
51	0.89	0.89	0.89	0.95	0.89	1.00
52	0.89	0.89	0.89	0.95	0.89	1.00
53	0.89	0.89	0.89	0.95	0.89	1.00
54	0.89	0.89	0.89	0.95	0.89	1.00
55	0.89	0.89	0.89	0.95	0.89	1.00
56	0.89	0.89	0.89	0.95	0.89	1.00
57	0.89	0.89	0.89	0.95	0.89	1.00
58	0.89	0.89	0.89	0.95	0.89	1.00
59	0.89	0.89	0.89	0.95	0.89	1.00
60	0.84	0.84	0.84	0.95	0.84	1.00
61	0.84	0.84	0.84	0.95	0.84	1.00
62	0.84	0.84	0.84	0.95	0.84	1.00

American National General Insurance Company
Auto Multi-Car Discount Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.84	0.84	0.84	0.95	0.84	1.00
64	0.84	0.84	0.84	0.95	0.84	1.00
65	0.84	0.84	0.84	0.95	0.84	1.00
66	0.84	0.84	0.84	0.95	0.84	1.00
67	0.84	0.84	0.84	0.95	0.84	1.00
68	0.84	0.84	0.84	0.95	0.84	1.00
69	0.84	0.84	0.84	0.95	0.84	1.00
70	0.84	0.84	0.84	0.95	0.84	1.00
71	0.84	0.84	0.84	0.95	0.84	1.00
72	0.84	0.84	0.84	0.95	0.84	1.00
73	0.84	0.84	0.84	0.95	0.84	1.00
74	0.84	0.84	0.84	0.95	0.84	1.00
75	0.84	0.84	0.84	0.95	0.84	1.00
76	0.84	0.84	0.84	0.95	0.84	1.00
77	0.84	0.84	0.84	0.95	0.84	1.00
78	0.84	0.84	0.84	0.95	0.84	1.00
79	0.84	0.84	0.84	0.95	0.84	1.00
80	0.84	0.84	0.84	0.95	0.84	1.00
81	0.84	0.84	0.84	0.95	0.84	1.00
82	0.84	0.84	0.84	0.95	0.84	1.00
83	0.84	0.84	0.84	0.95	0.84	1.00
84	0.84	0.84	0.84	0.95	0.84	1.00
85	0.84	0.84	0.84	0.95	0.84	1.00
86	0.84	0.84	0.84	0.95	0.84	1.00
87	0.84	0.84	0.84	0.95	0.84	1.00
88	0.84	0.84	0.84	0.95	0.84	1.00
89	0.84	0.84	0.84	0.95	0.84	1.00
>90	0.84	0.84	0.84	0.95	0.84	1.00

American National General Insurance Company
Auto Excess Vehicle Age Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Age						
0-44	1.04	1.04	0.91	1.22	1.27	1.00
45-64	0.67	0.67	0.78	1.01	0.83	1.00
>65	0.75	0.75	0.65	0.79	0.84	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	N/A	1	1	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	0-20		3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	N/A	>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				>4	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		21-24	1	1	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				>4	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
			2	1	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				>4	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
			3	1	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	21-24	3	3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	>2	0-20	3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.91	0.91	0.91	1.00	1.00	1.00	0.91	0.91	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.76	0.76	0.76	1.00	1.00	1.00	0.76	0.76	1.00
				3	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				>4	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
				>4	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
S,D	0	N/A	1	1	0.85	0.85	0.85	1.00	1.00	1.00	0.85	0.85	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	N/A	2	3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.02	1.02	1.02	1.00	1.00	1.00	1.02	1.02	1.00
				3	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
				>4	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	21-24	2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	1	0-20	1	3	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
				>4	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
				>4	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
			3	1	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
				>4	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
			>4	1	1.18	1.18	1.18	1.00	1.00	1.00	1.18	1.18	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
				>4	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
		21-24	1	1	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				3	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				>4	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				>4	1.20	1.20	1.20	1.00	1.00	1.00	1.20	1.20	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	0-20	>4	3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.26	1.26	1.26	1.00	1.00	1.00	1.26	1.26	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.90	0.90	0.90	1.00	1.00	1.00	0.90	0.90	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.75	0.75	0.75	1.00	1.00	1.00	0.75	0.75	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National General Insurance Company
Auto DRRP Point Factors

Points	Factor
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

RESERVED FOR FUTURE USE

American National General Insurance Company
Customized Equipment Endorsement Factors

Coverage	Factor
COMP	0.025
COLL	0.025
N/A COVS	0.000

American National General Insurance Company
Auto GAP Endorsement Factors

GAP Endorsement		COMP	COLL
1	Yes	0.07	0.07
0	No	0.00	0.00

American National General Insurance Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost		COMP	COLL		COMP	COLL
1	Yes	1.150	1.150	Yes	1.175	1.175
0	No	1.000	1.000	No	1.000	1.000

American National General Insurance Company
Auto Endorsement Premiums

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

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

Vehicle Type	NON OWNED
Coverage	
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
UMPD	0.00
COMP	0.00
COLL	0.00
RD ASST	0.00
RR	0.00
PIP	0.00
APIP	0.00
ADD	1.00
UIMBI	0.50
TORT	0.00
UIMPD	0.00
INC LS	1.00
XXX	0.00

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

American National General Insurance Company
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
Coverage	COMP	COLL	COMP	COLL	COMP	COLL	
Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National General Insurance Company
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.353	0.427

American National General Insurance Company
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National General Insurance Company
Auto Multi-CHROME Discount Factor

Number of CHROMEs with BI	Factor
1	1.00
2	0.75
3	0.65
4	0.59
5	0.54
6	0.50
7	0.46
8	0.43
9	0.40
10	0.37
11	0.34
12	0.32
13	0.30
14	0.28
15	0.26
16	0.25
17	0.24
18	0.23
19	0.22
20	0.21
21	0.20
22	0.20
23	0.19
24	0.18
25	0.18
26	0.17
27	0.17
28	0.16
29	0.16
30	0.16
31 or More	0.15

American National General Insurance Company
Auto CHROME Factors

Vehicle Type	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
CLASSIC	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
HOT/STREET ROD	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
REPLICA/KIT	0-2499	0.59	0.59	0.59	0.86	0.38	0.50	0.50	0.58	0.75	0.75	1.00
	2500-7499	0.66	0.66	0.66	0.86	0.40	0.50	0.50	0.58	0.75	0.75	1.00
	7500-10000	0.73	0.73	0.73	0.95	0.44	0.50	0.50	0.58	0.75	0.75	1.00
	10001 and Over	0.77	0.77	0.77	0.95	0.49	0.50	0.50	0.58	0.75	0.75	1.00
ORIGINAL	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
MODIFIED/CUSTOM	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
EXOTIC	0-2499	0.68	0.68	0.68	0.86	0.66	0.70	0.70	0.58	0.75	0.75	1.00
	2500-7499	0.77	0.77	0.77	0.86	0.70	0.70	0.70	0.58	0.75	0.75	1.00
	7500-10000	0.85	0.85	0.85	0.95	0.78	0.70	0.70	0.58	0.75	0.75	1.00
	10001 and Over	0.98	0.98	0.98	0.95	0.95	0.70	0.70	0.58	0.75	0.75	1.00

American National General Insurance Company
Auto CHROME Modern Classic Factors

Vehicle Type	AgeGroup	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
MODERN CLASSIC	0-9	0-2499	0.57	0.57	0.57	0.84	0.61	0.60	0.60	0.54	0.50	0.50	1.00
		2500-7499	0.65	0.65	0.65	0.84	0.66	0.60	0.60	0.54	0.50	0.50	1.00
		7500-10000	0.72	0.72	0.72	0.93	0.73	0.60	0.60	0.54	0.50	0.50	1.00
		10001 and Over	0.83	0.83	0.83	0.93	0.89	0.60	0.60	0.54	0.50	0.50	1.00
	10-24	0-2499	0.23	0.23	0.23	0.77	0.48	0.29	0.29	0.41	0.50	0.50	1.00
		2500-7499	0.29	0.29	0.29	0.77	0.51	0.29	0.29	0.41	0.50	0.50	1.00
		7500-10000	0.32	0.32	0.32	0.86	0.57	0.29	0.29	0.41	0.50	0.50	1.00
		10001 and Over	0.37	0.37	0.37	0.86	0.70	0.29	0.29	0.41	0.50	0.50	1.00
	25	0-2499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2500-7499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		7500-10000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		10001 and Over	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

American National General Insurance Company
Auto Utility Trailer Base Rates

Coverage	COMP	COLL
Vehicle Type		
UTILITY TRAILER	168	31

American National General Insurance Company
Auto Utility Trailer Comprehensive Deductible Factors

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

American National General Insurance Company
Auto Utility Trailer Collision Deductible Factors

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

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

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

American National Property And Casualty Company
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'>' denotes 'Greater than or equal to'.
Marital Status of M or P denotes Married or Partnership.
Marital Status of S or D denotes Single or Divorced.
Gender of M denotes Male and gender of F denotes Female
Marital Status M,P denotes Married and Partnership, respectively
Marital Status S,D denotes Single and Divorced, respectively

American National Property And Casualty Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	AD&D	INC LOSS
	145	38	307	87	323	86	306	10	6	18	8	12

Sector	Zip Codes
99	Full Timer
100	71601, 71602, 71603, 71631, 71647, 71651, 71671, 71701, 71720, 71722, 71725, 71726, 71742, 71743, 71744, 71745, 71751, 71763, 71764, 71766, 71801, 71823, 71825, 71828, 71831, 71832, 71833, 71835, 71838, 71841, 71842, 71846, 71847, 71851, 71852, 71855, 71857, 71858, 71859, 71862, 71864, 71901, 71909, 71913, 71921, 71922, 71923, 71929, 71933, 71940, 71941, 71942, 71943, 71950, 71952, 71956, 71958, 71959, 71962, 71971, 72079, 72104, 72105, 72132, 72152, 72182, 72401, 72427, 72701, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72739, 72744, 72745, 72747, 72749, 72751, 72753, 72756, 72758, 72761, 72762, 72764, 72768, 72769, 72770, 72774, 72959
101	71630, 71635, 71638, 71639, 71640, 71642, 71643, 71644, 71646, 71652, 71653, 71654, 71655, 71656, 71658, 71659, 71660, 71661, 71662, 71663, 71665, 71666, 71667, 71670, 71674, 71675, 71676, 71677, 71678, 71721, 71724, 71728, 71730, 71740, 71747, 71748, 71749, 71750, 71752, 71753, 71758, 71759, 71762, 71765, 71770, 71772, 71820, 71822, 71826, 71827, 71834, 71836, 71837, 71839, 71840, 71845, 71853, 71854, 71860, 71861, 71865, 71866, 71920, 71932, 71935, 71937, 71944, 71945, 71949, 71953, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970, 71972, 71973, 71998, 71999, 72001, 72003, 72004, 72005, 72006, 72007, 72010, 72011, 72012, 72013, 72014, 72015, 72016, 72017, 72019, 72020, 72021, 72022, 72023, 72024, 72025, 72026, 72027, 72028, 72029, 72030, 72031, 72032, 72034, 72035, 72036, 72037, 72038, 72039, 72040, 72041, 72042, 72043, 72044, 72045, 72046, 72047, 72048, 72051, 72052, 72055, 72057, 72058, 72059, 72060, 72061, 72063, 72064, 72066, 72067, 72068, 72069, 72070, 72072, 72073, 72074, 72075, 72080, 72081, 72082, 72083, 72084, 72085, 72086, 72087, 72088, 72101, 72102, 72106, 72107, 72108, 72110, 72111, 72112, 72121, 72122, 72123, 72125, 72126, 72127, 72128, 72129, 72130, 72131, 72129, 72130, 72131, 72133, 72134, 72136, 72137, 72139, 72140, 72141, 72143, 72149, 72150, 72153, 72156, 72157, 72158, 72160, 72165, 72166, 72167, 72168, 72169, 72170, 72173, 72175, 72176, 72178, 72179, 72181, 72199, 72201, 72202, 72204, 72206, 72209, 72310, 72313, 72315, 72321, 72324, 72329, 72330, 72338, 72347, 72350, 72351, 72354, 72358, 72365, 72370, 72373, 72377, 72379, 72386, 72387, 72395, 72396, 72404, 72410, 72411, 72412, 72413, 72414, 72415, 72416, 72417, 72419, 72421, 72422, 72424, 72425, 72426, 72428, 72429, 72430, 72431, 72432, 72433, 72434, 72435, 72436, 72437, 72438, 72439, 72440, 72441, 72442, 72443, 72444, 72445, 72447, 72449, 72450, 72453, 72454, 72455, 72456, 72457, 72458, 72459, 72460, 72461, 72462, 72464, 72465, 72466, 72467, 72469, 72470, 72471, 72472, 72473, 72474, 72475, 72476, 72478, 72479, 72482, 72501, 72512, 72513, 72515, 72517, 72519, 72520, 72521, 72522, 72523, 72524, 72526, 72527, 72528, 72529, 72530, 72531, 72532, 72533, 72534, 72536, 72537, 72538, 72539, 72540, 72542, 72543, 72544, 72545, 72546, 72550, 72553, 72554, 72555, 72556, 72560, 72561, 72562, 72564, 72565, 72566, 72567, 72568, 72569, 72571, 72572, 72573, 72575, 72576, 72577, 72578, 72579, 72581, 72583, 72584, 72585, 72587, 72601, 72611, 72613, 72615, 72616, 72617, 72619, 72623, 72624, 72626, 72628, 72629, 72631, 72632, 72633, 72634, 72635, 72636, 72638, 72639, 72640, 72641, 72642, 72644, 72645, 72648, 72650, 72651, 72653, 72655, 72657, 72658, 72659, 72660, 72661, 72662, 72663, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72679, 72680, 72682, 72683, 72685, 72686, 72687, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776, 72801, 72802, 72820, 72821, 72823, 72824, 72826, 72827, 72828, 72829, 72830, 72832, 72833, 72834, 72835, 72837, 72838, 72839, 72840, 72841, 72842, 72843, 72845, 72846, 72847, 72851, 72852, 72853, 72854, 72855, 72856, 72857, 72858, 72860, 72863, 72865, 72901, 72903, 72904, 72905, 72908, 72916, 72919, 72921, 72923, 72926, 72927, 72928, 72930, 72932, 72933, 72934, 72935, 72936, 72937, 72938, 72940, 72941, 72943, 72944, 72945, 72946, 72947, 72948, 72949, 72950, 72951, 72952, 72955, 72956, 72958
102	72002, 72053, 72065, 72076, 72099, 72103, 72113, 72114, 72116, 72117, 72118, 72120, 72135, 72142, 72164, 72180, 72183, 72205, 72207, 72210, 72211, 72212, 72223, 72227, 72301, 72311, 72312, 72320, 72322, 72325, 72326, 72327, 72328, 72331, 72332, 72333, 72335, 72326, 72327, 72328, 72331, 72332, 72333, 72335, 72339, 72340, 72341, 72342, 72346, 72348, 72352, 72353, 72355, 72359, 72360, 72364, 72366, 72367, 72368, 72369, 72372, 72374, 72376, 72383, 72384, 72389, 72390, 72391, 72392, 72394

American National Property And Casualty Company
Motorcycle Zip Code Factors

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.011	1.000	1.094	1.332	1.044	0.935	0.919	0.976	1.000	1.000	1.000	1.000
100	0.938	0.945	0.960	0.943	0.947	0.940	0.971	1.000	1.000	1.000	1.000	1.000
101	0.988	0.992	1.021	1.023	0.996	1.025	1.036	0.987	1.000	1.000	1.000	1.000
102	1.411	1.346	1.318	1.129	1.282	1.246	1.289	1.107	1.000	1.000	1.000	1.000

American National Property And Casualty Company
Motorcycle Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.85
E	50/100	0.90
G	100/300	1.00
H	250/500	1.19
I	300/500	1.21
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National Property And Casualty Company
Motorcycle Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.87
F	50,000	0.92
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National Property And Casualty Company
Motorcycle Limit Factors Medical Payments

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

American National Property And Casualty Company
Motorcycle Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.75
E	50/100	0.86
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National Property And Casualty Company
Motorcycle Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

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

American National Property And Casualty Company
Motorcycle Limit Factors Uninsured Motorist Property Damage

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

American National Property And Casualty Company
Motorcycle Limit Factors Roadside Assistance

Limit Code	Limit	Factor
X	YES	1.00

American National Property And Casualty Company
Motorcycle Limit Factors Rental Reimbursement

Limit Code	Limit	Factor	LimitPerOccurrence
G	40	1.00	800

American National Property And Casualty Company
Motorcycle Limit Factors Income Loss

Limit Code	Limit	Factor
A	70%	1.00

American National Property And Casualty Company
Motorcycle Deductible Factors Comprehensive

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

American National Property And Casualty Company
Motorcycle Deductible Factors Collision

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

American National Property And Casualty Company
Motorcycle Model Year Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Model Year						
0-1993	0.77	0.77	0.69	0.59	0.37	1.00
1994	0.77	0.77	0.69	0.59	0.37	1.00
1995	0.77	0.77	0.69	0.59	0.37	1.00
1996	0.77	0.77	0.69	0.59	0.37	1.00
1997	0.77	0.77	0.69	0.59	0.37	1.00
1998	0.77	0.77	0.69	0.61	0.40	1.00
1999	0.77	0.77	0.69	0.63	0.43	1.00
2000	0.77	0.77	0.69	0.65	0.46	1.00
2001	0.77	0.77	0.69	0.67	0.49	1.00
2002	0.77	0.77	0.69	0.69	0.51	1.00
2003	0.84	0.84	0.70	0.70	0.54	1.00
2004	0.84	0.84	0.70	0.72	0.57	1.00
2005	0.84	0.84	0.70	0.74	0.61	1.00
2006	0.84	0.84	0.70	0.77	0.65	1.00
2007	0.84	0.84	0.70	0.80	0.70	1.00
2008	0.84	0.84	0.75	0.83	0.74	1.00
2009	0.84	0.84	0.75	0.86	0.79	1.00
2010	0.84	0.84	0.76	0.89	0.84	1.00
2011	0.84	0.84	0.87	0.91	0.90	1.00
2012	0.84	0.84	0.87	0.95	0.95	1.00
2013	1.00	1.00	1.00	1.00	1.00	1.00
2014	1.05	1.05	1.05	1.05	1.05	1.00
Ea. Additional 1	0.05	0.05	0.05	0.05	0.05	1.00

American National Property And Casualty Company
Motorcycle Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.280	0.440
2	0.340	0.500
3	0.410	0.560
4	0.410	0.560
5	0.550	0.640
6	0.550	0.640
7	0.700	0.760
8	0.700	0.760
9	0.850	0.880
10	0.850	0.880
11	1.000	0.880
12	1.000	1.000
13	1.000	1.000
14	1.200	1.000
15	1.200	1.150
16	1.200	1.150
17	1.400	1.150
18	1.400	1.240
19	1.550	1.240
20	1.550	1.330
21	1.650	1.390
22	1.700	1.450
23	1.770	1.490
24	1.840	1.540
25	1.900	1.580
26	1.970	1.620
27	2.040	1.670
28	2.110	1.710
29	2.180	1.750
30	2.240	1.800
31	2.310	1.840
32	2.380	1.890
33	2.450	1.930
34	2.520	1.970
35	2.580	2.020
36	2.650	2.060
37	2.720	2.100
Ea. Additional 1	0.070	0.050

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

Age	Years	Discount
Under 21	0-2	0.00
	3-5	0.15
	6 Or More	0.23
21-24	0-2	0.00
	3-5	0.15
	6 Or More	0.23
25 and Over	0-2	0.00
	3-5	0.10
	6 Or More	0.18

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

Risk Score	Discount
No Match	0.30
No Score	0.30
Exception	0.30
4-589	0.00
590-609	0.11
610-644	0.21
645-679	0.27
680-704	0.30
705-729	0.34
730-764	0.38
765-799	0.41
800-997	0.46

American National Property And Casualty Company
Motorcycle Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Motorcycle Student Away At School Discount

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National Property And Casualty Company
Motorcycle Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Motorcycle Safe Cycle Discount Factor

SafeCycle		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Motorcycle Multi-Line Discount Factor

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

American National Property And Casualty Company
Motorcycle Rider Group Discount Factor

RiderGroup		Factor
1	Yes	0.75
0	No	1.00

American National Property And Casualty Company
Multi-Cycle Discount Factor

MultiCycle		Factor
1	Yes	0.85
0	No	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson XL	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00
	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson XL	S,D	23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Harley-Davidson Cruiser FX VR	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Cruiser FX VR	M,P	29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00
	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00
		23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Cruiser FX VR	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Harley-Davidson Tour FL	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Tour FL	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00
		23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Cruiser	M,P	0-17	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		18	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		19	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		20	2.88	2.88	1.29	2.46	2.05	1.10	1.10	1.86	1.00
		21	2.16	2.16	1.29	2.44	1.99	1.10	1.10	1.80	1.00
		22	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Cruiser	M,P	23	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		24	1.53	1.53	1.19	1.85	1.70	1.10	1.10	1.52	1.00
		25	1.37	1.35	1.01	1.85	1.50	1.10	1.10	1.48	1.00
		26	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		27	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		28	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		29	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		30	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		31-34	1.04	1.02	1.01	1.34	1.24	1.02	1.02	1.21	1.00
		35-39	1.02	1.01	1.01	1.13	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		60-64	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		65-69	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		70-74	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		>74	1.26	1.26	1.42	0.99	1.22	1.07	1.07	1.22	1.00
	S,D	0-17	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		18	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		19	2.80	2.93	2.17	2.39	3.07	1.48	1.48	2.10	1.00
		20	2.66	2.78	1.83	2.39	2.89	1.29	1.29	1.91	1.00
		21	2.22	2.28	1.64	2.14	2.46	1.20	1.20	1.86	1.00
		22	2.11	2.17	1.64	2.14	2.35	1.09	1.09	1.75	1.00
		23	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		24	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		25	1.56	1.59	1.35	1.92	1.75	1.11	1.11	1.56	1.00
		26	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		27	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		28	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Cruiser	S,D	29	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		30	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		31-34	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		35-39	1.35	1.28	1.18	1.42	1.28	1.11	1.11	1.30	1.00
		40-44	1.35	1.28	1.20	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		60-64	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		65-69	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		70-74	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		>74	1.28	1.28	1.42	1.20	1.20	1.12	1.12	1.20	1.00
Tour	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Class Factors

		Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
RatingGroup	Marital Status	Age									
Tour	M,P	50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00
	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00
		23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport Tour	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00
	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport Tour	S,D	23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00
Standard	M,P	0-17	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		18	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		19	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		20	4.09	4.10	1.82	3.12	2.39	1.79	1.79	1.86	1.00
		21	3.01	3.01	1.82	3.10	2.32	1.79	1.79	1.80	1.00
		22	2.08	2.08	1.82	2.84	2.30	1.79	1.79	1.80	1.00
		23	2.08	2.08	1.82	2.84	2.30	1.79	1.79	1.80	1.00
		24	2.05	2.06	1.64	2.30	1.97	1.79	1.79	1.52	1.00
		25	1.47	1.45	1.04	2.18	1.62	1.19	1.19	1.48	1.00
		26	1.29	1.27	1.04	1.79	1.44	1.19	1.19	1.31	1.00
		27	1.29	1.27	1.04	1.79	1.44	1.19	1.19	1.31	1.00
		28	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Standard	M,P	29	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00
		30	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00
		31-34	1.11	1.09	1.04	1.47	1.28	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.02	1.21	1.11	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.11	1.11	1.16	0.92	0.98	0.99	0.99	1.01	1.00
		60-64	1.11	1.11	1.16	0.92	0.98	0.99	0.99	1.01	1.00
		65-69	1.11	1.11	1.16	0.88	1.05	0.97	0.97	1.10	1.00
		70-74	1.11	1.11	1.16	0.88	1.05	0.97	0.97	1.10	1.00
		>74	1.17	1.17	1.31	0.96	1.16	1.02	1.02	1.22	1.00
	S,D	0-17	4.36	4.48	2.94	2.81	3.74	2.48	2.48	2.10	1.00
		18	4.36	4.48	2.94	2.81	3.74	2.48	2.48	2.10	1.00
		19	3.73	3.85	2.94	2.81	3.46	2.48	2.48	2.10	1.00
		20	3.51	3.63	2.41	2.81	3.23	2.13	2.13	1.91	1.00
		21	2.94	3.01	2.21	2.58	2.79	1.97	1.97	1.86	1.00
		22	2.78	2.84	2.21	2.58	2.66	1.75	1.75	1.75	1.00
		23	2.43	2.50	2.21	2.58	2.46	1.75	1.75	1.58	1.00
		24	2.43	2.50	2.21	2.58	2.46	1.75	1.75	1.58	1.00
		25	1.66	1.69	1.39	2.23	1.87	1.19	1.19	1.56	1.00
		26	1.58	1.61	1.39	2.11	1.75	1.19	1.19	1.44	1.00
		27	1.58	1.61	1.39	2.11	1.75	1.19	1.19	1.44	1.00
		28	1.58	1.61	1.39	1.98	1.75	1.19	1.19	1.44	1.00
		29	1.58	1.61	1.39	1.98	1.75	1.19	1.19	1.44	1.00
		30	1.44	1.42	1.24	1.86	1.55	1.16	1.16	1.40	1.00
		31-34	1.44	1.42	1.24	1.86	1.49	1.16	1.16	1.40	1.00
		35-39	1.44	1.38	1.21	1.57	1.33	1.13	1.13	1.30	1.00
		40-44	1.44	1.38	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Standard	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.20	1.20	1.31	1.15	1.14	1.10	1.10	1.17	1.00
		60-64	1.20	1.20	1.31	1.15	1.14	1.10	1.10	1.17	1.00
		65-69	1.20	1.20	1.31	1.15	1.13	1.08	1.08	1.18	1.00
		70-74	1.20	1.20	1.31	1.15	1.13	1.08	1.08	1.18	1.00
		>74	1.20	1.20	1.31	1.15	1.14	1.08	1.08	1.20	1.00
Sport	M,P	0-17	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		18	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		19	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		20	4.09	4.10	1.80	4.12	2.71	1.30	1.30	1.86	1.00
		21	3.01	3.01	1.80	4.09	2.63	1.30	1.30	1.80	1.00
		22	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		23	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		24	2.05	2.06	1.63	2.99	2.21	1.30	1.30	1.52	1.00
		25	1.67	1.65	1.27	2.65	1.68	1.24	1.24	1.48	1.00
		26	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		27	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		28	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		29	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		30	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		31-34	1.11	1.09	1.15	1.49	1.25	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.12	1.22	1.08	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		60-64	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		65-69	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		70-74	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		>74	1.34	1.34	1.49	1.07	1.28	1.08	1.08	1.22	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport	S,D	0-17	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		18	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		19	3.73	3.85	2.92	3.47	3.82	1.76	1.76	2.10	1.00
		20	3.51	3.63	2.39	3.47	3.55	1.53	1.53	1.91	1.00
		21	2.94	3.01	2.20	3.24	3.11	1.42	1.42	1.86	1.00
		22	2.78	2.84	2.20	3.24	2.94	1.28	1.28	1.75	1.00
		23	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		24	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		25	1.88	1.91	1.68	2.68	1.93	1.24	1.24	1.56	1.00
		26	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		27	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		28	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		29	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		30	1.65	1.62	1.52	2.23	1.61	1.20	1.20	1.40	1.00
		31-34	1.45	1.44	1.37	1.87	1.46	1.16	1.16	1.40	1.00
		35-39	1.45	1.44	1.35	1.58	1.30	1.13	1.13	1.30	1.00
		40-44	1.45	1.44	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		60-64	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		65-69	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		70-74	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		>74	1.36	1.36	1.49	1.30	1.26	1.13	1.13	1.20	1.00
Super Sport	M,P	0-17	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		18	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		19	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		20	4.09	4.10	1.80	4.12	2.71	1.30	1.30	1.86	1.00
		21	3.01	3.01	1.80	4.09	2.63	1.30	1.30	1.80	1.00
		22	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Super Sport	M,P	23	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		24	2.05	2.06	1.63	2.99	2.21	1.30	1.30	1.52	1.00
		25	1.67	1.65	1.27	2.65	1.68	1.24	1.24	1.48	1.00
		26	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		27	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		28	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		29	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		30	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		31-34	1.11	1.09	1.15	1.49	1.25	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.12	1.22	1.08	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		60-64	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		65-69	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		70-74	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		>74	1.34	1.34	1.49	1.07	1.28	1.08	1.08	1.22	1.00
	S,D	0-17	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		18	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		19	3.73	3.85	2.92	3.47	3.82	1.76	1.76	2.10	1.00
		20	3.51	3.63	2.39	3.47	3.55	1.53	1.53	1.91	1.00
		21	2.94	3.01	2.20	3.24	3.11	1.42	1.42	1.86	1.00
		22	2.78	2.84	2.20	3.24	2.94	1.28	1.28	1.75	1.00
		23	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		24	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		25	1.88	1.91	1.68	2.68	1.93	1.24	1.24	1.56	1.00
		26	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		27	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		28	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00

		Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
RatingGroup	Marital Status	Age									
Super Sport	S,D	29	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		30	1.65	1.62	1.52	2.23	1.61	1.20	1.20	1.40	1.00
		31-34	1.45	1.44	1.37	1.87	1.46	1.16	1.16	1.40	1.00
		35-39	1.45	1.44	1.35	1.58	1.30	1.13	1.13	1.30	1.00
		40-44	1.45	1.44	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		60-64	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		65-69	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		70-74	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		>74	1.36	1.36	1.49	1.30	1.26	1.13	1.13	1.20	1.00
High Performance	M,P	0-17	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		18	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		19	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		20	2.88	2.88	1.29	2.46	2.05	1.10	1.10	1.86	1.00
		21	2.16	2.16	1.29	2.44	1.99	1.10	1.10	1.80	1.00
		22	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		23	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		24	1.53	1.53	1.19	1.85	1.70	1.10	1.10	1.52	1.00
		25	1.37	1.35	1.01	1.85	1.50	1.10	1.10	1.48	1.00
		26	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		27	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		28	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		29	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		30	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		31-34	1.04	1.02	1.01	1.34	1.24	1.02	1.02	1.21	1.00
		35-39	1.02	1.01	1.01	1.13	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
High Performance	M,P	50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		60-64	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		65-69	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		70-74	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		>74	1.26	1.26	1.42	0.99	1.22	1.07	1.07	1.22	1.00
	S,D	0-17	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		18	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		19	2.80	2.93	2.17	2.39	3.07	1.48	1.48	2.10	1.00
		20	2.66	2.78	1.83	2.39	2.89	1.29	1.29	1.91	1.00
		21	2.22	2.28	1.64	2.14	2.46	1.20	1.20	1.86	1.00
		22	2.11	2.17	1.64	2.14	2.35	1.09	1.09	1.75	1.00
		23	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		24	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		25	1.56	1.59	1.35	1.92	1.75	1.11	1.11	1.56	1.00
		26	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		27	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		28	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		29	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		30	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		31-34	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		35-39	1.35	1.28	1.18	1.42	1.28	1.11	1.11	1.30	1.00
		40-44	1.35	1.28	1.20	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		60-64	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		65-69	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		70-74	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		>74	1.28	1.28	1.42	1.20	1.20	1.12	1.12	1.20	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Dual	M,P	0-17	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		18	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		19	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		20	4.33	4.33	1.67	3.92	2.68	1.57	1.57	1.86	1.00
		21	3.17	3.18	1.67	3.90	2.60	1.57	1.57	1.80	1.00
		22	2.18	2.19	1.67	3.56	2.58	1.57	1.57	1.80	1.00
		23	2.18	2.19	1.67	3.56	2.58	1.57	1.57	1.80	1.00
		24	2.15	2.16	1.51	2.86	2.19	1.57	1.57	1.52	1.00
		25	1.92	1.90	1.34	2.70	1.99	1.53	1.53	1.48	1.00
		26	1.69	1.67	1.34	2.21	1.76	1.53	1.53	1.31	1.00
		27	1.69	1.67	1.34	2.21	1.76	1.53	1.53	1.31	1.00
		28	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		29	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		30	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		31-34	1.10	1.08	1.04	1.55	1.25	1.07	1.07	1.21	1.00
		35-39	1.02	1.01	1.02	1.27	1.08	1.05	1.05	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.16	0.91	1.01	1.01	1.01	1.01	1.00
		60-64	1.15	1.15	1.16	0.91	1.01	1.01	1.01	1.01	1.00
		65-69	1.15	1.15	1.16	0.87	1.11	1.08	1.08	1.10	1.00
		70-74	1.15	1.15	1.16	0.87	1.11	1.08	1.08	1.10	1.00
		>74	1.23	1.23	1.31	0.95	1.23	1.14	1.14	1.22	1.00
	S,D	0-17	4.57	4.70	2.72	3.34	4.12	2.16	2.16	2.10	1.00
		18	4.57	5.16	2.72	3.34	4.12	2.16	2.16	2.10	1.00
		19	3.91	4.03	2.72	3.34	3.79	2.16	2.16	2.10	1.00
		20	3.68	3.80	2.24	3.34	3.52	1.86	1.86	1.91	1.00
		21	3.08	3.14	2.05	3.11	3.08	1.72	1.72	1.86	1.00
		22	2.91	2.97	2.05	3.11	2.92	1.54	1.54	1.75	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Dual	S,D	23	2.55	2.61	2.05	3.11	2.69	1.54	1.54	1.58	1.00
		24	2.55	2.61	2.05	3.11	2.69	1.54	1.54	1.58	1.00
		25	2.14	2.17	1.77	2.73	2.25	1.52	1.52	1.56	1.00
		26	2.03	2.06	1.77	2.57	2.09	1.52	1.52	1.44	1.00
		27	2.03	2.06	1.77	2.57	2.09	1.52	1.52	1.44	1.00
		28	2.03	2.06	1.77	2.40	2.09	1.52	1.52	1.44	1.00
		29	2.03	2.06	1.77	2.40	2.09	1.52	1.52	1.44	1.00
		30	1.89	1.87	1.61	2.28	1.90	1.48	1.48	1.40	1.00
		31-34	1.45	1.40	1.24	1.96	1.46	1.19	1.19	1.40	1.00
		35-39	1.45	1.36	1.21	1.66	1.30	1.17	1.17	1.30	1.00
		40-44	1.45	1.36	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.31	1.14	1.17	1.12	1.12	1.17	1.00
		60-64	1.25	1.25	1.31	1.14	1.17	1.12	1.12	1.17	1.00
		65-69	1.25	1.25	1.31	1.14	1.20	1.20	1.20	1.18	1.00
		70-74	1.25	1.25	1.31	1.14	1.20	1.20	1.20	1.18	1.00
		>74	1.25	1.25	1.31	1.14	1.22	1.20	1.20	1.20	1.00
Scooter/Moped	M,P	0-17	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		18	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		19	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		20	3.13	3.13	1.28	3.78	2.27	1.27	1.27	1.86	1.00
		21	2.32	2.33	1.28	3.76	2.20	1.27	1.27	1.80	1.00
		22	1.65	1.65	1.28	3.43	2.19	1.27	1.27	1.80	1.00
		23	1.65	1.65	1.28	3.43	2.19	1.27	1.27	1.80	1.00
		24	1.63	1.64	1.18	2.76	1.88	1.27	1.27	1.52	1.00
		25	1.53	1.51	1.01	2.50	1.82	1.25	1.25	1.48	1.00
		26	1.35	1.33	1.01	2.04	1.62	1.25	1.25	1.31	1.00
		27	1.35	1.33	1.01	2.04	1.62	1.25	1.25	1.31	1.00
		28	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00

		Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
RatingGroup	Marital Status	Age									
Scooter/Moped	M,P	29	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00
		30	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00
		31-34	1.15	1.13	1.01	1.61	1.41	1.07	1.07	1.21	1.00
		35-39	1.07	1.06	1.01	1.32	1.22	1.06	1.06	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.09	1.09	1.12	0.87	0.98	0.98	0.98	1.01	1.00
		60-64	1.09	1.09	1.12	0.87	0.98	0.98	0.98	1.01	1.00
		65-69	1.09	1.09	1.12	0.81	1.02	0.98	0.98	1.10	1.00
		70-74	1.09	1.09	1.12	0.81	1.02	0.98	0.98	1.10	1.00
		>74	1.16	1.16	1.27	0.88	1.14	1.03	1.03	1.22	1.00
	S,D	0-17	3.76	3.89	2.15	3.24	3.58	1.73	1.73	2.10	1.00
		18	3.76	3.89	2.15	3.24	3.58	1.73	1.73	2.10	1.00
		19	2.99	3.11	2.15	3.24	3.32	1.73	1.73	2.10	1.00
		20	2.83	2.96	1.82	3.24	3.10	1.50	1.50	1.91	1.00
		21	2.37	2.43	1.63	3.01	2.67	1.39	1.39	1.86	1.00
		22	2.25	2.31	1.63	3.01	2.55	1.25	1.25	1.75	1.00
		23	2.00	2.06	1.63	3.01	2.36	1.25	1.25	1.58	1.00
		24	2.00	2.06	1.63	3.01	2.36	1.25	1.25	1.58	1.00
		25	1.72	1.75	1.35	2.53	2.08	1.25	1.25	1.56	1.00
		26	1.64	1.67	1.35	2.39	1.93	1.25	1.25	1.44	1.00
		27	1.64	1.67	1.35	2.39	1.93	1.25	1.25	1.44	1.00
		28	1.64	1.67	1.35	2.23	1.93	1.25	1.25	1.44	1.00
		29	1.64	1.67	1.35	2.23	1.93	1.25	1.25	1.44	1.00
		30	1.50	1.48	1.19	2.11	1.74	1.21	1.21	1.40	1.00
		31-34	1.50	1.48	1.19	2.03	1.65	1.20	1.20	1.40	1.00
		35-39	1.45	1.44	1.17	1.72	1.47	1.18	1.18	1.30	1.00
		40-44	1.45	1.44	1.20	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Scooter/Moped	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.17	1.17	1.27	1.08	1.14	1.08	1.08	1.17	1.00
		60-64	1.17	1.17	1.27	1.08	1.14	1.08	1.08	1.17	1.00
		65-69	1.17	1.17	1.27	1.05	1.11	1.08	1.08	1.18	1.00
		70-74	1.17	1.17	1.27	1.05	1.11	1.08	1.08	1.18	1.00
		>74	1.17	1.17	1.27	1.05	1.12	1.08	1.08	1.20	1.00
Trikes	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Trikes	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00
		23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00
Limited Production	M,P	0-17	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		18	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		19	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		20	3.05	3.06	1.50	2.96	2.05	1.23	1.23	1.86	1.00
		21	2.27	2.28	1.50	2.95	1.99	1.23	1.23	1.80	1.00
		22	1.62	1.62	1.50	2.70	1.98	1.23	1.23	1.80	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Limited Production	M,P	23	1.62	1.62	1.50	2.70	1.98	1.23	1.23	1.80	1.00
		24	1.60	1.60	1.37	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.38	1.36	1.19	2.08	1.50	1.19	1.19	1.48	1.00
		26	1.23	1.21	1.19	1.71	1.34	1.19	1.19	1.31	1.00
		27	1.23	1.21	1.19	1.71	1.34	1.19	1.19	1.31	1.00
		28	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		29	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		30	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		31-34	1.05	1.03	1.15	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	1.02	1.01	1.12	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.09	1.09	1.16	0.90	1.01	1.00	1.00	1.01	1.00
		60-64	1.09	1.09	1.16	0.90	1.01	1.00	1.00	1.01	1.00
		65-69	1.09	1.09	1.16	0.87	1.10	1.00	1.00	1.10	1.00
		70-74	1.09	1.09	1.16	0.87	1.10	1.00	1.00	1.10	1.00
		>74	1.16	1.16	1.31	0.94	1.22	1.05	1.05	1.22	1.00
	S,D	0-17	3.69	3.81	2.47	2.72	3.31	1.67	1.67	2.10	1.00
		18	3.69	3.81	2.47	2.72	3.31	1.67	1.67	2.10	1.00
		19	2.93	3.05	2.47	2.72	3.07	1.67	1.67	2.10	1.00
		20	2.78	2.90	2.05	2.72	2.89	1.46	1.46	1.91	1.00
		21	2.32	2.38	1.86	2.47	2.46	1.35	1.35	1.86	1.00
		22	2.20	2.26	1.86	2.47	2.35	1.22	1.22	1.75	1.00
		23	1.96	2.02	1.86	2.47	2.19	1.22	1.22	1.58	1.00
		24	1.96	2.02	1.86	2.47	2.19	1.22	1.22	1.58	1.00
		25	1.58	1.61	1.58	2.13	1.75	1.19	1.19	1.56	1.00
		26	1.50	1.53	1.58	2.02	1.63	1.19	1.19	1.44	1.00
		27	1.50	1.53	1.58	2.02	1.63	1.19	1.19	1.44	1.00
		28	1.50	1.53	1.58	1.89	1.63	1.19	1.19	1.44	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Limited Production	S,D	29	1.50	1.53	1.58	1.89	1.63	1.19	1.19	1.44	1.00
		30	1.37	1.34	1.43	1.77	1.44	1.16	1.16	1.40	1.00
		31-34	1.37	1.34	1.37	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.31	1.30	1.35	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.31	1.30	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.31	1.13	1.17	1.11	1.11	1.17	1.00
		60-64	1.25	1.25	1.31	1.13	1.17	1.11	1.11	1.17	1.00
		65-69	1.17	1.17	1.31	1.13	1.18	1.11	1.11	1.18	1.00
		70-74	1.17	1.17	1.31	1.13	1.18	1.11	1.11	1.18	1.00
		>74	1.17	1.17	1.31	1.13	1.20	1.11	1.11	1.20	1.00
Homemade/Kit/Custom	M,P	0-17	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		18	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		19	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		20	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		21	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		22	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		23	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		24	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		25	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		26	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		27	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		28	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		29	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		30	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		31-34	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		35-39	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		40-44	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Homemade/Kit/Custom	M,P	50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		>74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	S,D	0-17	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		18	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		19	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		20	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		21	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		22	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		23	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		24	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		25	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		26	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		27	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		28	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		29	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		30	1.28	1.19	1.18	1.49	1.38	1.18	1.18	1.23	1.00
		31-34	1.28	1.19	1.18	1.49	1.38	1.18	1.18	1.23	1.00
		35-39	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		40-44	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		>74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Harley-Davidson XL	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.29	1.29	1.13	1.47	1.38	1.00
	1001-1210	U	1.29	1.29	1.13	1.47	1.38	1.00
	1211-1350	V	1.29	1.29	1.13	1.47	1.38	1.00
	1351-1750	W	1.29	1.29	1.13	1.47	1.38	1.00
	1751-10000	X	1.29	1.29	1.13	1.47	1.38	1.00
Harley-Davidson Cruiser FX VR	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Harley-Davidson Cruiser FX VR	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.42	1.42	1.00	1.87	1.31	1.00
	1351-1750	W	1.42	1.42	1.00	1.87	1.31	1.00
	1751-10000	X	1.42	1.42	1.00	1.87	1.31	1.00
Harley-Davidson Tour FL	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.28	1.28	1.11	1.27	1.31	1.00
	1751-10000	X	1.28	1.28	1.11	1.27	1.31	1.00
Cruiser	0-100	A	1.00	1.00	0.88	1.00	0.81	1.00
	101-200	B	1.00	1.00	0.88	1.00	0.81	1.00
	201-300	C	1.00	1.00	0.88	1.00	0.81	1.00
	301-370	J	1.00	1.00	0.88	1.00	0.81	1.00
	371-450	K	1.00	1.00	0.88	1.00	0.81	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Cruiser	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.25	1.25	1.03	1.19	1.28	1.00
	851-900	R	1.25	1.25	1.03	1.19	1.28	1.00
	901-950	S	1.25	1.25	1.03	1.19	1.28	1.00
	951-1000	T	1.40	1.40	1.16	1.62	1.63	1.00
	1001-1210	U	1.40	1.40	1.16	1.62	1.63	1.00
	1211-1350	V	1.85	1.85	1.22	2.00	2.14	1.00
	1351-1750	W	1.85	1.85	1.22	2.00	2.14	1.00
	1751-10000	X	2.02	2.02	1.41	2.46	2.88	1.00
Tour	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.74	1.74	1.05	1.43	1.13	1.00
	1351-1750	W	1.74	1.74	1.05	1.43	1.13	1.00
	1751-10000	X	1.74	1.74	1.05	1.43	1.13	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Sport Tour	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.28	1.28	1.19	1.03	1.11	1.00
	1351-1750	W	1.28	1.28	1.19	1.03	1.11	1.00
	1751-10000	X	1.28	1.28	1.19	1.03	1.11	1.00
Standard	0-100	A	0.66	0.66	0.80	0.78	0.32	1.00
	101-200	B	0.66	0.66	0.80	0.78	0.32	1.00
	201-300	C	0.66	0.66	0.80	0.78	0.32	1.00
	301-370	J	0.66	0.66	0.80	0.78	0.32	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.41	1.41	1.17	1.34	1.70	1.00
	851-900	R	1.41	1.41	1.17	1.34	1.70	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Standard	901-950	S	1.41	1.41	1.17	1.34	1.70	1.00
	951-1000	T	1.43	1.43	1.47	1.88	1.96	1.00
	1001-1210	U	1.43	1.43	1.47	1.88	1.96	1.00
	1211-1350	V	1.43	1.43	1.47	1.88	1.96	1.00
	1351-1750	W	1.43	1.43	1.47	1.88	1.96	1.00
	1751-10000	X	1.43	1.43	1.47	1.88	1.96	1.00
Sport	0-100	A	0.76	0.76	0.98	0.86	0.66	1.00
	101-200	B	0.76	0.76	0.98	0.86	0.66	1.00
	201-300	C	0.76	0.76	0.98	0.86	0.66	1.00
	301-370	J	0.76	0.76	0.98	0.86	0.66	1.00
	371-450	K	0.76	0.76	0.98	0.86	0.66	1.00
	451-525	L	0.76	0.76	0.98	0.86	0.66	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.11	1.11	1.05	1.45	1.24	1.00
	851-900	R	1.11	1.11	1.05	1.45	1.24	1.00
	901-950	S	1.11	1.11	1.05	1.45	1.24	1.00
	951-1000	T	1.11	1.11	1.05	1.45	1.24	1.00
	1001-1210	U	1.11	1.11	1.05	1.45	1.24	1.00
	1211-1350	V	1.11	1.11	1.05	1.45	1.24	1.00
	1351-1750	W	1.11	1.11	1.05	1.45	1.24	1.00
	1751-10000	X	1.11	1.11	1.05	1.45	1.24	1.00
Super Sport	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Super Sport	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.21	1.21	1.00	1.72	1.57	1.00
	751-850	Q	1.21	1.21	1.00	1.72	1.57	1.00
	851-900	R	1.21	1.21	1.00	1.72	1.57	1.00
	901-950	S	1.21	1.21	1.00	1.72	1.57	1.00
	951-1000	T	1.21	1.21	1.00	1.72	1.57	1.00
	1001-1210	U	1.15	1.15	1.01	1.01	1.48	1.00
	1211-1350	V	1.15	1.15	1.01	1.01	1.48	1.00
	1351-1750	W	1.15	1.15	1.01	1.01	1.48	1.00
	1751-10000	X	1.15	1.15	1.01	1.01	1.48	1.00
High Performance	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.20	1.20	1.10	1.24	1.44	1.00
	1751-10000	X	1.20	1.20	1.06	1.24	1.68	1.00

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Dual	0-100	A	0.41	0.41	0.42	0.67	0.14	1.00
	101-200	B	0.59	0.59	0.80	0.87	0.27	1.00
	201-300	C	0.59	0.59	0.80	0.87	0.27	1.00
	301-370	J	0.59	0.59	0.80	0.87	0.27	1.00
	371-450	K	0.67	0.67	1.05	1.03	0.65	1.00
	451-525	L	0.67	0.67	1.05	1.03	0.65	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Scooter/Moped	0-100	A	0.28	0.28	0.32	0.74	0.11	1.00
	101-200	B	0.42	0.42	0.49	0.85	0.28	1.00
	201-300	C	0.61	0.61	0.82	0.85	0.56	1.00
	301-370	J	0.61	0.61	0.82	0.85	0.56	1.00
	371-450	K	0.64	0.64	0.87	0.85	0.67	1.00
	451-525	L	0.64	0.64	0.87	0.85	0.67	1.00
	526-575	M	0.64	0.64	0.87	0.85	0.67	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Scooter/Moped	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Trikes	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Limited Production	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National Property And Casualty Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Limited Production	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Homemade/Kit/Custom	0-100	A	0.65	0.64	0.93	0.62	0.38	1.00
	101-200	B	0.73	0.73	0.94	0.67	0.53	1.00
	201-300	C	0.77	0.82	0.95	0.76	0.66	1.00
	301-370	J	0.82	0.86	0.96	0.86	0.81	1.00
	371-450	K	0.82	0.86	0.96	0.86	0.81	1.00
	451-525	L	0.91	0.91	0.98	0.95	0.95	1.00
	526-575	M	0.91	0.91	0.98	0.95	0.95	1.00
	576-600	N	0.91	0.91	0.98	0.95	0.95	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.05	1.05	1.01	1.03	1.04	1.00
	851-900	R	1.05	1.05	1.01	1.03	1.04	1.00
	901-950	S	1.09	1.09	1.02	1.05	1.13	1.00
	951-1000	T	1.09	1.09	1.02	1.05	1.13	1.00
	1001-1210	U	1.39	1.13	1.06	1.03	1.11	1.00
	1211-1350	V	1.39	1.13	1.06	1.03	1.11	1.00
	1351-1750	W	1.39	1.13	1.06	1.03	1.11	1.00
	1751-10000	X	1.39	1.13	1.06	1.03	1.11	1.00

American National Property And Casualty Company
Motorcycle Vintage Factors

Coverage	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
	Vintage	0.35	0.35	0.35	0.70	0.41	1.00

American National Property And Casualty Company
Motorcycle Model Group

Coverage	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
RatingGroup									
Harley-Davidson XL	01	0.92	0.97	1.03	0.90	0.75	0.78	0.78	0.85
Harley-Davidson Cruiser FX VR	02	1.23	1.15	1.20	1.51	1.24	1.01	1.01	0.94
Harley-Davidson Tour FL	03	1.75	1.76	1.27	2.15	1.51	1.23	1.23	0.88
Cruiser	04	0.60	0.71	0.82	0.53	0.59	0.68	0.68	0.54
Tour	05	1.24	1.31	1.14	2.50	1.80	1.04	1.04	1.01
Sport Tour	06	1.39	1.47	1.09	3.09	2.34	0.90	0.90	0.96
Standard	07	0.68	0.72	0.82	0.90	0.67	0.52	0.52	0.54
Sport	08	1.03	1.10	0.95	1.64	1.62	0.78	0.78	0.54
Super Sport	09	1.78	1.86	1.52	7.71	3.61	1.13	1.13	0.79
High Performance	10	1.26	1.25	1.15	1.41	1.27	0.99	0.99	0.74
Dual	11	0.57	0.62	0.80	1.63	0.63	0.44	0.44	0.53
Scooter/Moped	12	0.69	0.71	0.79	1.71	0.78	0.52	0.52	0.59
Trikes	13	1.02	0.98	0.85	1.24	1.08	0.82	0.82	0.80
Limited Production	14	1.30	1.37	1.09	5.43	1.46	0.89	0.89	0.70
Homemade/Kit/Custom	15	1.22	1.29	1.30	5.94	1.18	0.94	0.94	1.00

American National Property And Casualty Company
Motorcycle DRRP Point Factors

Points	Factor
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National Property And Casualty Company
Motorcycle GAP Endorsement Factors

GAP Endorsement		COMP	COLL
1	Yes	0.07	0.07
0	No	0.00	0.00

American National Property And Casualty Company
Motorcycle Endorsement Premiums

EndoNumber	Premium	Description
SA1391	25	Original Parts Endorsement
SA1397	38	Inc Lim-Cycle Accessories 4000
SA1398	72	Inc Lim-Cycle Accessories 5000
SA1399	118	Inc Lim-Cycle Accessories 7000
SA1400	141	Inc Lim-Cycle Accessories 9000
SA1401	182	Inc Lim-Cycle Accessory 12000
SA1402	243	Inc Lim-Cycle Accessory 15000
SA1403	342	Inc Lim-Cycle Accessory 20000

American National General Insurance Company
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'>' denotes 'Greater than or equal to'.
Marital Status of M or P denotes Married or Partnership.
Marital Status of S or D denotes Single or Divorced.
Gender of M denotes Male and gender of F denotes Female
Marital Status M,P denotes Married and Partnership, respectively
Marital Status S,D denotes Single and Divorced, respectively

American National General Insurance Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	AD&D	INC LOSS
	131	31	282	73	307	81	257	9	7	17	8	12

Sector	Zip Codes
99	Full Timer
100	71601, 71602, 71603, 71631, 71647, 71651, 71671, 71701, 71720, 71722, 71725, 71726, 71742, 71743, 71744, 71745, 71751, 71763, 71764, 71766, 71801, 71823, 71825, 71828, 71831, 71832, 71833, 71835, 71838, 71841, 71842, 71846, 71847, 71851, 71852, 71855, 71857, 71858, 71859, 71862, 71864, 71901, 71909, 71913, 71921, 71922, 71923, 71929, 71933, 71940, 71941, 71942, 71943, 71950, 71952, 71956, 71958, 71959, 71962, 71971, 72079, 72104, 72105, 72132, 72152, 72182, 72401, 72427, 72701, 72703, 72704, 72711, 72712, 72714, 72715, 72716, 72717, 72718, 72719, 72722, 72727, 72728, 72729, 72730, 72732, 72733, 72734, 72735, 72736, 72737, 72739, 72744, 72745, 72747, 72749, 72751, 72753, 72756, 72758, 72761, 72762, 72764, 72768, 72769, 72770, 72774, 72959
101	71630, 71635, 71638, 71639, 71640, 71642, 71643, 71644, 71646, 71652, 71653, 71654, 71655, 71656, 71658, 71659, 71660, 71661, 71662, 71663, 71665, 71666, 71667, 71670, 71674, 71675, 71676, 71677, 71678, 71721, 71724, 71728, 71730, 71740, 71747, 71748, 71749, 71750, 71752, 71753, 71758, 71759, 71762, 71765, 71770, 71772, 71820, 71822, 71826, 71827, 71834, 71836, 71837, 71839, 71840, 71845, 71853, 71854, 71860, 71861, 71865, 71866, 71920, 71932, 71935, 71937, 71944, 71945, 71949, 71953, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970, 71972, 71973, 71998, 71999, 72001, 72003, 72004, 72005, 72006, 72007, 72010, 72011, 72012, 72013, 72014, 72015, 72016, 72017, 72019, 72020, 72021, 72022, 72023, 72024, 72025, 72026, 72027, 72028, 72029, 72030, 72031, 72032, 72034, 72035, 72036, 72037, 72038, 72039, 72040, 72041, 72042, 72043, 72044, 72045, 72046, 72047, 72048, 72051, 72052, 72055, 72057, 72058, 72059, 72060, 72061, 72063, 72064, 72066, 72067, 72068, 72069, 72070, 72072, 72073, 72074, 72075, 72080, 72081, 72082, 72083, 72084, 72085, 72086, 72087, 72088, 72101, 72102, 72106, 72107, 72108, 72110, 72111, 72112, 72121, 72122, 72123, 72125, 72126, 72127, 72128, 72129, 72130, 72131, 72129, 72130, 72131, 72133, 72134, 72136, 72137, 72139, 72140, 72141, 72143, 72149, 72150, 72153, 72156, 72157, 72158, 72160, 72165, 72166, 72167, 72168, 72169, 72170, 72173, 72175, 72176, 72178, 72179, 72181, 72199, 72201, 72202, 72204, 72206, 72209, 72310, 72313, 72315, 72321, 72324, 72329, 72330, 72338, 72347, 72350, 72351, 72354, 72358, 72365, 72370, 72373, 72377, 72379, 72386, 72387, 72395, 72396, 72404, 72410, 72411, 72412, 72413, 72414, 72415, 72416, 72417, 72419, 72421, 72422, 72424, 72425, 72426, 72428, 72429, 72430, 72431, 72432, 72433, 72434, 72435, 72436, 72437, 72438, 72439, 72440, 72441, 72442, 72443, 72444, 72445, 72447, 72449, 72450, 72453, 72454, 72455, 72456, 72457, 72458, 72459, 72460, 72461, 72462, 72464, 72465, 72466, 72467, 72469, 72470, 72471, 72472, 72473, 72474, 72475, 72476, 72478, 72479, 72482, 72501, 72512, 72513, 72515, 72517, 72519, 72520, 72521, 72522, 72523, 72524, 72526, 72527, 72528, 72529, 72530, 72531, 72532, 72533, 72534, 72536, 72537, 72538, 72539, 72540, 72542, 72543, 72544, 72545, 72546, 72550, 72553, 72554, 72555, 72556, 72560, 72561, 72562, 72564, 72565, 72566, 72567, 72568, 72569, 72571, 72572, 72573, 72575, 72576, 72577, 72578, 72579, 72581, 72583, 72584, 72585, 72587, 72601, 72611, 72613, 72615, 72616, 72617, 72619, 72623, 72624, 72626, 72628, 72629, 72631, 72632, 72633, 72634, 72635, 72636, 72638, 72639, 72640, 72641, 72642, 72644, 72645, 72648, 72650, 72651, 72653, 72655, 72657, 72658, 72659, 72660, 72661, 72662, 72663, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72679, 72680, 72682, 72683, 72685, 72686, 72687, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776, 72801, 72802, 72820, 72821, 72823, 72824, 72826, 72827, 72828, 72829, 72830, 72832, 72833, 72834, 72835, 72837, 72838, 72839, 72840, 72841, 72842, 72843, 72845, 72846, 72847, 72851, 72852, 72853, 72854, 72855, 72856, 72857, 72858, 72860, 72863, 72865, 72901, 72903, 72904, 72905, 72908, 72916, 72919, 72921, 72923, 72926, 72927, 72928, 72930, 72932, 72933, 72934, 72935, 72936, 72937, 72938, 72940, 72941, 72943, 72944, 72945, 72946, 72947, 72948, 72949, 72950, 72951, 72952, 72955, 72956, 72958
102	72002, 72053, 72065, 72076, 72099, 72103, 72113, 72114, 72116, 72117, 72118, 72120, 72135, 72142, 72164, 72180, 72183, 72205, 72207, 72210, 72211, 72212, 72223, 72227, 72301, 72311, 72312, 72320, 72322, 72325, 72326, 72327, 72328, 72331, 72332, 72333, 72335, 72326, 72327, 72328, 72331, 72332, 72333, 72335, 72339, 72340, 72341, 72342, 72346, 72348, 72352, 72353, 72355, 72359, 72360, 72364, 72366, 72367, 72368, 72369, 72372, 72374, 72376, 72383, 72384, 72389, 72390, 72391, 72392, 72394

American National Property And Casualty Company
Motorcycle Zip Code Factors

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.011	1.000	1.094	1.332	1.044	0.935	0.919	0.976	1.000	1.000	1.000	1.000
100	0.938	0.945	0.960	0.943	0.947	0.940	0.971	1.000	1.000	1.000	1.000	1.000
101	0.988	0.992	1.021	1.023	0.996	1.025	1.036	0.987	1.000	1.000	1.000	1.000
102	1.411	1.346	1.318	1.129	1.282	1.246	1.289	1.107	1.000	1.000	1.000	1.000

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

Limit Code	Limit	Factor
D	25/50	0.85
E	50/100	0.90
G	100/300	1.00
H	250/500	1.19
I	300/500	1.21
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Motorcycle Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.87
F	50,000	0.92
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Motorcycle Limit Factors Medical Payments

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

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

Limit Code	Limit	Factor
D	25/50	0.75
E	50/100	0.86
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

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

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

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

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

American National General Insurance Company
Motorcycle Limit Factors Roadside Assistance

Limit Code	Limit	Factor
X	YES	1.00

American National General Insurance Company
Motorcycle Limit Factors Rental Reimbursement

Limit Code	Limit	Factor	LimitPerOccurrence
G	40	1.00	800

American National General Insurance Company
Motorcycle Limit Factors Income Loss

Limit Code	Limit	Factor
A	70%	1.00

American National General Insurance Company
Motorcycle Deductible Factors Comprehensive

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

American National General Insurance Company
Motorcycle Deductible Factors Collision

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

American National General Insurance Company
Motorcycle Model Year Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Model Year						
0-1993	0.77	0.77	0.69	0.59	0.37	1.00
1994	0.77	0.77	0.69	0.59	0.37	1.00
1995	0.77	0.77	0.69	0.59	0.37	1.00
1996	0.77	0.77	0.69	0.59	0.37	1.00
1997	0.77	0.77	0.69	0.59	0.37	1.00
1998	0.77	0.77	0.69	0.61	0.40	1.00
1999	0.77	0.77	0.69	0.63	0.43	1.00
2000	0.77	0.77	0.69	0.65	0.46	1.00
2001	0.77	0.77	0.69	0.67	0.49	1.00
2002	0.77	0.77	0.69	0.69	0.51	1.00
2003	0.84	0.84	0.70	0.70	0.54	1.00
2004	0.84	0.84	0.70	0.72	0.57	1.00
2005	0.84	0.84	0.70	0.74	0.61	1.00
2006	0.84	0.84	0.70	0.77	0.65	1.00
2007	0.84	0.84	0.70	0.80	0.70	1.00
2008	0.84	0.84	0.75	0.83	0.74	1.00
2009	0.84	0.84	0.75	0.86	0.79	1.00
2010	0.84	0.84	0.76	0.89	0.84	1.00
2011	0.84	0.84	0.87	0.91	0.90	1.00
2012	0.84	0.84	0.87	0.95	0.95	1.00
2013	1.00	1.00	1.00	1.00	1.00	1.00
2014	1.05	1.05	1.05	1.05	1.05	1.00
Ea. Additional 1	0.05	0.05	0.05	0.05	0.05	1.00

American National General Insurance Company
Motorcycle Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.280	0.440
2	0.340	0.500
3	0.410	0.560
4	0.410	0.560
5	0.550	0.640
6	0.550	0.640
7	0.700	0.760
8	0.700	0.760
9	0.850	0.880
10	0.850	0.880
11	1.000	0.880
12	1.000	1.000
13	1.000	1.000
14	1.200	1.000
15	1.200	1.150
16	1.200	1.150
17	1.400	1.150
18	1.400	1.240
19	1.550	1.240
20	1.550	1.330
21	1.650	1.390
22	1.700	1.450
23	1.770	1.490
24	1.840	1.540
25	1.900	1.580
26	1.970	1.620
27	2.040	1.670
28	2.110	1.710
29	2.180	1.750
30	2.240	1.800
31	2.310	1.840
32	2.380	1.890
33	2.450	1.930
34	2.520	1.970
35	2.580	2.020
36	2.650	2.060
37	2.720	2.100
Ea. Additional 1	0.070	0.050

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

Age	Years	Discount
Under 21	0-2	0.00
	3-5	0.15
	6 Or More	0.23
21-24	0-2	0.00
	3-5	0.15
	6 Or More	0.23
25 and Over	0-2	0.00
	3-5	0.10
	6 Or More	0.18

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

Risk Score	Discount
No Match	0.30
No Score	0.30
Exception	0.30
4-589	0.00
590-609	0.11
610-644	0.21
645-679	0.27
680-704	0.30
705-729	0.34
730-764	0.38
765-799	0.41
800-997	0.46

American National General Insurance Company
Motorcycle Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Motorcycle Student Away At School Discount

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National General Insurance Company
Motorcycle Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Motorcycle Safe Cycle Discount Factor

SafeCycle		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Motorcycle Multi-Line Discount Factor

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

American National General Insurance Company
Motorcycle Rider Group Discount Factor

RiderGroup		Factor
1	Yes	0.75
0	No	1.00

American National General Insurance Company
Multi-Cycle Discount Factor

MultiCycle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson XL	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00
	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson XL	S,D	23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Harley-Davidson Cruiser FX VR	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Cruiser FX VR	M,P	29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00
	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00
		23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Cruiser FX VR	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Harley-Davidson Tour FL	M,P	0-17	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		18	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		19	3.31	3.31	1.33	2.94	2.21	1.12	1.12	2.03	1.00
		20	3.15	3.15	1.33	2.68	2.05	1.12	1.12	1.86	1.00
		21	2.35	2.35	1.33	2.67	1.99	1.12	1.12	1.80	1.00
		22	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		23	1.66	1.67	1.33	2.45	1.98	1.12	1.12	1.80	1.00
		24	1.64	1.65	1.22	2.00	1.70	1.12	1.12	1.52	1.00
		25	1.48	1.46	1.04	1.92	1.50	1.08	1.08	1.48	1.00
		26	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		27	1.31	1.29	1.04	1.59	1.34	1.08	1.08	1.31	1.00
		28	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		29	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		30	1.18	1.16	1.04	1.43	1.25	0.94	0.94	1.23	1.00
		31-34	1.12	1.10	1.04	1.43	1.24	0.99	0.99	1.21	1.00
		35-39	1.04	1.03	1.02	1.21	1.07	0.99	0.99	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		60-64	1.15	1.15	1.11	0.86	1.01	0.99	0.99	1.01	1.00
		65-69	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		70-74	1.21	1.21	1.11	0.83	1.10	0.99	0.99	1.10	1.00
		>74	1.29	1.29	1.25	0.90	1.22	1.04	1.04	1.22	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Harley-Davidson Tour FL	S,D	0-17	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		18	3.80	3.92	2.21	2.54	3.31	1.50	1.50	2.05	1.00
		19	3.01	3.14	2.21	2.54	3.07	1.50	1.50	2.05	1.00
		20	2.86	2.98	1.87	2.54	2.89	1.31	1.31	1.91	1.00
		21	2.38	2.44	1.67	2.29	2.46	1.22	1.22	1.86	1.00
		22	2.26	2.32	1.67	2.29	2.35	1.10	1.10	1.75	1.00
		23	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		24	2.01	2.07	1.67	2.29	2.19	1.10	1.10	1.58	1.00
		25	1.68	1.71	1.39	1.99	1.75	1.08	1.08	1.56	1.00
		26	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		27	1.60	1.63	1.39	1.88	1.63	1.08	1.08	1.44	1.00
		28	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		29	1.60	1.63	1.39	1.76	1.63	1.08	1.08	1.44	1.00
		30	1.47	1.44	1.24	1.64	1.44	1.04	1.04	1.40	1.00
		31-34	1.47	1.44	1.24	1.64	1.44	1.10	1.10	1.40	1.00
		35-39	1.41	1.40	1.21	1.57	1.28	1.10	1.10	1.30	1.00
		40-44	1.41	1.40	1.21	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		60-64	1.25	1.25	1.25	1.07	1.17	1.10	1.10	1.17	1.00
		65-69	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		70-74	1.31	1.31	1.25	1.07	1.18	1.10	1.10	1.18	1.00
		>74	1.31	1.31	1.25	1.07	1.20	1.10	1.10	1.20	1.00
Cruiser	M,P	0-17	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		18	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		19	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		20	2.88	2.88	1.29	2.46	2.05	1.10	1.10	1.86	1.00
		21	2.16	2.16	1.29	2.44	1.99	1.10	1.10	1.80	1.00
		22	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Cruiser	M,P	23	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		24	1.53	1.53	1.19	1.85	1.70	1.10	1.10	1.52	1.00
		25	1.37	1.35	1.01	1.85	1.50	1.10	1.10	1.48	1.00
		26	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		27	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		28	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		29	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		30	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		31-34	1.04	1.02	1.01	1.34	1.24	1.02	1.02	1.21	1.00
		35-39	1.02	1.01	1.01	1.13	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		60-64	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		65-69	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		70-74	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		>74	1.26	1.26	1.42	0.99	1.22	1.07	1.07	1.22	1.00
	S,D	0-17	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		18	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		19	2.80	2.93	2.17	2.39	3.07	1.48	1.48	2.10	1.00
		20	2.66	2.78	1.83	2.39	2.89	1.29	1.29	1.91	1.00
		21	2.22	2.28	1.64	2.14	2.46	1.20	1.20	1.86	1.00
		22	2.11	2.17	1.64	2.14	2.35	1.09	1.09	1.75	1.00
		23	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		24	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		25	1.56	1.59	1.35	1.92	1.75	1.11	1.11	1.56	1.00
		26	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		27	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		28	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Cruiser	S,D	29	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		30	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		31-34	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		35-39	1.35	1.28	1.18	1.42	1.28	1.11	1.11	1.30	1.00
		40-44	1.35	1.28	1.20	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		60-64	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		65-69	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		70-74	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		>74	1.28	1.28	1.42	1.20	1.20	1.12	1.12	1.20	1.00
Tour	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Tour	M,P	50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00
	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00
		23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport Tour	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00
	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport Tour	S,D	23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00
Standard	M,P	0-17	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		18	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		19	4.30	4.30	1.82	3.43	2.59	1.79	1.79	2.03	1.00
		20	4.09	4.10	1.82	3.12	2.39	1.79	1.79	1.86	1.00
		21	3.01	3.01	1.82	3.10	2.32	1.79	1.79	1.80	1.00
		22	2.08	2.08	1.82	2.84	2.30	1.79	1.79	1.80	1.00
		23	2.08	2.08	1.82	2.84	2.30	1.79	1.79	1.80	1.00
		24	2.05	2.06	1.64	2.30	1.97	1.79	1.79	1.52	1.00
		25	1.47	1.45	1.04	2.18	1.62	1.19	1.19	1.48	1.00
		26	1.29	1.27	1.04	1.79	1.44	1.19	1.19	1.31	1.00
		27	1.29	1.27	1.04	1.79	1.44	1.19	1.19	1.31	1.00
		28	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Standard	M,P	29	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00
		30	1.17	1.15	1.04	1.60	1.35	1.04	1.04	1.23	1.00
		31-34	1.11	1.09	1.04	1.47	1.28	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.02	1.21	1.11	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.11	1.11	1.16	0.92	0.98	0.99	0.99	1.01	1.00
		60-64	1.11	1.11	1.16	0.92	0.98	0.99	0.99	1.01	1.00
		65-69	1.11	1.11	1.16	0.88	1.05	0.97	0.97	1.10	1.00
		70-74	1.11	1.11	1.16	0.88	1.05	0.97	0.97	1.10	1.00
		>74	1.17	1.17	1.31	0.96	1.16	1.02	1.02	1.22	1.00
	S,D	0-17	4.36	4.48	2.94	2.81	3.74	2.48	2.48	2.10	1.00
		18	4.36	4.48	2.94	2.81	3.74	2.48	2.48	2.10	1.00
		19	3.73	3.85	2.94	2.81	3.46	2.48	2.48	2.10	1.00
		20	3.51	3.63	2.41	2.81	3.23	2.13	2.13	1.91	1.00
		21	2.94	3.01	2.21	2.58	2.79	1.97	1.97	1.86	1.00
		22	2.78	2.84	2.21	2.58	2.66	1.75	1.75	1.75	1.00
		23	2.43	2.50	2.21	2.58	2.46	1.75	1.75	1.58	1.00
		24	2.43	2.50	2.21	2.58	2.46	1.75	1.75	1.58	1.00
		25	1.66	1.69	1.39	2.23	1.87	1.19	1.19	1.56	1.00
		26	1.58	1.61	1.39	2.11	1.75	1.19	1.19	1.44	1.00
		27	1.58	1.61	1.39	2.11	1.75	1.19	1.19	1.44	1.00
		28	1.58	1.61	1.39	1.98	1.75	1.19	1.19	1.44	1.00
		29	1.58	1.61	1.39	1.98	1.75	1.19	1.19	1.44	1.00
		30	1.44	1.42	1.24	1.86	1.55	1.16	1.16	1.40	1.00
		31-34	1.44	1.42	1.24	1.86	1.49	1.16	1.16	1.40	1.00
		35-39	1.44	1.38	1.21	1.57	1.33	1.13	1.13	1.30	1.00
		40-44	1.44	1.38	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Standard	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.20	1.20	1.31	1.15	1.14	1.10	1.10	1.17	1.00
		60-64	1.20	1.20	1.31	1.15	1.14	1.10	1.10	1.17	1.00
		65-69	1.20	1.20	1.31	1.15	1.13	1.08	1.08	1.18	1.00
		70-74	1.20	1.20	1.31	1.15	1.13	1.08	1.08	1.18	1.00
		>74	1.20	1.20	1.31	1.15	1.14	1.08	1.08	1.20	1.00
Sport	M,P	0-17	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		18	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		19	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		20	4.09	4.10	1.80	4.12	2.71	1.30	1.30	1.86	1.00
		21	3.01	3.01	1.80	4.09	2.63	1.30	1.30	1.80	1.00
		22	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		23	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		24	2.05	2.06	1.63	2.99	2.21	1.30	1.30	1.52	1.00
		25	1.67	1.65	1.27	2.65	1.68	1.24	1.24	1.48	1.00
		26	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		27	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		28	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		29	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		30	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		31-34	1.11	1.09	1.15	1.49	1.25	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.12	1.22	1.08	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		60-64	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		65-69	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		70-74	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		>74	1.34	1.34	1.49	1.07	1.28	1.08	1.08	1.22	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Sport	S,D	0-17	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		18	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		19	3.73	3.85	2.92	3.47	3.82	1.76	1.76	2.10	1.00
		20	3.51	3.63	2.39	3.47	3.55	1.53	1.53	1.91	1.00
		21	2.94	3.01	2.20	3.24	3.11	1.42	1.42	1.86	1.00
		22	2.78	2.84	2.20	3.24	2.94	1.28	1.28	1.75	1.00
		23	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		24	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		25	1.88	1.91	1.68	2.68	1.93	1.24	1.24	1.56	1.00
		26	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		27	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		28	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		29	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		30	1.65	1.62	1.52	2.23	1.61	1.20	1.20	1.40	1.00
		31-34	1.45	1.44	1.37	1.87	1.46	1.16	1.16	1.40	1.00
		35-39	1.45	1.44	1.35	1.58	1.30	1.13	1.13	1.30	1.00
		40-44	1.45	1.44	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		60-64	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		65-69	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		70-74	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		>74	1.36	1.36	1.49	1.30	1.26	1.13	1.13	1.20	1.00
Super Sport	M,P	0-17	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		18	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		19	4.30	4.30	1.80	4.54	2.95	1.30	1.30	2.03	1.00
		20	4.09	4.10	1.80	4.12	2.71	1.30	1.30	1.86	1.00
		21	3.01	3.01	1.80	4.09	2.63	1.30	1.30	1.80	1.00
		22	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Super Sport	M,P	23	2.08	2.08	1.80	3.73	2.61	1.30	1.30	1.80	1.00
		24	2.05	2.06	1.63	2.99	2.21	1.30	1.30	1.52	1.00
		25	1.67	1.65	1.27	2.65	1.68	1.24	1.24	1.48	1.00
		26	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		27	1.47	1.45	1.27	2.16	1.49	1.24	1.24	1.31	1.00
		28	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		29	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		30	1.32	1.30	1.27	1.92	1.40	1.07	1.07	1.23	1.00
		31-34	1.11	1.09	1.15	1.49	1.25	1.04	1.04	1.21	1.00
		35-39	1.03	1.02	1.12	1.22	1.08	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		60-64	1.07	1.07	1.14	0.99	1.03	0.90	0.90	1.01	1.00
		65-69	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		70-74	1.26	1.26	1.31	0.99	1.15	1.02	1.02	1.10	1.00
		>74	1.34	1.34	1.49	1.07	1.28	1.08	1.08	1.22	1.00
	S,D	0-17	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		18	4.36	4.48	2.92	3.47	4.15	1.76	1.76	2.10	1.00
		19	3.73	3.85	2.92	3.47	3.82	1.76	1.76	2.10	1.00
		20	3.51	3.63	2.39	3.47	3.55	1.53	1.53	1.91	1.00
		21	2.94	3.01	2.20	3.24	3.11	1.42	1.42	1.86	1.00
		22	2.78	2.84	2.20	3.24	2.94	1.28	1.28	1.75	1.00
		23	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		24	2.44	2.50	2.20	3.24	2.71	1.28	1.28	1.58	1.00
		25	1.88	1.91	1.68	2.68	1.93	1.24	1.24	1.56	1.00
		26	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		27	1.78	1.81	1.68	2.53	1.80	1.24	1.24	1.44	1.00
		28	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Super Sport	S,D	29	1.78	1.81	1.68	2.35	1.80	1.24	1.24	1.44	1.00
		30	1.65	1.62	1.52	2.23	1.61	1.20	1.20	1.40	1.00
		31-34	1.45	1.44	1.37	1.87	1.46	1.16	1.16	1.40	1.00
		35-39	1.45	1.44	1.35	1.58	1.30	1.13	1.13	1.30	1.00
		40-44	1.45	1.44	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		60-64	1.15	1.15	1.30	1.25	1.20	1.00	1.00	1.17	1.00
		65-69	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		70-74	1.36	1.36	1.49	1.30	1.24	1.13	1.13	1.18	1.00
		>74	1.36	1.36	1.49	1.30	1.26	1.13	1.13	1.20	1.00
High Performance	M,P	0-17	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		18	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		19	3.01	3.02	1.29	2.68	2.21	1.10	1.10	2.03	1.00
		20	2.88	2.88	1.29	2.46	2.05	1.10	1.10	1.86	1.00
		21	2.16	2.16	1.29	2.44	1.99	1.10	1.10	1.80	1.00
		22	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		23	1.54	1.55	1.29	2.25	1.98	1.10	1.10	1.80	1.00
		24	1.53	1.53	1.19	1.85	1.70	1.10	1.10	1.52	1.00
		25	1.37	1.35	1.01	1.85	1.50	1.10	1.10	1.48	1.00
		26	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		27	1.21	1.19	1.01	1.53	1.34	1.10	1.10	1.31	1.00
		28	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		29	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		30	1.09	1.07	1.01	1.37	1.25	0.96	0.96	1.23	1.00
		31-34	1.04	1.02	1.01	1.34	1.24	1.02	1.02	1.21	1.00
		35-39	1.02	1.01	1.01	1.13	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
High Performance	M,P	50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		60-64	1.18	1.18	1.20	0.93	1.01	1.01	1.01	1.01	1.00
		65-69	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		70-74	1.18	1.18	1.25	0.91	1.10	1.01	1.01	1.10	1.00
		>74	1.26	1.26	1.42	0.99	1.22	1.07	1.07	1.22	1.00
	S,D	0-17	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		18	3.51	3.63	2.17	2.39	3.31	1.48	1.48	2.10	1.00
		19	2.80	2.93	2.17	2.39	3.07	1.48	1.48	2.10	1.00
		20	2.66	2.78	1.83	2.39	2.89	1.29	1.29	1.91	1.00
		21	2.22	2.28	1.64	2.14	2.46	1.20	1.20	1.86	1.00
		22	2.11	2.17	1.64	2.14	2.35	1.09	1.09	1.75	1.00
		23	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		24	1.89	1.95	1.64	2.14	2.19	1.09	1.09	1.58	1.00
		25	1.56	1.59	1.35	1.92	1.75	1.11	1.11	1.56	1.00
		26	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		27	1.48	1.51	1.35	1.82	1.63	1.11	1.11	1.44	1.00
		28	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		29	1.48	1.51	1.35	1.70	1.63	1.11	1.11	1.44	1.00
		30	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		31-34	1.35	1.32	1.20	1.69	1.44	1.11	1.11	1.40	1.00
		35-39	1.35	1.28	1.18	1.42	1.28	1.11	1.11	1.30	1.00
		40-44	1.35	1.28	1.20	1.42	1.25	1.11	1.11	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		60-64	1.28	1.28	1.36	1.17	1.17	1.13	1.13	1.17	1.00
		65-69	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		70-74	1.28	1.28	1.42	1.20	1.18	1.12	1.12	1.18	1.00
		>74	1.28	1.28	1.42	1.20	1.20	1.12	1.12	1.20	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Dual	M,P	0-17	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		18	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		19	4.54	4.55	1.67	4.32	2.91	1.57	1.57	2.03	1.00
		20	4.33	4.33	1.67	3.92	2.68	1.57	1.57	1.86	1.00
		21	3.17	3.18	1.67	3.90	2.60	1.57	1.57	1.80	1.00
		22	2.18	2.19	1.67	3.56	2.58	1.57	1.57	1.80	1.00
		23	2.18	2.19	1.67	3.56	2.58	1.57	1.57	1.80	1.00
		24	2.15	2.16	1.51	2.86	2.19	1.57	1.57	1.52	1.00
		25	1.92	1.90	1.34	2.70	1.99	1.53	1.53	1.48	1.00
		26	1.69	1.67	1.34	2.21	1.76	1.53	1.53	1.31	1.00
		27	1.69	1.67	1.34	2.21	1.76	1.53	1.53	1.31	1.00
		28	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		29	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		30	1.51	1.49	1.34	1.95	1.64	1.31	1.31	1.23	1.00
		31-34	1.10	1.08	1.04	1.55	1.25	1.07	1.07	1.21	1.00
		35-39	1.02	1.01	1.02	1.27	1.08	1.05	1.05	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.15	1.15	1.16	0.91	1.01	1.01	1.01	1.01	1.00
		60-64	1.15	1.15	1.16	0.91	1.01	1.01	1.01	1.01	1.00
		65-69	1.15	1.15	1.16	0.87	1.11	1.08	1.08	1.10	1.00
		70-74	1.15	1.15	1.16	0.87	1.11	1.08	1.08	1.10	1.00
		>74	1.23	1.23	1.31	0.95	1.23	1.14	1.14	1.22	1.00
	S,D	0-17	4.57	4.70	2.72	3.34	4.12	2.16	2.16	2.10	1.00
		18	4.57	5.16	2.72	3.34	4.12	2.16	2.16	2.10	1.00
		19	3.91	4.03	2.72	3.34	3.79	2.16	2.16	2.10	1.00
		20	3.68	3.80	2.24	3.34	3.52	1.86	1.86	1.91	1.00
		21	3.08	3.14	2.05	3.11	3.08	1.72	1.72	1.86	1.00
		22	2.91	2.97	2.05	3.11	2.92	1.54	1.54	1.75	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Dual	S,D	23	2.55	2.61	2.05	3.11	2.69	1.54	1.54	1.58	1.00
		24	2.55	2.61	2.05	3.11	2.69	1.54	1.54	1.58	1.00
		25	2.14	2.17	1.77	2.73	2.25	1.52	1.52	1.56	1.00
		26	2.03	2.06	1.77	2.57	2.09	1.52	1.52	1.44	1.00
		27	2.03	2.06	1.77	2.57	2.09	1.52	1.52	1.44	1.00
		28	2.03	2.06	1.77	2.40	2.09	1.52	1.52	1.44	1.00
		29	2.03	2.06	1.77	2.40	2.09	1.52	1.52	1.44	1.00
		30	1.89	1.87	1.61	2.28	1.90	1.48	1.48	1.40	1.00
		31-34	1.45	1.40	1.24	1.96	1.46	1.19	1.19	1.40	1.00
		35-39	1.45	1.36	1.21	1.66	1.30	1.17	1.17	1.30	1.00
		40-44	1.45	1.36	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.31	1.14	1.17	1.12	1.12	1.17	1.00
		60-64	1.25	1.25	1.31	1.14	1.17	1.12	1.12	1.17	1.00
		65-69	1.25	1.25	1.31	1.14	1.20	1.20	1.20	1.18	1.00
		70-74	1.25	1.25	1.31	1.14	1.20	1.20	1.20	1.18	1.00
		>74	1.25	1.25	1.31	1.14	1.22	1.20	1.20	1.20	1.00
Scooter/Moped	M,P	0-17	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		18	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		19	3.27	3.27	1.28	4.16	2.45	1.27	1.27	2.03	1.00
		20	3.13	3.13	1.28	3.78	2.27	1.27	1.27	1.86	1.00
		21	2.32	2.33	1.28	3.76	2.20	1.27	1.27	1.80	1.00
		22	1.65	1.65	1.28	3.43	2.19	1.27	1.27	1.80	1.00
		23	1.65	1.65	1.28	3.43	2.19	1.27	1.27	1.80	1.00
		24	1.63	1.64	1.18	2.76	1.88	1.27	1.27	1.52	1.00
		25	1.53	1.51	1.01	2.50	1.82	1.25	1.25	1.48	1.00
		26	1.35	1.33	1.01	2.04	1.62	1.25	1.25	1.31	1.00
		27	1.35	1.33	1.01	2.04	1.62	1.25	1.25	1.31	1.00
		28	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Scooter/Moped	M,P	29	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00
		30	1.21	1.19	1.01	1.82	1.51	1.08	1.08	1.23	1.00
		31-34	1.15	1.13	1.01	1.61	1.41	1.07	1.07	1.21	1.00
		35-39	1.07	1.06	1.01	1.32	1.22	1.06	1.06	1.09	1.00
		40-44	1.02	1.01	1.01	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.09	1.09	1.12	0.87	0.98	0.98	0.98	1.01	1.00
		60-64	1.09	1.09	1.12	0.87	0.98	0.98	0.98	1.01	1.00
		65-69	1.09	1.09	1.12	0.81	1.02	0.98	0.98	1.10	1.00
		70-74	1.09	1.09	1.12	0.81	1.02	0.98	0.98	1.10	1.00
		>74	1.16	1.16	1.27	0.88	1.14	1.03	1.03	1.22	1.00
	S,D	0-17	3.76	3.89	2.15	3.24	3.58	1.73	1.73	2.10	1.00
		18	3.76	3.89	2.15	3.24	3.58	1.73	1.73	2.10	1.00
		19	2.99	3.11	2.15	3.24	3.32	1.73	1.73	2.10	1.00
		20	2.83	2.96	1.82	3.24	3.10	1.50	1.50	1.91	1.00
		21	2.37	2.43	1.63	3.01	2.67	1.39	1.39	1.86	1.00
		22	2.25	2.31	1.63	3.01	2.55	1.25	1.25	1.75	1.00
		23	2.00	2.06	1.63	3.01	2.36	1.25	1.25	1.58	1.00
		24	2.00	2.06	1.63	3.01	2.36	1.25	1.25	1.58	1.00
		25	1.72	1.75	1.35	2.53	2.08	1.25	1.25	1.56	1.00
		26	1.64	1.67	1.35	2.39	1.93	1.25	1.25	1.44	1.00
		27	1.64	1.67	1.35	2.39	1.93	1.25	1.25	1.44	1.00
		28	1.64	1.67	1.35	2.23	1.93	1.25	1.25	1.44	1.00
		29	1.64	1.67	1.35	2.23	1.93	1.25	1.25	1.44	1.00
		30	1.50	1.48	1.19	2.11	1.74	1.21	1.21	1.40	1.00
		31-34	1.50	1.48	1.19	2.03	1.65	1.20	1.20	1.40	1.00
		35-39	1.45	1.44	1.17	1.72	1.47	1.18	1.18	1.30	1.00
		40-44	1.45	1.44	1.20	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Scooter/Moped	S,D	50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.17	1.17	1.27	1.08	1.14	1.08	1.08	1.17	1.00
		60-64	1.17	1.17	1.27	1.08	1.14	1.08	1.08	1.17	1.00
		65-69	1.17	1.17	1.27	1.05	1.11	1.08	1.08	1.18	1.00
		70-74	1.17	1.17	1.27	1.05	1.11	1.08	1.08	1.18	1.00
		>74	1.17	1.17	1.27	1.05	1.12	1.08	1.08	1.20	1.00
Trikes	M,P	0-17	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		18	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		19	2.73	2.73	1.33	3.25	2.20	1.23	1.23	2.03	1.00
		20	2.61	2.61	1.33	2.96	2.03	1.23	1.23	1.86	1.00
		21	1.97	1.98	1.33	2.94	1.97	1.23	1.23	1.80	1.00
		22	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		23	1.42	1.43	1.33	2.70	1.97	1.23	1.23	1.80	1.00
		24	1.41	1.41	1.22	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.25	1.23	1.04	2.08	1.53	1.19	1.19	1.48	1.00
		26	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		27	1.11	1.09	1.04	1.71	1.36	1.19	1.19	1.31	1.00
		28	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		29	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		30	1.01	0.99	1.04	1.53	1.28	1.04	1.04	1.23	1.00
		31-34	0.96	0.94	1.04	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	0.88	0.87	1.02	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.00	1.00	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		60-64	1.23	1.23	1.20	0.93	1.11	0.96	0.96	1.01	1.00
		65-69	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		70-74	1.23	1.23	1.20	0.87	1.21	0.96	0.96	1.10	1.00
		>74	1.31	1.31	1.35	0.94	1.35	1.01	1.01	1.22	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Trikes	S,D	0-17	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		18	3.22	3.35	2.21	2.72	3.28	1.67	1.67	2.10	1.00
		19	2.60	2.72	2.21	2.72	3.05	1.67	1.67	2.10	1.00
		20	2.47	2.60	1.87	2.72	2.86	1.46	1.46	1.91	1.00
		21	2.06	2.12	1.67	2.47	2.45	1.35	1.35	1.86	1.00
		22	1.96	2.02	1.67	2.47	2.34	1.22	1.22	1.75	1.00
		23	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		24	1.76	1.82	1.67	2.47	2.17	1.22	1.22	1.58	1.00
		25	1.43	1.46	1.39	2.13	1.77	1.19	1.19	1.56	1.00
		26	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		27	1.37	1.40	1.39	2.02	1.66	1.19	1.19	1.44	1.00
		28	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		29	1.37	1.40	1.39	1.89	1.66	1.19	1.19	1.44	1.00
		30	1.23	1.21	1.24	1.77	1.46	1.16	1.16	1.40	1.00
		31-34	1.23	1.21	1.24	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.18	1.17	1.21	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.26	1.26	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.26	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		60-64	1.32	1.32	1.35	1.17	1.30	1.06	1.06	1.17	1.00
		65-69	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		70-74	1.32	1.32	1.35	1.13	1.31	1.06	1.06	1.18	1.00
		>74	1.32	1.32	1.35	1.13	1.33	1.06	1.06	1.20	1.00
Limited Production	M,P	0-17	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		18	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		19	3.19	3.20	1.50	3.25	2.21	1.23	1.23	2.03	1.00
		20	3.05	3.06	1.50	2.96	2.05	1.23	1.23	1.86	1.00
		21	2.27	2.28	1.50	2.95	1.99	1.23	1.23	1.80	1.00
		22	1.62	1.62	1.50	2.70	1.98	1.23	1.23	1.80	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Limited Production	M,P	23	1.62	1.62	1.50	2.70	1.98	1.23	1.23	1.80	1.00
		24	1.60	1.60	1.37	2.20	1.70	1.23	1.23	1.52	1.00
		25	1.38	1.36	1.19	2.08	1.50	1.19	1.19	1.48	1.00
		26	1.23	1.21	1.19	1.71	1.34	1.19	1.19	1.31	1.00
		27	1.23	1.21	1.19	1.71	1.34	1.19	1.19	1.31	1.00
		28	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		29	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		30	1.11	1.09	1.19	1.53	1.25	1.04	1.04	1.23	1.00
		31-34	1.05	1.03	1.15	1.47	1.24	1.04	1.04	1.21	1.00
		35-39	1.02	1.01	1.12	1.21	1.07	1.02	1.02	1.09	1.00
		40-44	1.02	1.01	1.02	1.13	1.02	1.02	1.02	1.04	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.05	0.95	0.99	1.00	1.00	0.99	1.00
		55-59	1.09	1.09	1.16	0.90	1.01	1.00	1.00	1.01	1.00
		60-64	1.09	1.09	1.16	0.90	1.01	1.00	1.00	1.01	1.00
		65-69	1.09	1.09	1.16	0.87	1.10	1.00	1.00	1.10	1.00
		70-74	1.09	1.09	1.16	0.87	1.10	1.00	1.00	1.10	1.00
		>74	1.16	1.16	1.31	0.94	1.22	1.05	1.05	1.22	1.00
	S,D	0-17	3.69	3.81	2.47	2.72	3.31	1.67	1.67	2.10	1.00
		18	3.69	3.81	2.47	2.72	3.31	1.67	1.67	2.10	1.00
		19	2.93	3.05	2.47	2.72	3.07	1.67	1.67	2.10	1.00
		20	2.78	2.90	2.05	2.72	2.89	1.46	1.46	1.91	1.00
		21	2.32	2.38	1.86	2.47	2.46	1.35	1.35	1.86	1.00
		22	2.20	2.26	1.86	2.47	2.35	1.22	1.22	1.75	1.00
		23	1.96	2.02	1.86	2.47	2.19	1.22	1.22	1.58	1.00
		24	1.96	2.02	1.86	2.47	2.19	1.22	1.22	1.58	1.00
		25	1.58	1.61	1.58	2.13	1.75	1.19	1.19	1.56	1.00
		26	1.50	1.53	1.58	2.02	1.63	1.19	1.19	1.44	1.00
		27	1.50	1.53	1.58	2.02	1.63	1.19	1.19	1.44	1.00
		28	1.50	1.53	1.58	1.89	1.63	1.19	1.19	1.44	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Limited Production	S,D	29	1.50	1.53	1.58	1.89	1.63	1.19	1.19	1.44	1.00
		30	1.37	1.34	1.43	1.77	1.44	1.16	1.16	1.40	1.00
		31-34	1.37	1.34	1.37	1.77	1.44	1.16	1.16	1.40	1.00
		35-39	1.31	1.30	1.35	1.57	1.28	1.13	1.13	1.30	1.00
		40-44	1.31	1.30	1.21	1.42	1.25	1.13	1.13	1.27	1.00
		45-49	1.26	1.26	1.20	1.23	1.19	1.11	1.11	1.19	1.00
		50-54	1.25	1.25	1.20	1.20	1.16	1.11	1.11	1.16	1.00
		55-59	1.25	1.25	1.31	1.13	1.17	1.11	1.11	1.17	1.00
		60-64	1.25	1.25	1.31	1.13	1.17	1.11	1.11	1.17	1.00
		65-69	1.17	1.17	1.31	1.13	1.18	1.11	1.11	1.18	1.00
		70-74	1.17	1.17	1.31	1.13	1.18	1.11	1.11	1.18	1.00
		>74	1.17	1.17	1.31	1.13	1.20	1.11	1.11	1.20	1.00
Homemade/Kit/Custom	M,P	0-17	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		18	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		19	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		20	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		21	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		22	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		23	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		24	1.93	2.00	1.87	1.93	2.13	1.29	1.29	1.39	1.00
		25	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		26	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		27	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		28	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		29	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		30	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		31-34	1.28	1.22	1.18	1.44	1.33	1.15	1.15	1.23	1.00
		35-39	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		40-44	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Class Factors

RatingGroup	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	N/A COVS
Homemade/Kit/Custom	M,P	50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		>74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	S,D	0-17	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		18	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		19	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		20	3.91	4.44	3.70	4.41	5.41	1.42	1.42	1.50	1.00
		21	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		22	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		23	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		24	3.16	3.44	2.93	3.36	3.91	1.42	1.42	1.50	1.00
		25	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		26	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		27	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		28	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		29	1.84	1.96	1.79	1.98	2.15	1.32	1.32	1.39	1.00
		30	1.28	1.19	1.18	1.49	1.38	1.18	1.18	1.23	1.00
		31-34	1.28	1.19	1.18	1.49	1.38	1.18	1.18	1.23	1.00
		35-39	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		40-44	1.07	1.04	1.08	1.16	1.03	1.08	1.08	1.11	1.00
		45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		>74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Harley-Davidson XL	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.29	1.29	1.13	1.47	1.38	1.00
	1001-1210	U	1.29	1.29	1.13	1.47	1.38	1.00
	1211-1350	V	1.29	1.29	1.13	1.47	1.38	1.00
	1351-1750	W	1.29	1.29	1.13	1.47	1.38	1.00
	1751-10000	X	1.29	1.29	1.13	1.47	1.38	1.00
Harley-Davidson Cruiser FX VR	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Harley-Davidson Cruiser FX VR	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.42	1.42	1.00	1.87	1.31	1.00
	1351-1750	W	1.42	1.42	1.00	1.87	1.31	1.00
	1751-10000	X	1.42	1.42	1.00	1.87	1.31	1.00
Harley-Davidson Tour FL	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.28	1.28	1.11	1.27	1.31	1.00
	1751-10000	X	1.28	1.28	1.11	1.27	1.31	1.00
Cruiser	0-100	A	1.00	1.00	0.88	1.00	0.81	1.00
	101-200	B	1.00	1.00	0.88	1.00	0.81	1.00
	201-300	C	1.00	1.00	0.88	1.00	0.81	1.00
	301-370	J	1.00	1.00	0.88	1.00	0.81	1.00
	371-450	K	1.00	1.00	0.88	1.00	0.81	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Cruiser	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.25	1.25	1.03	1.19	1.28	1.00
	851-900	R	1.25	1.25	1.03	1.19	1.28	1.00
	901-950	S	1.25	1.25	1.03	1.19	1.28	1.00
	951-1000	T	1.40	1.40	1.16	1.62	1.63	1.00
	1001-1210	U	1.40	1.40	1.16	1.62	1.63	1.00
	1211-1350	V	1.85	1.85	1.22	2.00	2.14	1.00
	1351-1750	W	1.85	1.85	1.22	2.00	2.14	1.00
	1751-10000	X	2.02	2.02	1.41	2.46	2.88	1.00
Tour	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.74	1.74	1.05	1.43	1.13	1.00
	1351-1750	W	1.74	1.74	1.05	1.43	1.13	1.00
	1751-10000	X	1.74	1.74	1.05	1.43	1.13	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Sport Tour	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.28	1.28	1.19	1.03	1.11	1.00
	1351-1750	W	1.28	1.28	1.19	1.03	1.11	1.00
	1751-10000	X	1.28	1.28	1.19	1.03	1.11	1.00
Standard	0-100	A	0.66	0.66	0.80	0.78	0.32	1.00
	101-200	B	0.66	0.66	0.80	0.78	0.32	1.00
	201-300	C	0.66	0.66	0.80	0.78	0.32	1.00
	301-370	J	0.66	0.66	0.80	0.78	0.32	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.41	1.41	1.17	1.34	1.70	1.00
	851-900	R	1.41	1.41	1.17	1.34	1.70	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Standard	901-950	S	1.41	1.41	1.17	1.34	1.70	1.00
Standard	951-1000	T	1.43	1.43	1.47	1.88	1.96	1.00
	1001-1210	U	1.43	1.43	1.47	1.88	1.96	1.00
	1211-1350	V	1.43	1.43	1.47	1.88	1.96	1.00
	1351-1750	W	1.43	1.43	1.47	1.88	1.96	1.00
	1751-10000	X	1.43	1.43	1.47	1.88	1.96	1.00
Sport	0-100	A	0.76	0.76	0.98	0.86	0.66	1.00
	101-200	B	0.76	0.76	0.98	0.86	0.66	1.00
	201-300	C	0.76	0.76	0.98	0.86	0.66	1.00
	301-370	J	0.76	0.76	0.98	0.86	0.66	1.00
	371-450	K	0.76	0.76	0.98	0.86	0.66	1.00
	451-525	L	0.76	0.76	0.98	0.86	0.66	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.11	1.11	1.05	1.45	1.24	1.00
	851-900	R	1.11	1.11	1.05	1.45	1.24	1.00
	901-950	S	1.11	1.11	1.05	1.45	1.24	1.00
	951-1000	T	1.11	1.11	1.05	1.45	1.24	1.00
	1001-1210	U	1.11	1.11	1.05	1.45	1.24	1.00
	1211-1350	V	1.11	1.11	1.05	1.45	1.24	1.00
	1351-1750	W	1.11	1.11	1.05	1.45	1.24	1.00
	1751-10000	X	1.11	1.11	1.05	1.45	1.24	1.00
Super Sport	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Super Sport	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.21	1.21	1.00	1.72	1.57	1.00
	751-850	Q	1.21	1.21	1.00	1.72	1.57	1.00
	851-900	R	1.21	1.21	1.00	1.72	1.57	1.00
	901-950	S	1.21	1.21	1.00	1.72	1.57	1.00
	951-1000	T	1.21	1.21	1.00	1.72	1.57	1.00
	1001-1210	U	1.15	1.15	1.01	1.01	1.48	1.00
	1211-1350	V	1.15	1.15	1.01	1.01	1.48	1.00
	1351-1750	W	1.15	1.15	1.01	1.01	1.48	1.00
	1751-10000	X	1.15	1.15	1.01	1.01	1.48	1.00
High Performance	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.20	1.20	1.10	1.24	1.44	1.00
	1751-10000	X	1.20	1.20	1.06	1.24	1.68	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Dual	0-100	A	0.41	0.41	0.42	0.67	0.14	1.00
	101-200	B	0.59	0.59	0.80	0.87	0.27	1.00
	201-300	C	0.59	0.59	0.80	0.87	0.27	1.00
	301-370	J	0.59	0.59	0.80	0.87	0.27	1.00
	371-450	K	0.67	0.67	1.05	1.03	0.65	1.00
	451-525	L	0.67	0.67	1.05	1.03	0.65	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Scooter/Moped	0-100	A	0.28	0.28	0.32	0.74	0.11	1.00
	101-200	B	0.42	0.42	0.49	0.85	0.28	1.00
	201-300	C	0.61	0.61	0.82	0.85	0.56	1.00
	301-370	J	0.61	0.61	0.82	0.85	0.56	1.00
	371-450	K	0.64	0.64	0.87	0.85	0.67	1.00
	451-525	L	0.64	0.64	0.87	0.85	0.67	1.00
	526-575	M	0.64	0.64	0.87	0.85	0.67	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Scooter/Moped	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Trikes	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00
	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Limited Production	0-100	A	1.00	1.00	1.00	1.00	1.00	1.00
	101-200	B	1.00	1.00	1.00	1.00	1.00	1.00
	201-300	C	1.00	1.00	1.00	1.00	1.00	1.00
	301-370	J	1.00	1.00	1.00	1.00	1.00	1.00
	371-450	K	1.00	1.00	1.00	1.00	1.00	1.00
	451-525	L	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Motorcycle Engine Factors

RatingGroup	Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
Limited Production	526-575	M	1.00	1.00	1.00	1.00	1.00	1.00
	576-600	N	1.00	1.00	1.00	1.00	1.00	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.00	1.00	1.00	1.00	1.00	1.00
	851-900	R	1.00	1.00	1.00	1.00	1.00	1.00
	901-950	S	1.00	1.00	1.00	1.00	1.00	1.00
	951-1000	T	1.00	1.00	1.00	1.00	1.00	1.00
	1001-1210	U	1.00	1.00	1.00	1.00	1.00	1.00
	1211-1350	V	1.00	1.00	1.00	1.00	1.00	1.00
	1351-1750	W	1.00	1.00	1.00	1.00	1.00	1.00
	1751-10000	X	1.00	1.00	1.00	1.00	1.00	1.00
Homemade/Kit/Custom	0-100	A	0.65	0.64	0.93	0.62	0.38	1.00
	101-200	B	0.73	0.73	0.94	0.67	0.53	1.00
	201-300	C	0.77	0.82	0.95	0.76	0.66	1.00
	301-370	J	0.82	0.86	0.96	0.86	0.81	1.00
	371-450	K	0.82	0.86	0.96	0.86	0.81	1.00
	451-525	L	0.91	0.91	0.98	0.95	0.95	1.00
	526-575	M	0.91	0.91	0.98	0.95	0.95	1.00
	576-600	N	0.91	0.91	0.98	0.95	0.95	1.00
	601-730	O	1.00	1.00	1.00	1.00	1.00	1.00
	731-750	P	1.00	1.00	1.00	1.00	1.00	1.00
	751-850	Q	1.05	1.05	1.01	1.03	1.04	1.00
	851-900	R	1.05	1.05	1.01	1.03	1.04	1.00
	901-950	S	1.09	1.09	1.02	1.05	1.13	1.00
	951-1000	T	1.09	1.09	1.02	1.05	1.13	1.00
	1001-1210	U	1.39	1.13	1.06	1.03	1.11	1.00
	1211-1350	V	1.39	1.13	1.06	1.03	1.11	1.00
	1351-1750	W	1.39	1.13	1.06	1.03	1.11	1.00
	1751-10000	X	1.39	1.13	1.06	1.03	1.11	1.00

American National General Insurance Company
Motorcycle Vintage Factors

Coverage	Rating Group	BI	PD	MED	COMP	COLL	N/A COVS
	Vintage	0.35	0.35	0.35	0.70	0.41	1.00

American National General Insurance Company
Motorcycle Model Group

Coverage	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
RatingGroup									
Harley-Davidson XL	01	0.92	0.97	1.03	0.90	0.75	0.78	0.78	0.85
Harley-Davidson Cruiser FX VR	02	1.23	1.15	1.20	1.51	1.24	1.01	1.01	0.94
Harley-Davidson Tour FL	03	1.75	1.76	1.27	2.15	1.51	1.23	1.23	0.88
Cruiser	04	0.60	0.71	0.82	0.53	0.59	0.68	0.68	0.54
Tour	05	1.24	1.31	1.14	2.50	1.80	1.04	1.04	1.01
Sport Tour	06	1.39	1.47	1.09	3.09	2.34	0.90	0.90	0.96
Standard	07	0.68	0.72	0.82	0.90	0.67	0.52	0.52	0.54
Sport	08	1.03	1.10	0.95	1.64	1.62	0.78	0.78	0.54
Super Sport	09	1.78	1.86	1.52	7.71	3.61	1.13	1.13	0.79
High Performance	10	1.26	1.25	1.15	1.41	1.27	0.99	0.99	0.74
Dual	11	0.57	0.62	0.80	1.63	0.63	0.44	0.44	0.53
Scooter/Moped	12	0.69	0.71	0.79	1.71	0.78	0.52	0.52	0.59
Trikes	13	1.02	0.98	0.85	1.24	1.08	0.82	0.82	0.80
Limited Production	14	1.30	1.37	1.09	5.43	1.46	0.89	0.89	0.70
Homemade/Kit/Custom	15	1.22	1.29	1.30	5.94	1.18	0.94	0.94	1.00

American National General Insurance Company
Motorcycle DRRP Point Factors

Points	Factor
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National General Insurance Company
Motorcycle GAP Endorsement Factors

GAP Endorsement		COMP	COLL
1	Yes	0.07	0.07
0	No	0.00	0.00

American National General Insurance Company
Motorcycle Endorsement Premiums

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

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 ANP.pdf A-1 ANG.pdf
Item Status:	Filed
Status Date:	05/28/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012 ANG.xls PPA_Survey_FORM_APCS2012 ANP.xls PPA_Survey_FORM_APCS2012 ANP.pdf PPA_Survey_FORM_APCS2012 ANG.pdf
Item Status:	Filed
Status Date:	05/28/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	F319AR_ANP.pdf F319AR_ANG.pdf
Item Status:	Filed
Status Date:	05/28/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A - Not an Adoption of Advisory Organization Prospective filing
Attachment(s):	
Item Status:	Filed

Status Date:	05/28/2013

Satisfied - Item:	Actuarial Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	AR ANP_ANG Actuarial Memorandum 1206.pdf AR ANPAC_ANG Auto_Cycle Actuarial Exhibits 0612.pdf
Item Status:	Filed
Status Date:	05/28/2013

Satisfied - Item:	Supplemental Actuarial Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	Auto Supplemental Memo.pdf AR ANPAC_ANG Supplemental Actuarial Exhibits 0612.pdf
Item Status:	Filed
Status Date:	05/28/2013

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	10	%
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	%
	Fresh Start Discount	3	%
	Auto-Home Discount	0-12	%

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%	1.6%
590-609	4%	1.8%
610-644	8%	4.0%
645-679	12%	6.7%
680-704, no risk score, no match	16%	9.3%
705-729	22%	6.7%
730-764	28%	10.9%
765-799	32%	11.9%
800-997	36%	47.1%

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

Signature
Matt Stassel
Printed Name
Regulatory Compliance Analyst
Title
417-887-4990 ext. 2049
Telephone Number
mstassel@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	10	%
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%	5.2%
590-609	4%	4.7%
610-644	8%	11.0%
645-679	12%	9.2%
680-704, no risk score, no match	16%	10.4%
705-729	22%	11.8%
730-764	28%	13.6%
765-799	32%	9.0%
800-997	36%	25.1%

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

Signature
Matt Stassel
Printed Name
Regulatory Compliance Analyst
Title
417-887-4990 ext. 2049
Telephone Number
mstassel@anpac.com
Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	28401
Company Name:	American National Property and Casualty C
Contact Person:	Matt Stassel
Telephone No.:	(417) 887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20-40*	%
AUTO/HOMEOWNERS	*0-12*	%
GOOD STUDENT	*10-35 in class*	%
ANTI-THEFT DEVICE	*N/A*	%
Over 55 Defensive Driver Discount	*10*	%
$250/$500 Deductible Comp./Coll.	*N/A*	%

Assumptions to Use:

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

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment insurance.pnc@arkansas.gov
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*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*	$357	$380	$150	$182	$386	$411	$162	$198	$489	$522	$199	$245	$392	$418	$167	$204	$485	$517	$199	$246
	Minimum Liability with Comprehensive and Collision	$750	$851	$343	$351	$798	$905	$365	$376	$943	$1,064	$418	$441	$819	$929	$375	$388	$939	$1,059	$418	$442
	100/300/50 Liability with Comprehensive and Collision	$797	$900	$375	$387	$846	$957	$396	$410	$1,004	$1,130	$456	$483	$871	$983	$410	$425	$994	$1,118	$454	$480
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$323	$344	$139	$168	$352	$375	$149	$181	$447	$478	$184	$226	$356	$380	$154	$186	$438	$468	$183	$223
	Minimum Liability with Comprehensive and Collision	$713	$812	$333	$339	$764	$869	$351	$360	$897	$1,017	$403	$421	$780	$888	$363	$371	$888	$1,007	$402	$418
	100/300/50 Liability with Comprehensive and Collision	$756	$856	$361	$370	$811	$918	$381	$394	$957	$1,080	$439	$461	$828	$937	$396	$407	$939	$1,060	$435	$454
2010 Honda Odyssey "EX"	*Minimum Liability*	$301	$320	$130	$158	$321	$341	$138	$168	$407	$434	$171	$209	$331	$352	$145	$175	$401	$426	$171	$208
	Minimum Liability with Comprehensive and Collision	$638	$720	$290	$302	$680	$767	$306	$321	$807	$908	$357	$379	$707	$797	$320	$334	$801	$900	$357	$378
	100/300/50 Liability with Comprehensive and Collision	$678	$760	$318	$331	$722	$811	$336	$353	$854	$958	$388	$413	$752	$843	$353	$369	$849	$950	$389	$413
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$382	$403	$170	$203	$412	$436	$183	$220	$514	$546	$221	$268	$422	$447	$191	$229	$510	$540	$220	$268
	Minimum Liability with Comprehensive and Collision	$887	$1,004	$406	$419	$949	$1,073	$432	$448	$1,111	$1,254	$497	$523	$981	$1,109	$450	$467	$1,107	$1,248	$496	$523
	100/300/50 Liability with Comprehensive and Collision	$947	$1,067	$453	$470	$1,014	$1,141	$479	$499	$1,191	$1,337	$553	$583	$1,051	$1,179	$503	$522	$1,178	$1,322	$547	$576
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*	$292	$310	$129	$156	$319	$339	$137	$166	$395	$420	$169	$205	$324	$342	$145	$174	$394	$417	$167	$205
	Minimum Liability with Comprehensive and Collision	$1,143	$1,323	$530	$520	$1,220	$1,411	$560	$552	$1,397	$1,611	$634	$632	$1,264	$1,459	$583	$575	$1,396	$1,608	$632	$632
	100/300/50 Liability with Comprehensive and Collision	$1,185	$1,366	$560	$552	$1,262	$1,454	$591	$586	$1,450	$1,667	$668	$670	$1,314	$1,510	$618	$613	$1,446	$1,660	$666	$668
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$326	$346	$142	$172	$350	$371	$153	$185	$438	$466	$187	$227	$358	$379	$160	$193	$434	$460	$187	$226
	Minimum Liability with Comprehensive and Collision	$694	$786	$322	$331	$740	$837	$341	$353	$869	$980	$393	$412	$765	$864	$355	$367	$865	$974	$393	$411
	100/300/50 Liability with Comprehensive and Collision	$743	$834	$356	$366	$789	$889	$376	$389	$929	$1,042	$431	$455	$820	$920	$396	$409	$920	$1,031	$433	$454

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	39942
Company Name:	American National General Insurance Com
Contact Person:	Matt Stassel
Telephone No.:	(417)887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20-40*	%
AUTO/HOMEOWNERS	*0-12*	%
GOOD STUDENT	*10-35 in class*	%
ANTI-THEFT DEVICE	*N/A*	%
Over 55 Defensive Driver Discount	*10*	%
$250/$500 Deductible Comp./Coll.	*N/A*	%

Assumptions to Use:

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

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Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment 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*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*	$364	$387	$153	$186	$384	$410	$161	$197	$488	$521	$199	$244	$398	$423	$170	$207	$487	$519	$199	$246
	Minimum Liability with Comprehensive and Collision	$734	$828	$331	$344	$773	$874	$349	$364	$919	$1,033	$403	$429	$802	$904	$363	$380	$918	$1,031	$403	$431
	100/300/50 Liability with Comprehensive and Collision	$775	$872	$359	$374	$820	$924	$381	$398	$975	$1,093	$437	$467	$851	$956	$396	$415	$972	$1,089	$436	$467
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$328	$348	$139	$168	$347	$371	$148	$180	$443	$473	$184	$226	$357	$379	$155	$187	$438	$468	$182	$222
	Minimum Liability with Comprehensive and Collision	$695	$787	$319	$328	$736	$836	$336	$348	$870	$983	$389	$410	$758	$858	$350	$361	$865	$978	$387	$406
	100/300/50 Liability with Comprehensive and Collision	$734	$828	$346	$359	$785	$887	$365	$379	$920	$1,034	$420	$444	$805	$908	$382	$394	$914	$1,029	$418	$441
2010 Honda Odyssey "EX"	*Minimum Liability*	$306	$325	$133	$161	$322	$342	$139	$169	$401	$427	$169	$205	$335	$354	$147	$176	$406	$433	$170	$208
	Minimum Liability with Comprehensive and Collision	$630	$708	$284	$298	$668	$751	$298	$315	$788	$884	$346	$368	$698	$782	$313	$328	$793	$890	$347	$371
	100/300/50 Liability with Comprehensive and Collision	$669	$748	$311	$327	$709	$793	$326	$345	$838	$937	$377	$404	$743	$830	$344	$362	$837	$935	$378	$404
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$385	$407	$172	$206	$407	$430	$181	$218	$510	$540	$222	$268	$425	$448	$193	$231	$509	$540	$218	$267
	Minimum Liability with Comprehensive and Collision	$868	$981	$395	$412	$922	$1,040	$417	$436	$1,085	$1,221	$485	$513	$962	$1,083	$439	$459	$1,084	$1,221	$481	$512
	100/300/50 Liability with Comprehensive and Collision	$921	$1,037	$437	$456	$984	$1,106	$462	$483	$1,159	$1,299	$535	$566	$1,033	$1,156	$490	$512	$1,150	$1,289	$531	$562
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*	$297	$315	$131	$158	$319	$338	$138	$167	$390	$416	$167	$203	$329	$346	$144	$174	$397	$422	$169	$206
	Minimum Liability with Comprehensive and Collision	$1,113	$1,284	$511	$505	$1,185	$1,366	$540	$536	$1,357	$1,563	$611	$613	$1,234	$1,419	$561	$558	$1,364	$1,569	$613	$616
	100/300/50 Liability with Comprehensive and Collision	$1,154	$1,326	$540	$537	$1,225	$1,408	$568	$566	$1,408	$1,616	$644	$650	$1,279	$1,466	$594	$593	$1,409	$1,615	$644	$649
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$331	$351	$144	$175	$347	$369	$153	$184	$434	$460	$186	$225	$360	$380	$163	$194	$436	$462	$187	$229
	Minimum Liability with Comprehensive and Collision	$681	$767	$312	$325	$719	$811	$329	$343	$847	$950	$380	$401	$749	$841	$346	$359	$849	$952	$381	$405
	100/300/50 Liability with Comprehensive and Collision	$726	$813	$346	$360	$767	$859	$364	$381	$906	$1,011	$417	$443	$806	$900	$384	$401	$903	$1,008	$417	$442

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking # 03-AA-13-0081	
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	5.4%	5.3%					
Auto PD	1.9%	1.7%					
Auto Med	10.0%	3.3%					
Auto UMBI	-41.2%	-5.1%					
Auto UIMBI	73.6%	32.1%					
Auto UMPD	-16.7%	-12.5%					
Auto Comp	34.2%	20.7%					
Auto Coll	-4.3%	-0.2%					
TOTAL OVERALL EFFECT	6.0%	4.6%					

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
2012	6568	0.00%	10/5/2012	7,323	3,814	52.1%	63.0%
2011	6,643	3.30%	3/22/2012	7,438	4,221	56.7%	59.3%
2010	6,568	0.00%	10/28/2010	7,183	4,187	58.3%	62.1%
2010	6,568	0.00%	1/6/2010	7,183	4,187	58.3%	62.1%
2009	6,448	1.00%	6/15/2009	6,744	5,073	75.2%	71.1%
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%

7.

Expense Constants	Selected Provisions liab	ph dam
A. Total Production Expense	15.3%	16.1%
B. General Expense	2.0%	2.5%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	13.4%	4.6%
E. Other (Incurred ULAE)	4.7%	7.3%
F. TOTAL	38.4%	33.5%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -36% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-13-0081
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	-0.3%	-0.4%					
Auto PD	43.4%	11.5%					
Auto Med	-4.7%	-1.0%					
Auto UMBI	118.0%	21.8%					
Auto UIMBI	-48.0%	31.7%					
Auto UMPD	-19.8%	-2.8%					
Auto Comp	59.3%	11.5%					
Auto Coll	4.2%	0.0%					
TOTAL OVERALL EFFECT	15.2%	4.0%					

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
2012	408	-0.10%	10/5/2012	493	263	53.3%	71.0%
2011	512	3.90%	3/22/2012	603	293	48.6%	76.2%
2010	533	-1.80%	10/28/2010	635	437	68.8%	79.9%
2010	533	8.30%	1/6/2010	635	437	68.8%	79.9%
2009	439	1.40%	6/15/2009	497	483	97.2%	76.0%
2008	310	-30.70%	5/14/2008	292	182	62.3%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%

7.

Expense Constants	Selected Provisions liab	ph dam
A. Total Production Expense	15.3%	16.1%
B. General Expense	2.0%	2.5%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	13.4%	4.6%
E. Other (Incurred ULAE)	4.7%	7.3%
F. TOTAL	38.4%	33.5%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -28% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

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 increase of 4.9% with a 4.6% change for ANPAC and 9.7% change for ANG based on the company specific rate level indications. We will continue to apply a 20% cap for individual policies to limit the dislocation caused by the introduction of our new class and account composition rating factors.

Exhibit I – Summary of Indication and Effect

Page 1 of this exhibit displays combined rate level indications for ANPAC and ANG by coverage and the corresponding selected change. Pages 2-3 show the company specific rate level indications and corresponding selected change by coverage.

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 6/30/2012 incurred losses were evaluated as of 9/30/2012, 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 American National family of companies' countrywide data triangles used in the selection of 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 – Excess Loss

Pages 1 -3 of this exhibit displays excess losses for Bodily Injury, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury on a countrywide and statewide basis for the past 7 years at different development periods. Credibility weighted calculations are provided for the excess loss amounts as a percentage of earned premium. Using this data, we selected a percentage to apply to our earned premium for each of the three years of experience. The resulting adjustment to our incurred losses is shown on Page 4. Any loss over $50,000 is considered an excess loss.

Exhibit V – Annual Trend Factors

Page 1 of 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 date 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. Pages 2 through 6 provide the data used in selecting our trends by coverage.

Exhibit VI – Investment Income

This exhibit develops a companywide factor for underwriting profit and contingencies. This factor is based upon the estimated effect of the rate of return on unearned premium reserves and loss reserves.

Exhibit VII – Development of Underwriting Expenses

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

Exhibit VIII – Percent Change and Revenue Effect by Coverage

This exhibit details the percent changes by coverage and reflects the resulting revenue effects. Pages 1-2 show the ANPAC and ANG combined revenue effects. ANPAC specific changes by coverage and revenue effects are displayed on pages 3-4. ANG proposed percentage changes by coverage and revenue effects are presented on pages 5-6.

Exhibit IX – Calculation of Base Rates by Coverage

Calculations for ANPAC and ANG base rates by coverage are displayed in this exhibit.

Exhibit X – Sector Relativity Calculation

The indicated and selected sector relativities by coverage are provided in this exhibit. Our credibility weighted indication weights ANPAC and ANG loss data with data from the Highway Loss Data Institute (HLDI) as well as competitor relativities. Formulas are provided within the exhibit.

Exhibit XI – Model Year Relativity Revisions

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

Exhibit XII – Account Composition Factors

We are implementing an account composition factor with this filing. This factor will be based on the marital status of the account owner, number of vehicles on the account, number of drivers on the account, number of youthful operators, and the age of the youngest youthful operator. We define youthful as operators under the age of 25. Implementing an account composition factor significantly increases our number of price points, allowing us to be more appropriately priced for individual risks. There are other companies that have a similar rating factor that is commonly referred to as a "household composition" factor.

We have calculated loss ratios for all possible combinations of the above mentioned attributes using our companywide data and developed selected ultimate companywide factors that will generate comparable loss ratios over all categories. In order to soften the premium dislocation for individual accounts, we plan to phase in the ultimate selected factors for some categories in two steps. Pages 1-2 of this exhibit show the loss experience by category along with the ultimate companywide selected factors, projected loss ratios and the phase 1 selected factors for Arkansas. Pages 3-6 combine the loss experience and projected loss ratios by category for account owner marital status, marital status and youthful counts, youthful count and age of youngest youthful, and driver/vehicle count. These exhibits demonstrate that our proposed account composition rating generates more comparable loss ratios over all segments. Page 7 of this exhibit displays the offset to our base rates for this change.

Exhibit XIII – Class Plan Revisions

We are revising our class plan with this filing as it is has become obsolete over the years. Our current classes consist of age group, gender, marital status, vehicle use, annual mileage, good

student, and multi-car. The class factor differs between Comprehensive and all other coverages. As an example of our current class plan's deficiency, it currently places a married 16-year old female in the same class as adults under the age of 45. Our data, as well as competitor information, indicates this practice is not correct.

We are proposing to eliminate our current class plan by replacing it with its components. These include age-gender-marital status, principal/occasional status, annual miles driven, vehicle usage, and excess vehicle age. The age-gender-marital status category will have separate gender/marital status factors for every age from 16-90. We are also introducing multi-car and good student discounts that were included in our old class plan, as well as eliminating the driver training discount. Factors and discount amounts will vary by coverage. Our proposed factors and discount amounts were selected so that they will generate comparable loss ratios over all categories. We believe that splitting our current class structure into several more price points will help us to more appropriately price each individual risk. Pages 1-70 of this exhibit show the countrywide loss experience for each category along with the proposed factor and projected loss ratio by coverage. These exhibits demonstrate that our proposed class plan rating generates more comparable loss ratios over all components. The offset to our base rates for these changes is shown on Page 71.

Exhibit XIV – CHROME Factor Revisions

We have split the 2,500-10,000 annual mileage category into 2,500-7,499 and 7,500-10,000 to correspond with our proposed class plan changes. In the past CHROME factors relied on the private passenger automobile class factor to vary the annual mileage for CHROME vehicles driven less than 7,500 miles. We have reduced the CHROME vehicle type factors for annual mileage under 7,500 so that the class plan changes will have no effect on their premiums.

Exhibit XV –Roadside Assistance

We are introducing a new towing and labor coverage option named Roadside Assistance. This coverage will provide payment for towing and labor to the nearest qualified repair facility due to a covered emergency. Glass repair, not including replacement, is also included in this coverage. The towing and labor portion of the coverage will be provided by a 3rd party roadside assistance vendor. The estimated towing and labor charge is added to the estimated glass repair loss cost and the total is adjusted for profit and expense. The state specific indicated base rate is then credibility weighted with the Companywide indicated base rate. The threshold for full credibility is 21,640 earned exposures, which is the derived from the 1,082 claims standard divided by an assumed claim frequency of 5%. All existing policyholders with Towing and Labor coverage will be rolled to the new Roadside Assistance coverage.

Exhibit XVI – AmeriCycle® Plan Revisions

We are revising our AmeriCycle® plan to bring our program in line with competitors. The current and proposed base rates and territorial relativities by coverage are displayed on Pages 1-9 of this exhibit. Base rates have been rebased to a 601-730 cc cycle with a 45-49 year old married rider. The selected relativities were selected with consideration to the territorial relativities used by Progressive. On Pages 10-17, we are modifying the risk score discounts that are a part of the PMC+ Part B discount. The discounts used by Progressive are higher for better risk scores and we are increasing our discounts accordingly. Pages 18-25 display the cycle sub-type factors by coverage. The factors displayed for Progressive are the implied relativities for a 601-730 CC, 2010 model year cycle with a married rider aged 45-49. Pages 26-29 show the limits factors relativities for coverages with factors that are changing. The relativities were selected with consideration to the limits factors for Dairyland.

Pages 30-101 display the proposed rider class factors. These class factors will now vary by vehicle sub-type and we have increased the number of age groupings. We will no longer use usage or annual mileage as rating factors. Pages 102-109 show the impact of removing these rating factors. The engine size (in CC's) factors are shown on pages 110-184. These factors will also vary by vehicle sub-type and the number of engine size categories is increasing. The factor selections for these rating factors were made with consideration to the Progressive factors.

Model year factors are displayed on Pages 185-189. These factors are not applied to Vintage or Homemade/Kit/Custom type cycles. We will no longer apply the cycle value factors to most vehicle sub-types. The impact of this change by coverage is displayed on Pages 190 and 191. This change is consistent with how our competitors rate cycles. Cycle value will still be used as a rating factor for Vintage, Homemade/Kit/Custom, Cycles Under Construction, and Trikes. We are also eliminating the Excess Vehicle discount and the impact of this change is shown on Page 192.

Rate Level History

Effective Date	Overall Percent Change
10/5/2012	0.0%
3/22/2012	3.4%
4/28/2011	1.6%
10/28/2010	-1.8%
1/6/2010	7.8%
6/15/2009	1.0%

American National Property and Casualty Company
American National General Insurance Company
Summary of Indication and Effect
Arkansas

Fiscal Years Ending 06/30/10, 06/30/11 and 06/30/12
Losses Valued as of 09/30/12 and Trended to 01/04/14

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	67.1%	2,481,196	5.0%	5.0%
Property Damage	67.4%	1,524,358	5.4%	3.5%
Medical Payments	69.8%	321,837	9.2%	3.1%
Uninsured Motorist - BI	44.2%	273,783	-30.8%	-3.7%
Underinsured Motorist - BI	105.9%	359,020	65.7%	32.1%
Uninsured Motorist - PD	53.0%	123,777	-17.0%	-12.0%
Comprehensive	90.8%	1,072,532	35.5%	20.7%
Collision	64.9%	2,185,539	-3.2%	-0.1%
Roadside Assistance	45.9%	123,150	-31.5%	-38.1%
Wage Loss	25.1%	46,250	-60.8%	0.0%
Rental Reimbursement	73.6%	11,495	9.8%	0.0%
Accidental Death and Dismemberment	15.8%	34,731	-75.3%	0.0%
All Liability	67.6%	5,164,952	6.1%	5.4%
All Physical Damage	72.1%	3,392,716	8.1%	4.1%
All Coverages	69.4%	8,557,669	6.9%	4.9%

American National Property and Casualty Company
Summary of Indication and Effect
Arkansas

Fiscal Years Ending 06/30/10, 06/30/11 and 06/30/12
Losses Valued as of 09/30/12 and Trended to 01/04/14

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	67.4%	2,286,029	5.4%	5.3%
Property Damage	65.1%	1,413,797	1.9%	1.7%
Medical Payments	70.3%	304,393	10.0%	3.3%
Uninsured Motorist - BI	37.6%	256,103	-41.2%	-5.1%
Underinsured Motorist - BI	110.0%	341,480	72.2%	32.1%
Uninsured Motorist - PD	53.2%	116,647	-16.7%	-12.5%
Comprehensive	89.9%	1,013,418	34.2%	20.7%
Collision	64.1%	2,026,127	-4.3%	-0.2%
Roadside Assistance	46.3%	116,217	-30.8%	-38.5%
Wage Loss	26.4%	43,964	-58.6%	0.0%
Rental Reimbursement	90.9%	8,211	35.7%	0.0%
Accidental Death and Dismemberment	16.7%	33,131	-73.9%	0.0%
All Liability	67.1%	4,795,544	5.3%	5.0%
All Physical Damage	71.7%	3,163,973	7.2%	4.1%
All Coverages	69.0%	7,959,517	6.0%	4.6%

American National General Insurance Company
Summary of Indication and Effect
Arkansas

Fiscal Years Ending 06/30/10, 06/30/11 and 06/30/12
Losses Valued as of 09/30/12 and Trended to 01/04/14

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	63.7%	195,167	-0.3%	-0.4%
Property Damage	91.6%	110,561	43.4%	36.5%
Medical Payments	60.9%	17,444	-4.7%	-1.0%
Uninsured Motorist - BI	139.3%	17,680	118.0%	21.8%
Underinsured Motorist - BI	33.2%	17,540	-48.0%	31.7%
Uninsured Motorist - PD	51.2%	7,130	-19.8%	-2.8%
Comprehensive	106.7%	59,114	59.3%	19.7%
Collision	69.8%	159,413	4.2%	1.2%
Roadside Assistance	38.7%	6,933	-42.3%	-30.8%
Wage Loss	0.2%	2,285	-99.7%	0.0%
Rental Reimbursement	29.5%	3,283	-55.9%	0.0%
Accidental Death and Dismemberment	0.0%	1,600	-100.0%	0.0%
All Liability	72.6%	369,409	14.5%	13.1%
All Physical Damage	76.9%	228,743	16.2%	4.3%
All Coverages	74.2%	598,152	15.2%	9.7%

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Bodily Injury

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	2,522,738	1.0779	2,719,384	1.0000	2,719,384	0.9417	2,560,805	1,405,911	80,053	36,033	1,521,997	1.0756	1,637,099	1.1100	1,817,201	63.9%	71.0%	11.1%
06/30/11	2,717,863	1.0002	2,718,506	1.0000	2,718,506	0.9421	2,561,220	645,504	516,870	36,935	1,199,309	1.1686	1,401,469	1.0839	1,519,064	63.9%	59.3%	-7.2%
06/30/12	2,644,261	0.9968	2,635,739	1.0000	2,635,739	0.9414	2,481,196	854,190	264,379	10,602	1,129,171	1.4737	1,664,087	1.0583	1,761,186	63.9%	71.0%	11.1%
Total	7,884,862		8,073,629		8,073,629		7,603,220	2,905,605	861,302	83,570	3,850,477		4,702,655		5,097,451	63.9%	67.1%	5.0%

Property Damage

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	1,492,918	1.1076	1,653,568	1.0000	1,653,568	0.9414	1,556,681	966,958	33,883	1,000,841	1.0005	1,001,383	1.0509	1,052,386	63.9%	67.6%	5.8%
06/30/11	1,509,690	1.0987	1,658,628	1.0000	1,658,628	0.9418	1,562,098	875,225	22,057	897,282	1.0032	900,137	1.0459	941,420	63.9%	60.3%	-5.7%
06/30/12	1,490,958	1.0865	1,619,933	1.0000	1,619,933	0.9410	1,524,358	1,026,834	23,437	1,050,271	1.0143	1,065,296	1.0408	1,108,766	63.9%	72.7%	13.9%
Total	4,493,567		4,932,128		4,932,128		4,643,136	2,869,017	79,377	2,948,394		2,966,817		3,102,573	63.9%	67.4%	5.4%

Medical Payments

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	357,317	1.0062	359,538	1.0000	359,538	0.9401	338,012	253,587	8,781	262,368	0.9849	258,403	1.1101	286,844	63.9%	84.9%	32.8%
06/30/11	350,610	1.0067	352,952	1.0000	352,952	0.9405	331,947	190,448	5,015	195,464	0.9794	191,444	1.0769	206,162	63.9%	62.1%	-2.8%
06/30/12	341,498	1.0027	342,412	1.0000	342,412	0.9399	321,837	200,011	4,566	204,577	0.9381	191,909	1.0446	200,467	63.9%	62.3%	-2.5%
Total	1,049,425		1,054,902		1,054,902		991,796	644,046	18,363	662,409		641,757		693,473	63.9%	69.8%	9.2%

Uninsured Motorist - BI

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	267,565	1.1262	301,344	1.0000	301,344	0.9407	283,460	108,070	4,553	77	112,700	1.0595	119,407	1.1100	132,543	63.9%	46.8%	-26.8%
06/30/11	262,442	1.1398	299,133	1.0000	299,133	0.9411	281,512	78,815	12,281	1,507	92,603	1.1060	102,418	1.0839	111,012	63.9%	39.4%	-38.3%
06/30/12	261,396	1.1136	291,095	1.0000	291,095	0.9405	273,783	70,354	10,114	43	80,511	1.4947	120,338	1.0583	127,360	63.9%	46.5%	-27.2%
Total	791,403		891,572		891,572		838,755	257,239	26,949	1,627	285,814		342,163		370,914	63.9%	44.2%	-30.8%

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Underinsured Motorist - BI

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	321,061	1.2241	393,011	1.0000	393,011	0.9401	369,453	77,500	80,753	825	159,078	1.1493	182,829	1.1100	202,943	63.9%	54.9%	-14.0%
06/30/11	335,630	1.1665	391,505	1.0000	391,505	0.9401	368,063	325,000	(36,160)	1,890	290,730	1.5414	448,125	1.0839	485,727	63.9%	132.0%	106.6%
06/30/12	333,740	1.1449	382,102	1.0000	382,102	0.9396	359,020	130,055	53,049	22	183,125	2.4208	443,311	1.0583	469,178	63.9%	130.7%	104.6%
Total	990,430		1,166,618		1,166,618		1,096,536	532,555	97,642	2,736	632,934		1,074,265		1,157,847	63.9%	105.9%	65.7%

Uninsured Motorist - PD

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	142,291	0.9416	133,985	1.0000	133,985	0.9403	125,981	43,361	814	44,175	0.9863	43,570	1.0289	44,827	63.9%	35.6%	-44.3%
06/30/11	142,204	0.9429	134,077	1.0000	134,077	0.9407	126,122	74,324	649	74,973	0.9883	74,094	1.0295	76,280	63.9%	60.5%	-5.3%
06/30/12	135,850	0.9692	131,662	1.0000	131,662	0.9401	123,777	75,694	1,454	77,148	0.9805	75,647	1.0301	77,928	63.9%	63.0%	-1.5%
Total	420,345		399,724		399,724		375,881	193,379	2,916	196,295		193,311		199,035	63.9%	53.0%	-17.0%

Comprehensive

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	CAT Losses	CAT Load	Losses Adjusted for CAT	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	832,391	1.2698	1,056,996	1.0989	1,161,513	0.9401	1,091,933	622,372	-	97.4%	1,228,444	21,026	1,249,469	0.9992	1,248,461	1.0253	1,280,003	67.0%	117.2%	75.0%
06/30/11	991,323	1.0908	1,081,377	1.0734	1,160,744	0.9404	1,091,612	1,065,489	676,729	97.4%	767,339	23,660	790,999	0.9976	789,071	1.0151	800,983	67.0%	73.4%	9.5%
06/30/12	1,007,379	1.0804	1,088,324	1.0484	1,141,034	0.9400	1,072,532	435,301	-	97.4%	859,201	16,923	876,123	0.9961	872,719	1.0050	877,082	67.0%	81.8%	22.1%
Total	2,831,093		3,226,697		3,463,291		3,256,077	2,123,162	676,729		2,854,983	61,608	2,916,591		2,910,250		2,958,068	67.0%	90.8%	35.5%

Collision

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	1,946,221	1.0471	2,037,933	1.1862	2,417,306	0.9414	2,275,607	1,322,382	63,583	1,385,965	0.9999	1,385,786	1.0289	1,425,781	67.0%	62.7%	-6.5%
06/30/11	2,089,104	1.0063	2,102,210	1.1368	2,389,823	0.9417	2,250,463	1,335,965	55,602	1,391,567	0.9990	1,390,203	1.0295	1,431,219	67.0%	63.6%	-5.1%
06/30/12	2,131,141	1.0004	2,131,908	1.0894	2,322,508	0.9410	2,185,539	1,383,161	51,342	1,434,503	0.9907	1,421,181	1.0301	1,464,028	67.0%	67.0%	0.0%
Total	6,166,466		6,272,051		7,129,637		6,711,609	4,041,507	170,527	4,212,035		4,197,171		4,321,027	67.0%	64.9%	-3.2%

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Roadside Assistance

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Easy Tow	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	123,627	1.0000	123,627	1.0000	123,627	0.9400	116,214	15,010	-	15,010	0.9998	15,007	37,907	1.0253	53,293	67.0%	45.9%	-31.6%
06/30/11	127,164	1.0000	127,164	1.0000	127,164	0.9405	119,600	12,908	-	12,908	0.9949	12,843	38,333	1.0151	51,370	67.0%	43.0%	-35.9%
06/30/12	131,006	1.0000	131,006	1.0000	131,006	0.9400	123,150	20,899	-	20,899	0.9868	20,623	38,766	1.0050	59,492	67.0%	48.3%	-27.9%
Total	381,797		381,797		381,797		358,964	48,817	-	48,817		48,473	115,006		164,154	67.0%	45.9%	-31.5%

Wage Loss

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	50,910	1.0000	50,910	1.0000	50,910	0.9402	47,867	4,598	14	4,612	0.9972	4,599	1.1101	5,105	63.9%	10.7%	-83.3%
06/30/11	50,185	1.0000	50,185	1.0000	50,185	0.9405	47,197	3,160	14	3,174	0.9717	3,084	1.0769	3,322	63.9%	7.0%	-89.0%
06/30/12	49,222	1.0000	49,222	1.0000	49,222	0.9396	46,250	27,430	10	27,440	0.9278	25,458	1.0446	26,594	63.9%	57.5%	-10.0%
Total	150,317		150,317		150,317		141,314	35,188	39	35,226		33,142		35,021	63.9%	25.1%	-60.8%

Rental Reimbursement

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	15,233	1.0000	15,233	1.0000	15,233	0.9529	14,516	12,638	-	12,638	1.0000	12,638	1.0289	13,003	67.0%	89.6%	33.7%
06/30/11	13,752	1.0000	13,752	1.0000	13,752	0.9543	13,123	8,924	-	8,924	0.9993	8,917	1.0295	9,180	67.0%	70.0%	4.4%
06/30/12	12,051	1.0000	12,051	1.0000	12,051	0.9539	11,495	6,862	-	6,862	0.9960	6,835	1.0301	7,041	67.0%	61.3%	-8.6%
Total	41,036		41,036		41,036		39,134	28,424	-	28,424		28,390		29,224	67.0%	73.6%	9.8%

Accidental Death and Dismemberment

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA$HBACK Factor	EP @ CRL with MY and Symbol Trend CA$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
06/30/10	37,443	1.0000	37,443	1.0000	37,443	0.9399	35,193	-	-	-	1.0000	-	1.1101	-	63.9%	0.0%	-100.0%
06/30/11	37,282	1.0000	37,282	1.0000	37,282	0.9402	35,051	10,000	335	10,335	1.0000	10,334	1.0769	11,129	63.9%	31.8%	-50.3%
06/30/12	36,970	1.0000	36,970	1.0000	36,970	0.9394	34,731	5,000	-	5,000	1.0342	5,171	1.0446	5,401	63.9%	15.6%	-75.7%
Total	111,696		111,696		111,696		104,975	15,000	335	15,335		15,505		16,530	63.9%	15.8%	-75.3%

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										15,641	15,747	15,912
2005q4									17,859	18,134	18,363	18,568
2006q1								14,176	15,052	15,156	15,422	16,024
2006q2							17,754	18,477	18,648	19,086	19,710	19,919
2006q3						14,560	15,202	15,772	16,366	16,642	16,831	17,031
2006q4					14,525	15,700	16,581	17,480	17,955	18,473	18,702	18,845
2007q1				14,332	14,827	15,501	15,728	15,727	16,190	16,564	17,122	17,273
2007q2			13,656	14,285	14,862	15,337	15,550	15,952	16,325	16,700	17,222	17,655
2007q3		10,896	11,747	12,646	13,484	14,183	14,709	15,284	15,652	15,869	16,049	16,256
2007q4	10,198	10,927	11,729	12,456	13,346	14,425	14,956	15,690	16,195	16,902	17,405	17,572
2008q1	7,530	9,159	9,584	10,690	11,150	11,797	12,097	12,609	12,655	13,140	13,376	13,258
2008q2	9,204	10,797	11,583	12,266	12,909	13,360	13,871	14,096	14,942	15,350	15,456	15,659
2008q3	9,177	11,389	13,072	14,030	14,893	15,707	16,262	16,498	17,142	17,468	17,439	17,743
2008q4	10,074	11,562	12,866	13,847	15,100	15,850	16,041	16,824	17,377	17,884	18,168	18,479
2009q1	9,921	11,867	13,339	14,656	14,949	15,298	15,456	15,757	15,832	16,068	16,137	16,138
2009q2	10,975	12,678	14,609	15,088	16,037	16,679	17,788	18,038	18,399	18,698	19,004	19,170
2009q3	9,044	11,318	12,758	13,912	14,456	15,117	15,406	16,082	16,524	17,203	17,627	17,907
2009q4	11,224	13,576	14,225	14,778	15,501	15,639	15,762	16,561	17,087	17,566	17,754	17,862
2010q1	9,649	10,220	11,043	12,164	12,627	13,197	13,643	14,505	14,858	15,120	15,313	
2010q2	10,351	12,695	15,717	17,078	18,110	18,898	19,834	20,488	20,697	21,318		
2010q3	10,235	12,524	13,508	14,481	15,283	15,486	16,011	16,477	16,503			
2010q4	11,380	12,560	14,705	16,399	18,499	19,026	19,930	20,936				
2011q1	9,118	10,592	12,070	13,457	14,018	14,223	14,444					
2011q2	10,039	10,972	12,928	13,918	14,513	15,199						
2011q3	9,398	11,560	12,606	13,889	14,486							
2011q4	9,835	10,694	11,219	12,116								
2012q1	6,783	8,301	9,139									
2012q2	10,070	12,076										
2012q3	8,156											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	15,905	15,934	15,963	15,831	15,809	15,880	15,915	15,982	15,975	15,715	15,724	15,725
2005q4	18,513	18,664	18,668	18,711	19,010	19,045	19,048	19,075	19,002	18,995	18,999	19,006
2006q1	16,184	16,195	16,366	16,444	16,533	16,562	16,557	16,593	16,586	16,594	16,550	16,547
2006q2	20,337	20,425	21,028	21,213	21,030	21,045	21,061	21,082	21,090	21,043	21,030	21,031
2006q3	17,697	17,633	17,790	17,939	18,064	18,051	18,093	18,164	18,169	18,384	18,398	18,402
2006q4	18,835	18,895	18,902	18,877	18,861	18,860	18,893	18,813	18,844	18,844	18,893	18,900
2007q1	17,370	17,474	17,615	17,637	17,596	17,575	17,589	17,613	17,578	17,576	17,577	
2007q2	17,865	18,143	18,303	18,374	18,425	18,602	18,630	18,713	18,753	18,764		
2007q3	16,231	16,728	16,781	16,877	16,885	16,884	16,925	16,917	16,937			
2007q4	17,974	18,253	18,535	18,580	18,708	18,760	18,774	18,849				
2008q1	13,388	13,384	13,308	12,971	13,057	13,217	13,233					
2008q2	15,794	16,134	16,205	16,193	16,226	16,474						
2008q3	17,669	17,821	18,020	18,094	18,156							
2008q4	18,706	18,714	18,828	18,913								
2009q1	16,128	16,103	16,224									
2009q2	19,362	19,571										
2009q3	17,907											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3		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	0.999
2007q1	1.261	1.141	1.094	1.035	1.045	1.015	1.000	1.029	1.023	1.034	1.009	1.006
2007q2	1.097	1.062	1.046	1.040	1.032	1.014	1.026	1.023	1.023	1.031	1.025	1.012
2007q3	1.127	1.078	1.076	1.066	1.052	1.037	1.039	1.024	1.014	1.011	1.013	0.998
2007q4	1.071	1.073	1.062	1.071	1.081	1.037	1.049	1.032	1.044	1.030	1.010	1.023
2008q1	1.216	1.046	1.115	1.043	1.058	1.025	1.042	1.004	1.038	1.018	0.991	1.010
2008q2	1.173	1.073	1.059	1.052	1.035	1.038	1.016	1.060	1.027	1.007	1.013	1.009
2008q3	1.241	1.148	1.073	1.062	1.055	1.035	1.015	1.039	1.019	0.998	1.017	0.996
2008q4	1.148	1.113	1.076	1.090	1.050	1.012	1.049	1.033	1.029	1.016	1.017	1.012
2009q1	1.196	1.124	1.099	1.020	1.023	1.010	1.019	1.005	1.015	1.004	1.000	0.999
2009q2	1.155	1.152	1.033	1.063	1.040	1.066	1.014	1.020	1.016	1.016	1.009	1.010
2009q3	1.251	1.127	1.090	1.039	1.046	1.019	1.044	1.027	1.041	1.025	1.016	1.000
2009q4	1.210	1.048	1.039	1.049	1.009	1.008	1.051	1.032	1.028	1.011	1.006	
2010q1	1.059	1.081	1.102	1.038	1.045	1.034	1.063	1.024	1.018	1.013		
2010q2	1.227	1.238	1.087	1.060	1.044	1.050	1.033	1.010	1.030			
2010q3	1.224	1.079	1.072	1.055	1.013	1.034	1.029	1.002				
2010q4	1.104	1.171	1.115	1.128	1.028	1.047	1.051					
2011q1	1.162	1.140	1.115	1.042	1.015	1.016						
2011q2	1.093	1.178	1.077	1.043	1.047							
2011q3	1.230	1.090	1.102	1.043								
2011q4	1.087	1.049	1.080									
2012q1	1.224	1.101										
2012q2	1.199											
Avg 8	1.165	1.131	1.094	1.057	1.031	1.034	1.038	1.019	1.025	1.011	1.009	1.007
Avg 16	1.176	1.119	1.083	1.056	1.040	1.030	1.034	1.025	1.026	1.017	1.012	1.009
Avg 16 ex HL	1.178	1.116	1.085	1.054	1.039	1.029	1.034	1.024	1.025	1.017	1.012	1.008
Wtd 8	1.162	1.133	1.094	1.059	1.031	1.035	1.037	1.019	1.025	1.011	1.009	1.007
Wtd 16	1.174	1.120	1.082	1.057	1.039	1.031	1.034	1.024	1.026	1.017	1.012	1.009
Selected	1.176	1.118	1.083	1.055	1.039	1.030	1.034	1.024	1.025	1.017	1.012	1.008
Age:Ult	1.881	1.600	1.431	1.321	1.252	1.205	1.170	1.132	1.105	1.078	1.060	1.048

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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
2005q3	1.002	1.002	0.992	0.999	1.005	1.002	1.004	1.000	0.984	1.001	1.000	
2005q4	1.008	1.000	1.002	1.016	1.002	1.000	1.001	0.996	1.000	1.000	1.000	
2006q1	1.001	1.011	1.005	1.005	1.002	1.000	1.002	1.000	1.000	0.997	1.000	
2006q2	1.004	1.030	1.009	0.991	1.001	1.001	1.001	1.000	0.998	0.999	1.000	
2006q3	0.996	1.009	1.008	1.007	0.999	1.002	1.004	1.000	1.012	1.001	1.000	
2006q4	1.003	1.000	0.999	0.999	1.000	1.002	0.996	1.002	1.000	1.003	1.000	
2007q1	1.006	1.008	1.001	0.998	0.999	1.001	1.001	0.998	1.000	1.000		
2007q2	1.016	1.009	1.004	1.003	1.010	1.001	1.004	1.002	1.001			
2007q3	1.031	1.003	1.006	1.001	1.000	1.002	1.000	1.001				
2007q4	1.016	1.015	1.002	1.007	1.003	1.001	1.004					
2008q1	1.000	0.994	0.975	1.007	1.012	1.001						
2008q2	1.022	1.004	0.999	1.002	1.015							
2008q3	1.009	1.011	1.004	1.003								
2008q4	1.000	1.006	1.005									
2009q1	0.998	1.007										
2009q2	1.011											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.011	1.006	0.999	1.002	1.005	1.001	1.002	1.000	0.999	1.000	1.000	
Avg 16	1.008	1.007	1.001	1.003	1.004	1.001	1.002	1.000				
Avg 16 ex HL	1.007	1.007	1.002	1.003	1.003	1.001	1.002	1.000				
Wtd 8	1.011	1.007	1.000	1.002	1.004	1.001	1.002	1.000	0.999	1.000	1.000	
Wtd 16	1.008	1.008	1.001	1.003	1.004	1.001	1.002	1.000				
Selected	1.007	1.007	1.002	1.003	1.003	1.001	1.002	1.000	0.999	1.000	1.000	1.015
Age:Ult	1.039	1.032	1.025	1.023	1.020	1.017	1.016	1.014	1.014	1.015	1.015	1.015

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										12,868	13,313	13,658
2005q4									14,626	15,246	15,727	16,573
2006q1								10,888	12,611	13,192	13,633	13,920
2006q2							10,934	12,207	13,790	14,586	15,890	16,760
2006q3						8,486	9,975	11,098	12,927	13,512	13,903	14,413
2006q4					8,862	9,962	10,994	12,305	14,789	15,469	16,593	17,103
2007q1				6,682	9,222	10,447	11,338	12,223	13,353	14,188	15,414	16,057
2007q2			5,578	7,702	9,629	10,869	11,991	13,063	14,064	14,841	15,319	16,171
2007q3		2,069	3,991	5,465	7,168	8,615	10,297	11,423	13,111	13,767	14,244	14,602
2007q4	416	1,782	3,998	6,413	8,181	9,264	10,221	11,159	12,881	13,601	14,517	15,070
2008q1	419	1,984	3,351	5,100	6,105	7,698	8,613	9,704	10,431	10,789	11,255	11,761
2008q2	581	2,393	4,244	6,048	7,721	8,791	9,435	10,412	11,721	12,391	12,796	13,576
2008q3	329	1,695	3,937	5,902	8,024	9,308	11,027	12,691	13,670	14,231	15,012	16,000
2008q4	511	2,506	4,663	6,920	8,852	10,643	11,527	12,478	13,814	15,045	15,713	16,597
2009q1	635	2,242	4,457	6,520	8,022	8,902	11,045	12,040	13,018	13,364	13,940	14,360
2009q2	352	2,821	6,211	7,549	9,162	11,239	12,744	13,807	15,199	15,936	16,721	17,381
2009q3	376	2,011	4,022	5,800	7,569	9,804	10,611	11,471	12,966	14,173	14,615	14,935
2009q4	382	2,234	5,518	7,771	9,507	10,802	11,780	13,330	14,797	15,351	16,153	16,462
2010q1	338	1,579	3,552	6,047	7,691	8,924	10,093	11,559	12,646	13,279	14,060	
2010q2	346	2,098	5,459	8,053	10,397	11,683	13,843	15,076	16,146	16,939		
2010q3	353	1,831	3,801	6,333	8,402	9,689	10,559	12,342	13,082			
2010q4	423	1,676	4,589	7,065	9,884	11,658	13,426	15,415				
2011q1	424	2,069	4,533	6,818	8,939	10,034	10,929					
2011q2	489	2,405	4,926	7,152	9,034	10,687						
2011q3	322	2,249	4,691	6,670	9,137							
2011q4	387	1,925	4,030	6,339								
2012q1	313	1,714	3,542									
2012q2	477	2,797										
2012q3	472											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	13,968	14,277	14,733	14,935	15,125	15,233	15,317	15,345	15,488	15,674	15,708	15,708
2005q4	17,003	17,475	17,824	18,075	18,358	18,496	18,698	18,760	18,837	18,895	18,899	18,906
2006q1	14,476	14,864	15,539	15,936	16,171	16,203	16,247	16,271	16,307	16,315	16,371	16,374
2006q2	17,895	18,344	18,750	19,263	20,162	20,627	20,673	20,702	20,875	20,978	21,015	21,016
2006q3	15,409	16,047	16,645	16,977	17,128	17,333	17,366	17,624	17,656	17,821	17,860	18,100
2006q4	17,620	17,893	18,168	18,264	18,401	18,433	18,588	18,738	18,784	18,784	18,858	18,865
2007q1	16,539	16,691	16,957	17,137	17,249	17,278	17,292	17,549	17,558	17,566	17,567	
2007q2	16,584	16,901	17,735	17,870	17,919	18,237	18,274	18,486	18,713	18,734		
2007q3	15,183	16,015	16,404	16,700	16,627	16,763	16,808	16,835	16,856			
2007q4	16,290	16,517	17,036	17,525	18,063	18,251	18,364	18,485				
2008q1	12,043	12,120	12,200	12,571	12,648	12,697	12,753					
2008q2	13,891	14,797	15,083	15,308	15,428	15,805						
2008q3	16,480	16,650	17,054	17,420	17,607							
2008q4	17,114	17,372	17,555	18,073								
2009q1	14,967	15,188	15,332									
2009q2	17,916	19,009										
2009q3	15,759											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3		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	1.030
2007q1	4.110	2.758	1.974	1.380	1.133	1.085	1.078	1.092	1.063	1.086	1.042	1.030
2007q2	7.498	1.629	1.381	1.250	1.129	1.103	1.089	1.077	1.055	1.032	1.056	1.026
2007q3	4.925	1.929	1.369	1.312	1.202	1.195	1.109	1.148	1.050	1.035	1.025	1.040
2007q4	4.283	2.244	1.604	1.276	1.132	1.103	1.092	1.154	1.056	1.067	1.038	1.081
2008q1	4.736	1.689	1.522	1.197	1.261	1.119	1.127	1.075	1.034	1.043	1.045	1.024
2008q2	4.119	1.773	1.425	1.277	1.139	1.073	1.104	1.126	1.057	1.033	1.061	1.023
2008q3	5.149	2.322	1.499	1.359	1.160	1.185	1.151	1.077	1.041	1.055	1.066	1.030
2008q4	4.903	1.861	1.484	1.279	1.202	1.083	1.083	1.107	1.089	1.044	1.056	1.031
2009q1	3.530	1.988	1.463	1.230	1.110	1.241	1.090	1.081	1.027	1.043	1.030	1.042
2009q2	8.010	2.202	1.215	1.214	1.227	1.134	1.083	1.101	1.049	1.049	1.039	1.031
2009q3	5.350	2.000	1.442	1.305	1.295	1.082	1.081	1.130	1.093	1.031	1.022	1.055
2009q4	5.845	2.470	1.408	1.223	1.136	1.090	1.132	1.110	1.037	1.052	1.019	
2010q1	4.673	2.250	1.702	1.272	1.160	1.131	1.145	1.094	1.050	1.059		
2010q2	6.063	2.602	1.475	1.291	1.124	1.185	1.089	1.071	1.049			
2010q3	5.185	2.076	1.666	1.327	1.153	1.090	1.169	1.060				
2010q4	3.963	2.738	1.540	1.399	1.180	1.152	1.148					
2011q1	4.883	2.191	1.504	1.311	1.122	1.089						
2011q2	4.917	2.049	1.452	1.263	1.183							
2011q3	6.980	2.086	1.422	1.370								
2011q4	4.970	2.094	1.573									
2012q1	5.469	2.066										
2012q2	5.862											
Avg 8	5.279	2.238	1.542	1.307	1.169	1.119	1.117	1.094	1.054	1.046	1.042	1.040
Avg 16	5.360	2.173	1.487	1.287	1.174	1.128	1.111	1.107	1.053	1.051	1.040	1.040
Avg 16 ex HL	5.301	2.161	1.491	1.286	1.170	1.124	1.109	1.103	1.052	1.050	1.040	1.039
Wtd 8	5.226	2.228	1.531	1.306	1.166	1.121	1.116	1.094	1.054	1.046	1.042	1.040
Wtd 16	5.241	2.158	1.474	1.287	1.171	1.128	1.110	1.106	1.053	1.052	1.040	1.040
Selected	5.271	2.159	1.482	1.286	1.171	1.126	1.109	1.104	1.052	1.051	1.040	1.039
Age:Ult	48.278	9.159	4.242	2.863	2.226	1.901	1.688	1.522	1.379	1.311	1.247	1.199

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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
2005q3	1.022	1.032	1.014	1.013	1.007	1.006	1.002	1.009	1.012	1.002	1.000	
2005q4	1.028	1.020	1.014	1.016	1.007	1.011	1.003	1.004	1.003	1.000	1.000	
2006q1	1.027	1.045	1.026	1.015	1.002	1.003	1.001	1.002	1.000	1.003	1.000	
2006q2	1.025	1.022	1.027	1.047	1.023	1.002	1.001	1.008	1.005	1.002	1.000	
2006q3	1.041	1.037	1.020	1.009	1.012	1.002	1.015	1.002	1.009	1.002	1.013	
2006q4	1.015	1.015	1.005	1.008	1.002	1.008	1.008	1.002	1.000	1.004	1.000	
2007q1	1.009	1.016	1.011	1.007	1.002	1.001	1.015	1.001	1.000	1.000		
2007q2	1.019	1.049	1.008	1.003	1.018	1.002	1.012	1.012	1.001			
2007q3	1.055	1.024	1.018	0.996	1.008	1.003	1.002	1.001				
2007q4	1.014	1.031	1.029	1.031	1.010	1.006	1.007					
2008q1	1.006	1.007	1.030	1.006	1.004	1.004						
2008q2	1.065	1.019	1.015	1.008	1.024							
2008q3	1.010	1.024	1.021	1.011								
2008q4	1.015	1.011	1.030									
2009q1	1.015	1.009										
2009q2	1.061											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.030	1.022	1.020	1.008	1.010	1.004	1.008	1.004	1.004	1.002	1.002	
Avg 16	1.027	1.024	1.019	1.013	1.010	1.004	1.007	1.005				
Avg 16 ex HL	1.025	1.024	1.019	1.011	1.009	1.004	1.006	1.004				
Wtd 8	1.031	1.023	1.020	1.009	1.010	1.004	1.008	1.004	1.004	1.002	1.002	
Wtd 16	1.027	1.024	1.019	1.013	1.010	1.004	1.007	1.005				
Selected	1.026	1.024	1.019	1.012	1.010	1.004	1.006	1.004	1.004	1.002	1.002	1.032
Age:Ult	1.154	1.125	1.099	1.078	1.065	1.055	1.050	1.044	1.040	1.036	1.034	1.032

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						66,701	66,970	68,592	68,554	68,552	68,543
2003					76,231	76,509	78,688	78,727	78,757	78,768	
2004				67,813	69,260	70,827	73,629	74,260	74,362		
2005			62,807	66,807	67,376	68,128	67,797	67,795			
2006		58,101	68,355	73,334	74,543	74,575	74,979				
2007	35,630	57,004	65,163	69,562	71,656	72,127					
2008	29,558	54,197	62,692	65,589	66,775						
2009	35,060	61,369	67,920	71,564							
2010	33,973	64,224	74,071								
2011	32,440	56,244									
2012	29,371										

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
2002				1.015	1.018	1.004	1.024	0.999	1.000	1.000	
2003			1.059	1.031	1.004	1.028	1.000	1.000	1.000		
2004		1.124	1.072	1.021	1.023	1.040	1.009	1.001			
2005	1.758	1.180	1.064	1.009	1.011	0.995	1.000				
2006	1.706	1.176	1.073	1.016	1.000	1.005					
2007	1.600	1.143	1.068	1.030	1.007						
2008	1.834	1.157	1.046	1.018							
2009	1.750	1.107	1.054								
2010	1.890	1.153									
2011	1.734										
Avg 3	1.792	1.139	1.056	1.022	1.006	1.013	1.003	1.000	1.000		
Avg 5	1.762	1.147	1.061	1.019	1.009	1.015	1.008	1.000	1.000		
Avg 5 ex HL	1.773	1.151	1.062	1.019	1.007	1.013					
Wtd 3	1.258	0.781	0.670	0.670	0.689	0.665	0.656	0.694	0.514		
Wtd 5	1.472	0.921	0.828	0.808	0.817	0.815	0.748	0.694	0.514		
Selected	1.765	1.150	1.060	1.020	1.009	1.009	1.008	1.000	1.000	1.000	1.000
Age:Ult	2.252	1.276	1.110	1.047	1.026	1.017	1.008	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
2002						65,296	65,906	68,461	68,516	68,529	68,531
2003					73,146	75,603	78,350	78,632	78,692	78,707	
2004				61,804	66,609	68,854	72,673	74,179	74,352		
2005			51,397	60,794	65,485	67,281	67,677	67,690			
2006		33,373	53,451	66,396	72,266	73,744	74,547				
2007	7,231	35,788	54,525	64,112	69,681	71,642					
2008	6,073	32,348	49,794	60,074	64,237						
2009	7,653	37,624	56,172	66,561							
2010	6,003	37,243	59,496								
2011	7,260	37,092									
2012	6,810										

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
2002				1.065	1.023	1.009	1.039	1.001	1.000	1.000	
2003			1.207	1.089	1.034	1.036	1.004	1.001	1.000		
2004		1.533	1.203	1.078	1.034	1.055	1.021	1.002			
2005	5.242	1.628	1.183	1.077	1.027	1.006	1.000				
2006	6.134	1.602	1.242	1.088	1.020	1.011					
2007	4.949	1.524	1.176	1.087	1.028						
2008	5.326	1.539	1.206	1.069							
2009	4.916	1.493	1.185								
2010	6.204	1.598									
2011	5.109										
Avg 3	5.656	1.545	1.196	1.078	1.024	1.008	1.010	1.002	1.000		
Avg 5	5.389	1.538	1.202	1.080	1.027	1.027	1.008	1.002	1.000		
Avg 5 ex HL	5.217	1.531	1.196	1.082	1.028	1.024					
Wtd 3	3.703	1.033	0.765	0.702	0.705	0.669	0.660	0.694	0.514		
Wtd 5	4.269	1.222	0.940	0.854	0.832	0.821	0.752	0.694	0.514		
Selected	5.195	1.550	1.195	1.080	1.030	1.020	1.015	1.001	1.000	1.000	1.000
Age:Ult	11.096	2.136	1.378	1.153	1.068	1.037	1.017	1.002	1.000	1.000	1.000

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Tort States 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)
2007q4	18,849	1.014	19,109	18,485	1.044	19,302	19,205	1.001	19,216	1.019	72,127	73,821
2008q1	13,233	1.016	13,442	12,753	1.050	13,396	13,419	1.006	13,493	1.020	67,783	69,305
2008q2	16,474	1.017	16,751	15,805	1.055	16,669	16,710	1.006	16,802	1.020	65,492	66,872
2008q3	18,156	1.020	18,517	17,607	1.065	18,755	18,636	1.006	18,739	1.032	66,711	68,250
2008q4	18,913	1.023	19,347	18,073	1.078	19,483	19,415	1.006	19,522	1.032	66,775	68,555
2009q1	16,224	1.025	16,629	15,332	1.099	16,842	16,736	1.009	16,886	1.041	69,766	71,949
2009q2	19,571	1.032	20,201	19,009	1.125	21,382	20,791	1.009	20,979	1.072	72,863	76,125
2009q3	17,907	1.039	18,612	15,759	1.154	18,188	18,400	1.009	18,566	1.037	72,614	75,952
2009q4	17,862	1.048	18,714	16,462	1.199	19,740	19,227	1.009	19,400	1.086	71,564	75,830
2010q1	15,313	1.060	16,236	14,060	1.247	17,534	16,885	1.011	17,069	1.115	70,653	76,013
2010q2	21,318	1.078	22,987	16,939	1.311	22,202	22,595	1.011	22,841	1.071	72,400	77,876
2010q3	16,503	1.105	18,240	13,082	1.379	18,037	18,139	1.011	18,336	1.111	70,996	77,646
2010q4	20,936	1.132	23,695	15,415	1.522	23,466	23,581	1.011	23,838	1.139	74,071	82,084
2011q1	14,444	1.170	16,903	10,929	1.688	18,449	17,676	0.979	17,304	1.198	73,201	82,319
2011q2	15,199	1.205	18,320	10,687	1.901	20,315	19,318	0.979	18,911	1.244	67,082	78,389
2011q3	14,486	1.252	18,142	9,137	2.226	20,338	19,240	0.979	18,835	1.300	65,065	78,888
2011q4	12,116	1.321	16,008	6,339	2.863	18,145	17,076	0.979	16,717	1.380	56,244	71,767
2012q1	9,139	1.431	13,077	3,542	4.242	15,025	14,051	0.956	13,435	1.470	50,940	67,898
2012q2	12,076	1.600	19,319	2,797	9.159	25,615	22,467	0.956	21,482	1.779	47,817	70,469
2012q3	8,156	1.881	15,344	472	48.278	22,774	19,059	0.956	18,223	2.234	41,486	69,857

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	65,492	66,872	1.0211
2009q2	72,863	76,125	1.0448
2010q2	72,400	77,876	1.0756
2011q2	67,082	78,389	1.1686
2012q2	47,817	70,469	1.4737

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)
2008	66,775	1.026	68,526	64,237	1.068	68,585	68,555
2009	71,564	1.047	74,909	66,561	1.153	76,752	75,830
2010	74,071	1.110	82,185	59,496	1.378	81,983	82,084
2011	56,244	1.276	71,767	37,092	2.136	79,221	71,767
2012	29,371	2.252	49,610	6,810	11.096	56,671	53,140

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Property Damage Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										13,148	13,151	13,152
2005q4									14,289	14,342	14,352	14,354
2006q1								12,300	12,302	12,279	12,269	12,271
2006q2							12,994	12,986	12,991	12,989	12,995	12,997
2006q3						12,922	12,915	12,923	12,905	12,911	12,929	12,937
2006q4					13,720	13,707	13,702	13,720	13,750	13,720	13,722	13,727
2007q1				12,412	12,455	12,506	12,519	12,520	12,515	12,506	12,508	12,507
2007q2			12,638	12,597	12,626	12,616	12,631	12,615	12,624	12,619	12,624	12,625
2007q3		12,933	13,132	13,129	13,042	13,054	13,071	13,087	13,109	13,101	13,106	13,105
2007q4	12,829	13,305	13,604	13,423	13,446	13,503	13,519	13,516	13,543	13,546	13,552	13,556
2008q1	11,713	11,966	12,194	12,173	12,166	12,107	12,126	12,126	12,139	12,133	12,142	12,149
2008q2	10,904	11,386	11,557	11,654	11,617	11,613	11,622	11,624	11,605	11,620	11,617	11,612
2008q3	10,520	11,085	11,352	11,317	11,270	11,284	11,292	11,287	11,352	11,356	11,386	11,375
2008q4	12,623	13,389	13,584	13,816	13,857	13,793	13,821	13,817	13,818	13,817	13,813	13,813
2009q1	11,674	12,119	12,332	12,285	12,194	12,220	12,224	12,200	12,221	12,246	12,242	12,228
2009q2	11,820	12,315	12,394	12,415	12,363	12,334	12,337	12,344	12,375	12,363	12,364	12,363
2009q3	11,603	11,977	12,010	11,998	12,001	12,007	11,989	11,975	11,985	11,923	11,933	11,931
2009q4	12,688	13,104	13,339	13,348	13,322	13,340	13,356	13,358	13,372	13,365	13,369	13,378
2010q1	11,208	11,306	11,371	11,411	11,364	11,357	11,371	11,361	11,349	11,345	11,353	
2010q2	11,534	12,013	12,109	12,059	11,968	11,978	11,977	12,004	11,999	12,022		
2010q3	12,457	12,575	12,765	12,762	12,678	12,712	12,743	12,723	12,726			
2010q4	12,793	12,992	13,259	13,216	13,153	13,163	13,207	13,193				
2011q1	11,323	11,399	11,396	11,282	11,277	11,283	11,304					
2011q2	10,593	10,978	11,234	11,296	11,270	11,216						
2011q3	10,873	11,332	11,528	11,436	11,450							
2011q4	11,331	11,859	11,966	11,993								
2012q1	10,443	10,541	10,520									
2012q2	10,268	11,004										
2012q3	10,774											

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Property Damage Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	13,155	13,155	13,156	13,161	13,159	13,159	13,160	13,160	13,160	13,160	13,160	13,160
2005q4	14,364	14,365	14,365	14,366	14,370	14,372	14,364	14,364	14,364	14,364	14,364	14,364
2006q1	12,263	12,264	12,265	12,268	12,268	12,268	12,268	12,268	12,267	12,262	12,254	12,254
2006q2	13,018	13,014	13,014	13,021	13,019	13,019	13,016	13,016	13,016	13,016	13,016	13,016
2006q3	12,928	12,922	12,921	12,924	12,924	12,924	12,918	12,915	12,919	12,919	12,922	12,922
2006q4	13,811	13,816	13,717	13,721	13,725	13,722	13,724	13,724	13,729	13,730	13,731	13,735
2007q1	12,517	12,520	12,504	12,504	12,504	12,496	12,496	12,497	12,502	12,502	12,497	
2007q2	12,628	12,627	12,627	12,627	12,627	12,627	12,629	12,629	12,629	12,627		
2007q3	13,104	13,102	13,102	13,104	13,104	13,105	13,106	13,106	13,106			
2007q4	13,572	13,578	13,575	13,575	13,571	13,571	13,571	13,571				
2008q1	12,150	12,150	12,150	12,150	12,151	12,151	12,150					
2008q2	11,609	11,610	11,612	11,611	11,612	11,612						
2008q3	11,378	11,377	11,370	11,370	11,368							
2008q4	13,807	13,792	13,788	13,789								
2009q1	12,236	12,237	12,240									
2009q2	12,360	12,356										
2009q3	11,934											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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
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
2005q3			1.011	1.009	1.004	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4		1.012	1.012	1.012	1.007	0.998	1.001	1.001	1.004	1.001	1.000	1.001
2006q1	1.026	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	1.023	1.010	0.998	1.004	0.998	0.999	1.000	1.000	1.000	1.000	1.002
2006q3	1.009	1.023	1.012	0.997	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	1.006
2007q1	1.037	1.004	1.000	1.003	1.004	1.001	1.000	1.000	0.999	1.000	1.000	1.001
2007q2	1.018	1.009	0.997	1.002	0.999	1.001	0.999	1.001	1.000	1.000	1.000	1.000
2007q3	1.046	1.015	1.000	0.993	1.001	1.001	1.001	1.002	0.999	1.000	1.000	1.000
2007q4	1.037	1.023	0.987	1.002	1.004	1.001	1.000	1.002	1.000	1.000	1.000	1.001
2008q1	1.022	1.019	0.998	0.999	0.995	1.002	1.000	1.001	1.000	1.001	1.001	1.000
2008q2	1.044	1.015	1.008	0.997	1.000	1.001	1.000	0.998	1.001	1.000	1.000	1.000
2008q3	1.054	1.024	0.997	0.996	1.001	1.001	1.000	1.006	1.000	1.003	0.999	1.000
2008q4	1.061	1.015	1.017	1.003	0.995	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2009q1	1.038	1.018	0.996	0.993	1.002	1.000	0.998	1.002	1.002	1.000	0.999	1.001
2009q2	1.042	1.006	1.002	0.996	0.998	1.000	1.001	1.002	0.999	1.000	1.000	1.000
2009q3	1.032	1.003	0.999	1.000	1.000	0.999	0.999	1.001	0.995	1.001	1.000	1.000
2009q4	1.033	1.018	1.001	0.998	1.001	1.001	1.000	1.001	0.999	1.000	1.001	
2010q1	1.009	1.006	1.003	0.996	0.999	1.001	0.999	0.999	1.000	1.001		
2010q2	1.041	1.008	0.996	0.992	1.001	1.000	1.002	1.000	1.002			
2010q3	1.009	1.015	1.000	0.993	1.003	1.002	0.998	1.000				
2010q4	1.016	1.021	0.997	0.995	1.001	1.003	0.999					
2011q1	1.007	1.000	0.990	1.000	1.001	1.002						
2011q2	1.036	1.023	1.005	0.998	0.995							
2011q3	1.042	1.017	0.992	1.001								
2011q4	1.047	1.009	1.002									
2012q1	1.009	0.998										
2012q2	1.072											
Avg 8	1.030	1.011	0.998	0.997	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16	1.034	1.012	1.000	0.997	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001
Avg 16 ex HL	1.034	1.012	1.000	0.997	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.029	1.012	0.998	0.997	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 16	1.034	1.012	1.000	0.997	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001
Selected	1.033	1.012	1.000	0.998	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Age:Ult	1.045	1.012	1.000	1.000	1.002	1.002	1.001	1.001	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

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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	0.999	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	0.999	1.000	
2006q2	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q4	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.000	0.999	1.000	1.000	0.999	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	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	0.999	1.000	1.000								
2008q4	0.999	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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	0.999	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				
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	0.999	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	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	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
2005q3										13,135	13,143	13,144
2005q4									14,253	14,318	14,328	14,345
2006q1								12,169	12,183	12,191	12,191	12,191
2006q2							12,913	12,918	12,935	12,945	12,959	12,959
2006q3						12,683	12,766	12,809	12,863	12,880	12,893	12,903
2006q4					13,392	13,449	13,557	13,613	13,653	13,665	13,684	13,694
2007q1				12,208	12,321	12,395	12,441	12,459	12,462	12,474	12,478	12,487
2007q2			12,125	12,414	12,525	12,570	12,601	12,604	12,608	12,612	12,613	12,619
2007q3		11,540	12,268	12,713	12,861	12,911	12,961	12,988	12,995	13,026	13,092	13,096
2007q4	7,663	12,087	12,944	13,213	13,344	13,405	13,425	13,450	13,479	13,484	13,490	13,495
2008q1	7,566	10,777	11,455	11,901	12,027	12,072	12,097	12,100	12,111	12,121	12,137	12,145
2008q2	7,188	10,384	10,961	11,305	11,405	11,476	11,514	11,519	11,534	11,561	11,600	11,607
2008q3	6,839	9,980	10,783	11,025	11,126	11,191	11,229	11,239	11,273	11,280	11,286	11,305
2008q4	7,575	12,335	12,982	13,344	13,482	13,591	13,634	13,659	13,667	13,771	13,772	13,772
2009q1	7,813	10,971	11,589	11,956	12,018	12,120	12,138	12,166	12,182	12,211	12,218	12,218
2009q2	7,596	11,089	11,848	12,017	12,111	12,254	12,288	12,295	12,337	12,351	12,358	12,358
2009q3	7,444	10,871	11,446	11,639	11,734	11,801	11,824	11,831	11,911	11,910	11,920	11,923
2009q4	8,145	11,842	12,675	13,014	13,186	13,267	13,304	13,327	13,346	13,329	13,353	13,364
2010q1	7,694	10,513	11,046	11,202	11,253	11,273	11,319	11,327	11,341	11,341	11,352	
2010q2	7,699	10,972	11,518	11,727	11,846	11,891	11,934	11,976	11,987	11,993		
2010q3	8,191	11,448	12,184	12,469	12,569	12,634	12,663	12,669	12,676			
2010q4	8,134	11,756	12,523	12,979	13,053	13,110	13,117	13,162				
2011q1	7,766	10,399	10,906	11,109	11,190	11,227	11,285					
2011q2	6,978	10,149	10,791	11,031	11,114	11,149						
2011q3	7,185	10,276	10,966	11,203	11,312							
2011q4	7,245	11,007	11,493	11,738								
2012q1	6,925	9,621	10,108									
2012q2	6,753	9,941										
2012q3	6,548											

American National Property And Casualty Company and American National County Mutual Insurance Company
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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	13,152	13,151	13,152	13,152	13,158	13,158	13,158	13,158	13,158	13,158	13,158	13,158
2005q4	14,355	14,357	14,357	14,358	14,358	14,364	14,364	14,364	14,364	14,364	14,364	14,364
2006q1	12,193	12,195	12,195	12,198	12,198	12,198	12,198	12,198	12,202	12,202	12,202	12,202
2006q2	12,989	13,007	13,007	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014
2006q3	12,907	12,907	12,906	12,913	12,913	12,913	12,915	12,915	12,915	12,915	12,918	12,918
2006q4	13,695	13,704	13,704	13,709	13,712	13,721	13,723	13,724	13,729	13,730	13,731	13,735
2007q1	12,490	12,491	12,494	12,494	12,494	12,496	12,496	12,497	12,497	12,497	12,497	
2007q2	12,622	12,624	12,625	12,625	12,625	12,625	12,627	12,627	12,627	12,627		
2007q3	13,098	13,101	13,101	13,104	13,104	13,105	13,106	13,106	13,106			
2007q4	13,511	13,523	13,550	13,560	13,560	13,560	13,560	13,560				
2008q1	12,149	12,149	12,149	12,149	12,150	12,150	12,150					
2008q2	11,607	11,608	11,611	11,611	11,612	11,612						
2008q3	11,315	11,315	11,315	11,315	11,315							
2008q4	13,774	13,787	13,788	13,789								
2009q1	12,226	12,228	12,230									
2009q2	12,358	12,356										
2009q3	11,926											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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 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
2005q3			1.028	1.014	1.007	1.002	1.002	1.000	1.000	1.001	1.000	1.001
2005q4		1.052	1.037	1.014	1.009	1.003	1.002	1.002	1.005	1.001	1.001	1.001
2006q1	1.394	1.060	1.022	1.012	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000
2006q2	1.408	1.060	1.029	1.011	1.008	1.006	1.000	1.001	1.001	1.001	1.000	1.002
2006q3	1.477	1.056	1.023	1.009	1.004	1.007	1.003	1.004	1.001	1.001	1.001	1.000
2006q4	1.524	1.049	1.027	1.008	1.004	1.008	1.004	1.003	1.001	1.001	1.001	1.000
2007q1	1.412	1.063	1.033	1.009	1.006	1.004	1.001	1.000	1.001	1.000	1.001	1.000
2007q2	1.402	1.047	1.024	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.426	1.063	1.036	1.012	1.004	1.004	1.002	1.001	1.002	1.005	1.000	1.000
2007q4	1.577	1.071	1.021	1.010	1.005	1.002	1.002	1.002	1.000	1.001	1.000	1.001
2008q1	1.425	1.063	1.039	1.011	1.004	1.002	1.000	1.001	1.001	1.001	1.001	1.000
2008q2	1.445	1.056	1.031	1.009	1.006	1.003	1.000	1.001	1.002	1.003	1.001	1.000
2008q3	1.459	1.080	1.022	1.009	1.006	1.003	1.001	1.003	1.001	1.001	1.002	1.001
2008q4	1.628	1.052	1.028	1.010	1.008	1.003	1.002	1.001	1.008	1.000	1.000	1.000
2009q1	1.404	1.056	1.032	1.005	1.008	1.001	1.002	1.001	1.002	1.001	1.000	1.001
2009q2	1.460	1.068	1.014	1.008	1.012	1.003	1.000	1.003	1.001	1.001	1.000	1.000
2009q3	1.460	1.053	1.017	1.008	1.006	1.002	1.001	1.007	1.000	1.001	1.000	1.000
2009q4	1.454	1.070	1.027	1.013	1.006	1.003	1.002	1.001	0.999	1.002	1.001	
2010q1	1.366	1.051	1.014	1.005	1.002	1.004	1.001	1.001	1.000	1.001		
2010q2	1.425	1.050	1.018	1.010	1.004	1.004	1.003	1.001	1.000			
2010q3	1.398	1.064	1.023	1.008	1.005	1.002	1.000	1.001				
2010q4	1.445	1.065	1.036	1.006	1.004	1.001	1.003					
2011q1	1.339	1.049	1.019	1.007	1.003	1.005						
2011q2	1.454	1.063	1.022	1.008	1.003							
2011q3	1.430	1.067	1.022	1.010								
2011q4	1.519	1.044	1.021									
2012q1	1.389	1.051										
2012q2	1.472											
Avg 8	1.431	1.057	1.022	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000
Avg 16	1.444	1.059	1.024	1.009	1.005	1.003	1.001	1.002	1.001	1.001	1.000	1.000
Avg 16 ex HL	1.438	1.058	1.024	1.008	1.005	1.003	1.001	1.001	1.001	1.001	1.000	1.000
Wtd 8	1.430	1.057	1.022	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.000	1.000
Wtd 16	1.443	1.059	1.024	1.009	1.005	1.003	1.001	1.002	1.001	1.001	1.000	1.000
Selected	1.440	1.059	1.024	1.009	1.005	1.003	1.001	1.002	1.001	1.001	1.000	1.000
Age:Ult	1.596	1.108	1.047	1.022	1.013	1.008	1.005	1.004	1.002	1.001	1.000	1.000

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ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company
Countrywide
Property Damage 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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	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	
2006q2	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q3	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q4	1.001	1.000	1.000	1.000	1.001	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	1.001	1.002	1.001	1.000	1.000	1.000	1.000					
2008q1	1.000	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	1.000								
2008q4	1.001	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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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
2002						56,611	56,610	56,610	56,610	56,610	56,610
2003					56,973	56,968	56,967	56,970	56,975	56,975	
2004				54,297	54,286	54,285	54,284	54,280	54,280		
2005			53,610	53,697	53,704	53,711	53,711	53,717			
2006		51,916	51,882	51,933	51,932	51,915	51,926				
2007	37,301	51,600	51,751	51,790	51,802	51,800					
2008	34,100	48,824	48,931	48,950	48,920						
2009	36,250	49,907	49,949	49,908							
2010	35,842	49,243	49,294								
2011	33,270	45,987									
2012	32,299										

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
2002					1.000	1.000	1.000	1.000	1.000	1.000	
2003				1.000	1.000	1.000	1.000	1.000	1.000		
2004			1.001	1.000	1.000	1.000	1.000	1.000			
2005		1.008	1.002	1.000	1.000	1.000	1.000				
2006	1.407	0.999	1.001	1.000	1.000	1.000					
2007	1.383	1.003	1.001	1.000	1.000						
2008	1.432	1.002	1.000	0.999							
2009	1.377	1.001	0.999								
2010	1.374	1.001									
2011	1.382										
Avg 3	1.378	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.390	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.381	1.001	1.001	1.000	1.000	1.000					
Wtd 3	0.939	0.684	0.667	0.669	0.679	0.671	0.675	0.674	0.512	1.000	
Wtd 5	1.129	0.814	0.805	0.805	0.812	0.807	0.761	0.674	0.512	1.000	
Selected	1.380	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.383	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Property Damage Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						56,611	56,610	56,610	56,610	56,610	56,610
2003					56,950	56,958	56,961	56,960	56,970	56,970	
2004				54,236	54,272	54,279	54,278	54,280	54,280		
2005			53,424	53,614	53,663	53,698	53,704	53,711			
2006		50,897	51,611	51,803	51,834	51,856	51,869				
2007	31,484	51,085	51,535	51,711	51,785	51,789					
2008	28,677	48,043	48,630	48,844	48,866						
2009	30,122	49,139	49,807	49,877							
2010	30,209	48,757	49,183								
2011	28,254	45,509									
2012	26,601										

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
2002				1.006	1.001	1.000	1.000	1.000	1.000	1.000	
2003			1.007	1.001	1.000	1.000	1.000	1.000	1.000		
2004		1.018	1.003	1.001	1.000	1.000	1.000	1.000			
2005	1.651	1.015	1.004	1.001	1.001	1.000	1.000				
2006	1.640	1.014	1.004	1.001	1.000	1.000					
2007	1.623	1.009	1.003	1.001	1.000						
2008	1.675	1.012	1.004	1.000							
2009	1.631	1.014	1.001								
2010	1.614	1.009									
2011	1.611										
Avg 3	1.619	1.012	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.631	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.623	1.012	1.004	1.001	1.000	1.000					
Wtd 3	1.108	0.690	0.669	0.669	0.680	0.671	0.676	0.674	0.512	1.000	
Wtd 5	1.331	0.821	0.806	0.806	0.813	0.807	0.761	0.674	0.512	1.000	
Selected	1.620	1.012	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.646	1.016	1.004	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)
2007q4	13,571	1.000	13,571	13,560	1.000	13,560	13,565	1.000	13,565	1.000	51,800	51,795
2008q1	12,150	1.000	12,150	12,150	1.000	12,150	12,150	1.000	12,150	1.000	51,454	51,448
2008q2	11,612	1.000	11,612	11,612	1.000	11,612	11,612	1.000	11,612	1.000	50,439	50,434
2008q3	11,368	1.000	11,368	11,315	1.000	11,315	11,341	1.000	11,341	0.998	48,702	48,669
2008q4	13,789	1.000	13,789	13,789	1.000	13,789	13,789	1.000	13,789	1.000	48,920	48,893
2009q1	12,240	1.000	12,240	12,230	1.000	12,230	12,235	1.000	12,241	1.000	49,009	48,984
2009q2	12,356	1.000	12,356	12,356	1.000	12,356	12,356	1.000	12,362	1.000	49,754	49,734
2009q3	11,934	1.000	11,934	11,926	1.000	11,926	11,930	1.000	11,936	1.000	50,319	50,329
2009q4	13,378	1.000	13,378	13,364	1.000	13,364	13,371	1.000	13,378	1.000	49,908	49,917
2010q1	11,353	1.000	11,353	11,352	1.000	11,352	11,352	1.001	11,369	1.001	49,021	49,045
2010q2	12,022	1.000	12,022	11,993	1.001	12,005	12,013	1.001	12,031	1.001	48,687	48,713
2010q3	12,726	1.000	12,726	12,676	1.002	12,702	12,714	1.001	12,732	1.000	49,479	49,510
2010q4	13,193	1.001	13,207	13,162	1.004	13,215	13,211	1.001	13,230	1.003	49,294	49,362
2011q1	11,304	1.001	11,315	11,285	1.005	11,341	11,328	1.003	11,360	1.005	49,245	49,353
2011q2	11,216	1.002	11,238	11,149	1.008	11,239	11,238	1.003	11,270	1.005	48,439	48,593
2011q3	11,450	1.002	11,473	11,312	1.013	11,460	11,466	1.003	11,499	1.004	47,162	47,359
2011q4	11,993	1.000	11,993	11,738	1.022	11,999	11,996	1.003	12,030	1.003	45,962	46,159
2012q1	10,520	1.000	10,520	10,108	1.047	10,580	10,550	1.021	10,771	1.024	45,179	45,570
2012q2	11,004	1.012	11,136	9,941	1.108	11,020	11,078	1.021	11,310	1.028	44,967	45,610
2012q3	10,774	1.045	11,264	6,548	1.596	10,451	10,858	1.021	11,085	1.029	44,292	45,197

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	50,439	50,434	0.9999
2009q2	49,754	49,734	0.9996
2010q2	48,687	48,713	1.0005
2011q2	48,439	48,593	1.0032
2012q2	44,967	45,610	1.0143

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)
2008	48,920	1.000	48,920	48,866	1.000	48,866	48,893
2009	49,908	1.000	49,908	49,877	1.001	49,926	49,917
2010	49,294	1.001	49,344	49,183	1.004	49,380	49,362
2011	45,987	1.002	46,079	45,509	1.016	46,240	46,159
2012	32,299	1.383	33,496	26,601	1.646	32,838	33,167

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										1,795	1,794	1,792
2005q4									1,735	1,725	1,717	1,711
2006q1								1,495	1,493	1,478	1,488	1,485
2006q2							1,924	1,918	1,904	1,859	1,886	1,886
2006q3						1,940	1,939	1,931	1,956	1,922	1,933	1,899
2006q4					1,903	1,853	1,850	1,816	1,809	1,798	1,803	1,796
2007q1				1,522	1,469	1,495	1,469	1,462	1,473	1,455	1,456	1,466
2007q2			1,856	1,733	1,671	1,658	1,649	1,644	1,641	1,632	1,653	1,655
2007q3		1,839	1,674	1,634	1,677	1,595	1,580	1,573	1,616	1,622	1,617	1,613
2007q4	1,993	1,823	1,728	1,708	1,749	1,708	1,696	1,678	1,640	1,640	1,634	1,625
2008q1	2,022	1,792	1,715	1,715	1,672	1,663	1,616	1,614	1,623	1,645	1,644	1,633
2008q2	1,859	1,596	1,547	1,619	1,598	1,599	1,575	1,570	1,565	1,549	1,544	1,548
2008q3	1,953	1,763	1,709	1,705	1,642	1,617	1,613	1,602	1,568	1,565	1,571	1,564
2008q4	2,210	2,086	1,984	1,900	1,861	1,848	1,799	1,784	1,810	1,805	1,809	1,807
2009q1	2,003	1,777	1,704	1,690	1,719	1,680	1,709	1,690	1,689	1,702	1,695	1,698
2009q2	2,090	1,959	1,819	1,753	1,747	1,692	1,691	1,673	1,644	1,659	1,654	1,652
2009q3	2,010	1,913	1,819	1,810	1,825	1,841	1,865	1,845	1,792	1,793	1,815	1,800
2009q4	2,151	2,133	2,065	1,989	2,019	2,007	1,974	1,960	1,945	1,929	1,901	1,892
2010q1	2,078	1,931	1,850	1,870	1,862	1,817	1,813	1,799	1,784	1,781	1,787	
2010q2	2,159	1,936	1,826	1,812	1,790	1,802	1,773	1,740	1,727	1,694		
2010q3	2,419	2,217	2,180	2,106	2,073	2,058	2,055	2,029	2,019			
2010q4	2,224	1,995	1,935	1,897	1,863	1,843	1,840	1,828				
2011q1	2,040	1,832	1,813	1,849	1,825	1,824	1,830					
2011q2	2,142	1,946	1,932	1,959	1,979	1,983						
2011q3	2,043	1,859	1,801	1,769	1,741							
2011q4	2,097	1,839	1,862	1,911								
2012q1	1,885	1,573	1,468									
2012q2	2,055	1,713										
2012q3	2,103											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	1,801	1,726	1,734	1,732	1,747	1,747	1,747	1,736	1,740	1,740	1,740	1,740
2005q4	1,712	1,711	1,709	1,709	1,699	1,702	1,704	1,705	1,705	1,705	1,705	1,705
2006q1	1,474	1,462	1,459	1,455	1,456	1,456	1,457	1,455	1,455	1,455	1,455	1,455
2006q2	1,877	1,904	1,910	1,905	1,893	1,894	1,895	1,897	1,897	1,897	1,903	1,903
2006q3	1,909	1,874	1,880	1,877	1,877	1,877	1,878	1,878	1,878	1,878	1,878	1,878
2006q4	1,786	1,827	1,797	1,799	1,805	1,805	1,806	1,802	1,799	1,799	1,799	1,799
2007q1	1,465	1,466	1,452	1,448	1,443	1,437	1,437	1,437	1,437	1,433	1,428	
2007q2	1,646	1,651	1,646	1,633	1,618	1,613	1,608	1,608	1,608	1,613		
2007q3	1,593	1,589	1,572	1,573	1,562	1,534	1,539	1,548	1,548			
2007q4	1,621	1,626	1,632	1,636	1,638	1,630	1,636	1,632				
2008q1	1,633	1,635	1,631	1,630	1,633	1,627	1,627					
2008q2	1,542	1,552	1,553	1,553	1,530	1,534						
2008q3	1,542	1,540	1,542	1,543	1,540							
2008q4	1,795	1,788	1,784	1,784								
2009q1	1,702	1,705	1,709									
2009q2	1,638	1,632										
2009q3	1,811											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3		0.968	1.008	0.953	0.996	0.986	0.968	1.000	0.996	0.999	0.999	1.005
2005q4	0.848	0.975	0.997	1.014	1.004	0.999	0.986	0.990	0.994	0.995	0.997	1.000
2006q1	0.870	0.949	0.985	0.988	1.002	0.994	0.978	0.999	0.990	1.007	0.998	0.993
2006q2	0.876	0.944	1.004	1.014	0.992	0.987	0.997	0.993	0.976	1.014	1.000	0.995
2006q3	0.926	0.970	1.011	0.967	1.003	1.000	0.996	1.013	0.983	1.006	0.983	1.005
2006q4	0.927	0.977	0.960	0.966	0.974	0.999	0.981	0.996	0.994	1.003	0.996	0.995
2007q1	0.752	0.931	0.989	0.965	1.018	0.983	0.995	1.007	0.988	1.001	1.007	0.999
2007q2	0.905	0.941	0.934	0.964	0.992	0.994	0.997	0.998	0.995	1.013	1.001	0.995
2007q3	1.006	0.910	0.976	1.026	0.951	0.991	0.996	1.027	1.004	0.997	0.998	0.988
2007q4	0.915	0.948	0.989	1.024	0.977	0.993	0.989	0.977	1.000	0.996	0.995	0.997
2008q1	0.886	0.957	1.000	0.975	0.995	0.972	0.999	1.006	1.014	0.999	0.993	1.000
2008q2	0.859	0.969	1.046	0.987	1.001	0.985	0.997	0.997	0.990	0.996	1.003	0.996
2008q3	0.902	0.970	0.997	0.963	0.985	0.997	0.994	0.978	0.998	1.004	0.996	0.986
2008q4	0.944	0.951	0.958	0.980	0.993	0.974	0.992	1.015	0.997	1.002	0.999	0.993
2009q1	0.887	0.959	0.992	1.017	0.977	1.017	0.989	0.999	1.007	0.996	1.001	1.003
2009q2	0.938	0.928	0.964	0.997	0.969	1.000	0.989	0.983	1.009	0.997	0.999	0.991
2009q3	0.952	0.951	0.995	1.008	1.009	1.013	0.989	0.971	1.001	1.012	0.992	1.006
2009q4	0.992	0.968	0.963	1.015	0.994	0.984	0.993	0.992	0.991	0.986	0.995	
2010q1	0.929	0.958	1.011	0.996	0.976	0.998	0.992	0.992	0.998	1.004		
2010q2	0.897	0.943	0.992	0.988	1.007	0.984	0.981	0.993	0.981			
2010q3	0.917	0.983	0.966	0.984	0.993	0.999	0.987	0.995				
2010q4	0.897	0.970	0.980	0.982	0.990	0.998	0.993					
2011q1	0.898	0.990	1.020	0.987	0.999	1.003						
2011q2	0.908	0.993	1.014	1.010	1.002							
2011q3	0.910	0.969	0.982	0.984								
2011q4	0.877	1.012	1.026									
2012q1	0.834	0.933										
2012q2	0.834											
Avg 8	0.884	0.974	0.999	0.993	0.996	0.997	0.989	0.992	0.998	1.000	0.997	0.997
Avg 16	0.907	0.966	0.994	0.994	0.988	0.994	0.992	0.995	0.997	1.002	0.997	0.996
Avg 16 ex HL	0.906	0.965	0.993	0.994	0.990	0.994	0.992	0.995	0.997	1.002	0.998	0.996
Wtd 8	0.886	0.975	0.998	0.994	0.996	0.997	0.989	0.992	0.998	1.000	0.997	0.997
Wtd 16	0.908	0.966	0.993	0.994	0.989	0.994	0.992	0.995	0.997	1.002	0.997	0.997
Selected	0.907	0.965	0.993	0.994	0.989	0.994	0.992	0.995	0.997	1.002	0.997	0.997
Age:Ult	0.826	0.911	0.944	0.951	0.957	0.967	0.973	0.981	0.986	0.989	0.987	0.990

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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
2005q3	0.958	1.005	0.999	1.008	1.000	1.000	0.994	1.003	1.000	1.000	1.000	
2005q4	0.999	0.999	1.000	0.994	1.002	1.001	1.001	1.000	1.000	1.000	1.000	
2006q1	0.992	0.998	0.997	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	
2006q2	1.014	1.003	0.997	0.994	1.000	1.001	1.001	1.000	1.000	1.003	1.000	
2006q3	0.982	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q4	1.023	0.984	1.001	1.003	1.000	1.001	0.998	0.998	1.000	1.000	1.000	
2007q1	1.001	0.990	0.997	0.996	0.996	1.000	1.000	1.000	0.997	0.997		
2007q2	1.003	0.997	0.993	0.991	0.997	0.997	1.000	1.000	1.003			
2007q3	0.997	0.989	1.001	0.993	0.982	1.003	1.006	1.000				
2007q4	1.003	1.004	1.002	1.001	0.995	1.004	0.997					
2008q1	1.001	0.997	0.999	1.002	0.996	1.000						
2008q2	1.006	1.000	1.000	0.985	1.003							
2008q3	0.999	1.001	1.001	0.998								
2008q4	0.996	0.997	1.000									
2009q1	1.002	1.003										
2009q2	0.996											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.000	0.999	0.999	0.996	0.996	1.001	1.000	1.000	1.000	1.000	1.000	
Avg 16	0.998	0.998	0.999	0.997	0.998	1.001	1.000	1.000				
Avg 16 ex HL	0.999	0.999	0.999	0.998	0.999	1.001	0.999	1.000				
Wtd 8	1.000	0.999	0.999	0.996	0.996	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 16	0.998	0.998	0.999	0.998	0.998	1.001	0.999	1.000				
Selected	0.999	0.998	0.999	0.998	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.001
Age:Ult	0.993	0.994	0.996	0.997	0.999	1.001	1.000	1.001	1.001	1.001	1.001	1.001

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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										1,776	1,781	1,785
2005q4									1,717	1,715	1,711	1,706
2006q1								1,481	1,476	1,464	1,484	1,481
2006q2							1,834	1,838	1,857	1,834	1,846	1,859
2006q3						1,801	1,821	1,832	1,861	1,874	1,880	1,879
2006q4					1,734	1,758	1,776	1,785	1,777	1,772	1,796	1,791
2007q1				1,365	1,399	1,424	1,451	1,449	1,444	1,431	1,437	1,446
2007q2			1,483	1,595	1,631	1,638	1,632	1,630	1,627	1,628	1,645	1,647
2007q3		1,070	1,325	1,423	1,481	1,520	1,537	1,543	1,548	1,559	1,563	1,560
2007q4	421	1,222	1,529	1,572	1,665	1,657	1,658	1,642	1,618	1,620	1,614	1,608
2008q1	597	1,329	1,527	1,583	1,596	1,604	1,605	1,591	1,606	1,645	1,639	1,632
2008q2	505	1,159	1,322	1,444	1,456	1,470	1,421	1,458	1,463	1,473	1,481	1,495
2008q3	634	1,343	1,522	1,574	1,549	1,547	1,564	1,558	1,521	1,518	1,523	1,518
2008q4	537	1,504	1,722	1,760	1,769	1,788	1,776	1,767	1,772	1,771	1,777	1,779
2009q1	509	1,227	1,442	1,504	1,562	1,591	1,645	1,647	1,657	1,667	1,671	1,674
2009q2	599	1,416	1,584	1,643	1,673	1,657	1,657	1,647	1,637	1,632	1,637	1,639
2009q3	574	1,402	1,606	1,721	1,739	1,752	1,766	1,744	1,726	1,751	1,750	1,754
2009q4	524	1,473	1,746	1,883	1,916	1,920	1,906	1,896	1,896	1,897	1,888	1,879
2010q1	552	1,369	1,618	1,675	1,726	1,734	1,749	1,740	1,734	1,747	1,748	
2010q2	587	1,415	1,631	1,691	1,688	1,715	1,708	1,696	1,685	1,660		
2010q3	681	1,635	1,919	1,992	2,014	2,009	2,017	1,997	1,997			
2010q4	590	1,515	1,723	1,791	1,821	1,803	1,814	1,815				
2011q1	608	1,404	1,643	1,715	1,745	1,734	1,750					
2011q2	664	1,548	1,758	1,853	1,927	1,952						
2011q3	668	1,391	1,565	1,641	1,666							
2011q4	559	1,321	1,567	1,720								
2012q1	535	1,113	1,276									
2012q2	477	1,198										
2012q3	507											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	1,798	1,722	1,732	1,731	1,746	1,746	1,746	1,736	1,740	1,740	1,740	1,740
2005q4	1,706	1,711	1,709	1,709	1,699	1,702	1,704	1,705	1,705	1,705	1,705	1,705
2006q1	1,470	1,458	1,459	1,455	1,456	1,456	1,457	1,455	1,455	1,455	1,455	1,455
2006q2	1,862	1,876	1,885	1,885	1,876	1,880	1,886	1,897	1,897	1,897	1,903	1,903
2006q3	1,885	1,855	1,862	1,859	1,859	1,859	1,860	1,865	1,865	1,865	1,865	1,865
2006q4	1,781	1,772	1,767	1,769	1,775	1,775	1,776	1,772	1,769	1,769	1,769	1,769
2007q1	1,455	1,456	1,442	1,439	1,437	1,437	1,437	1,437	1,437	1,433	1,428	
2007q2	1,640	1,640	1,634	1,622	1,612	1,607	1,607	1,608	1,608	1,613		
2007q3	1,544	1,542	1,529	1,530	1,530	1,527	1,531	1,537	1,537			
2007q4	1,604	1,614	1,616	1,619	1,626	1,617	1,626	1,627				
2008q1	1,633	1,634	1,631	1,630	1,633	1,627	1,627					
2008q2	1,519	1,530	1,533	1,535	1,530	1,526						
2008q3	1,516	1,514	1,516	1,517	1,529							
2008q4	1,765	1,765	1,760	1,760								
2009q1	1,682	1,684	1,689									
2009q2	1,632	1,630										
2009q3	1,756											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3		1.213	1.029	1.009	1.019	1.004	0.984	1.003	1.004	1.003	1.002	1.008
2005q4	2.690	1.233	1.102	1.047	1.021	1.007	1.002	0.993	0.998	0.998	0.997	1.000
2006q1	2.192	1.233	1.061	1.041	1.017	1.012	0.986	0.997	0.992	1.013	0.998	0.992
2006q2	2.632	1.259	1.108	1.020	1.030	1.006	1.002	1.011	0.987	1.007	1.007	1.002
2006q3	2.472	1.258	1.091	1.022	1.017	1.012	1.006	1.016	1.007	1.003	1.000	1.003
2006q4	3.242	1.219	1.080	0.988	1.014	1.010	1.005	0.996	0.997	1.013	0.997	0.995
2007q1	2.073	1.127	1.072	1.025	1.017	1.019	0.999	0.996	0.991	1.004	1.006	1.006
2007q2	2.437	1.214	1.075	1.023	1.004	0.997	0.998	0.998	1.001	1.010	1.001	0.996
2007q3	2.672	1.238	1.075	1.040	1.026	1.011	1.004	1.003	1.007	1.003	0.998	0.990
2007q4	2.905	1.251	1.028	1.059	0.995	1.001	0.991	0.985	1.001	0.997	0.996	0.997
2008q1	2.227	1.149	1.036	1.009	1.005	1.000	0.991	1.010	1.024	0.997	0.996	1.000
2008q2	2.295	1.141	1.093	1.008	1.010	0.967	1.026	1.003	1.007	1.005	1.010	1.016
2008q3	2.118	1.133	1.034	0.984	0.999	1.011	0.996	0.976	0.998	1.004	0.997	0.999
2008q4	2.800	1.145	1.022	1.005	1.010	0.994	0.995	1.003	0.999	1.003	1.001	0.992
2009q1	2.410	1.175	1.043	1.038	1.019	1.034	1.001	1.006	1.006	1.003	1.002	1.005
2009q2	2.363	1.119	1.037	1.019	0.990	1.000	0.994	0.993	0.998	1.003	1.001	0.996
2009q3	2.443	1.146	1.072	1.010	1.007	1.008	0.987	0.990	1.015	1.000	1.002	1.001
2009q4	2.811	1.186	1.079	1.017	1.002	0.993	0.995	1.000	1.000	0.996	0.995	
2010q1	2.482	1.182	1.035	1.030	1.005	1.009	0.995	0.996	1.007	1.001		
2010q2	2.412	1.153	1.037	0.998	1.016	0.996	0.993	0.993	0.985			
2010q3	2.400	1.174	1.038	1.011	0.998	1.004	0.990	1.000				
2010q4	2.567	1.137	1.040	1.016	0.990	1.006	1.000					
2011q1	2.311	1.171	1.044	1.018	0.994	1.009						
2011q2	2.329	1.136	1.054	1.040	1.013							
2011q3	2.081	1.126	1.049	1.015								
2011q4	2.361	1.186	1.098									
2012q1	2.080	1.146										
2012q2	2.512											
Avg 8	2.330	1.154	1.049	1.018	1.003	1.003	0.994	0.998	1.001	1.002	1.000	1.001
Avg 16	2.405	1.153	1.051	1.017	1.005	1.002	0.997	0.997	1.003	1.003	1.000	0.999
Avg 16 ex HL	2.399	1.154	1.049	1.017	1.005	1.003	0.996	0.997	1.002	1.003	1.000	0.999
Wtd 8	2.326	1.154	1.049	1.018	1.003	1.003	0.994	0.998	1.001	1.002	1.000	1.001
Wtd 16	2.395	1.154	1.050	1.017	1.005	1.002	0.997	0.997	1.003	1.003	1.000	0.999
Selected	2.397	1.154	1.050	1.017	1.005	1.003	0.996	0.997	1.003	1.003	1.000	0.999
Age:Ult	2.973	1.240	1.075	1.024	1.006	1.001	0.998	1.002	1.006	1.002	0.999	0.999

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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
2005q3	0.958	1.006	0.999	1.009	1.000	1.000	0.994	1.003	1.000	1.000	1.000	
2005q4	1.003	0.999	1.000	0.994	1.002	1.001	1.001	1.000	1.000	1.000	1.000	
2006q1	0.992	1.000	0.997	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	
2006q2	1.008	1.005	1.000	0.995	1.002	1.003	1.006	1.000	1.000	1.003	1.000	
2006q3	0.984	1.003	0.999	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	
2006q4	0.995	0.997	1.001	1.003	1.000	1.001	0.998	0.998	1.000	1.000	1.000	
2007q1	1.001	0.990	0.998	0.999	1.000	1.000	1.000	1.000	0.997	0.997		
2007q2	1.000	0.996	0.992	0.994	0.997	1.000	1.001	1.000	1.003			
2007q3	0.999	0.992	1.001	1.000	0.998	1.003	1.004	1.000				
2007q4	1.006	1.001	1.002	1.004	0.995	1.005	1.001					
2008q1	1.001	0.998	0.999	1.002	0.996	1.000						
2008q2	1.007	1.002	1.001	0.997	0.998							
2008q3	0.999	1.001	1.001	1.008								
2008q4	1.000	0.997	1.000									
2009q1	1.002	1.003										
2009q2	0.998											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.002	0.999	0.999	1.001	0.998	1.002	1.001	1.000	1.000	1.000	1.000	
Avg 16	0.997	0.999	0.999	1.000	0.999	1.001	1.001	1.000				
Avg 16 ex HL	0.999	1.000	1.000	1.000	0.999	1.001	1.001	1.000				
Wtd 8	1.001	0.999	0.999	1.001	0.998	1.002	1.001	1.000	1.000	1.000	1.000	
Wtd 16	0.997	1.000	0.999	1.000	0.999	1.001	1.001	1.000				
Selected	0.998	1.000	1.000	1.000	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.002
Age:Ult	1.000	1.003	1.003	1.003	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.002

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						6,612	6,637	6,633	6,632	6,631	6,630
2003					7,327	7,310	7,289	7,288	7,287	7,287	
2004				6,982	6,960	6,961	6,952	6,949	6,941		
2005			6,740	6,668	6,627	6,613	6,610	6,611			
2006		7,380	7,118	7,067	7,027	7,033	7,070				
2007	5,339	6,512	6,382	6,322	6,249	6,221					
2008	5,264	6,757	6,546	6,532	6,485						
2009	5,673	7,215	7,107	7,044							
2010	6,205	7,584	7,328								
2011	5,802	7,464									
2012	5,285										

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
2002				0.992	1.010	1.004	0.999	1.000	1.000	1.000	
2003			1.033	0.991	0.998	0.997	1.000	1.000	1.000		
2004		0.987	0.980	0.997	1.000	0.999	1.000	0.999			
2005	1.150	0.971	0.989	0.994	0.998	1.000	1.000				
2006	1.268	0.965	0.993	0.994	1.001	1.005					
2007	1.220	0.980	0.991	0.988	0.996						
2008	1.283	0.969	0.998	0.993							
2009	1.272	0.985	0.991								
2010	1.222	0.966									
2011	1.287										
Avg 3	1.260	0.973	0.993	0.992	0.998	1.001	1.000	1.000	1.000	1.000	
Avg 5	1.222	0.973	0.992	0.993	0.998	1.001	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.287	0.972	0.992	0.994	0.999	1.001					
Wtd 3	0.000	0.648	0.647	0.640	0.671	0.689	0.657	0.682	0.512	1.000	
Wtd 5	1.260	0.770	0.782	0.785	0.804	0.818	0.747	0.682	0.512	1.000	
Selected	1.260	0.972	0.992	0.994	0.999	1.001	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.208	0.958	0.986	0.994	1.000	1.001	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
2002						6,564	6,601	6,633	6,632	6,631	6,630
2003					7,289	7,281	7,278	7,288	7,287	7,287	
2004				6,932	6,928	6,946	6,945	6,944	6,941		
2005			6,620	6,653	6,624	6,613	6,610	6,611			
2006		6,850	6,964	7,011	6,965	6,990	7,027				
2007	2,895	6,141	6,255	6,234	6,193	6,205					
2008	3,320	6,384	6,401	6,455	6,442						
2009	3,432	6,924	6,925	6,954							
2010	3,714	7,269	7,220								
2011	3,859	7,089									
2012	2,981										

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
2002				0.999	1.005	1.006	1.005	1.000	1.000	1.000	
2003			1.041	0.997	0.999	1.000	1.001	1.000	1.000		
2004		1.039	0.991	0.999	1.003	1.000	1.000	1.000			
2005	2.061	1.015	1.005	0.996	0.998	1.000	1.000				
2006	2.230	1.017	1.007	0.994	1.003	1.005					
2007	2.121	1.019	0.997	0.993	1.002						
2008	1.923	1.003	1.008	0.998							
2009	2.018	1.000	1.004								
2010	1.957	0.993									
2011	1.837										
Avg 3	1.937	0.999	1.003	0.995	1.001	1.002	1.000	1.000	1.000	1.000	
Avg 5	1.971	1.006	1.004	0.996	1.001	1.002	1.002	1.000	1.000	1.000	
Avg 5 ex HL	1.966	1.006	1.005	0.996	1.001	1.002					
Wtd 3	1.360	0.665	0.653	0.643	0.673	0.688	0.659	0.683	0.512	1.000	
Wtd 5	1.599	0.793	0.789	0.787	0.807	0.819	0.748	0.683	0.512	1.000	
Selected	1.965	1.005	1.005	0.995	1.001	1.002	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.981	1.008	1.003	0.998	1.003	1.002	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)
2007q4	1,632	1.001	1,633	1,627	1.002	1,630	1,631	1.000	1,632	1.000	6,221	6,222
2008q1	1,627	1.000	1,626	1,627	1.003	1,631	1,628	1.001	1,630	1.002	6,419	6,421
2008q2	1,534	1.001	1,536	1,526	1.004	1,531	1,533	1.001	1,534	1.000	6,341	6,341
2008q3	1,540	0.999	1,538	1,529	1.003	1,533	1,536	1.001	1,537	0.998	6,333	6,333
2008q4	1,784	0.997	1,778	1,760	1.003	1,765	1,771	1.001	1,773	0.994	6,485	6,473
2009q1	1,709	0.996	1,702	1,689	1.003	1,693	1,698	0.999	1,696	0.992	6,568	6,539
2009q2	1,632	0.994	1,621	1,630	1.003	1,634	1,628	0.999	1,626	0.997	6,665	6,631
2009q3	1,811	0.993	1,798	1,756	1.000	1,757	1,777	0.999	1,776	0.980	6,936	6,870
2009q4	1,892	0.990	1,872	1,879	0.999	1,878	1,875	0.999	1,873	0.990	7,044	6,971
2010q1	1,787	0.987	1,764	1,748	0.999	1,748	1,756	1.000	1,756	0.983	7,122	7,031
2010q2	1,694	0.989	1,675	1,660	1.002	1,664	1,669	1.000	1,670	0.986	7,184	7,075
2010q3	2,019	0.986	1,991	1,997	1.006	2,008	2,000	1.000	2,000	0.991	7,392	7,300
2010q4	1,828	0.981	1,793	1,815	1.002	1,819	1,806	1.000	1,807	0.989	7,328	7,234
2011q1	1,830	0.973	1,780	1,750	0.998	1,748	1,764	0.999	1,761	0.963	7,371	7,239
2011q2	1,983	0.967	1,918	1,952	1.001	1,955	1,937	0.999	1,934	0.975	7,660	7,502
2011q3	1,741	0.957	1,665	1,666	1.006	1,677	1,671	0.999	1,668	0.959	7,381	7,170
2011q4	1,911	0.951	1,817	1,720	1.024	1,761	1,789	0.999	1,786	0.935	7,464	7,150
2012q1	1,468	0.944	1,386	1,276	1.075	1,371	1,379	1.018	1,404	0.956	7,103	6,792
2012q2	1,713	0.911	1,561	1,198	1.240	1,486	1,523	1.018	1,551	0.905	6,833	6,410
2012q3	2,103	0.826	1,738	507	2.973	1,506	1,622	1.018	1,652	0.785	7,196	6,393

American National Property And Casualty Company
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Countrywide
Medical Payments Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	6,341	6,341	1.0000
2009q2	6,665	6,631	0.9949
2010q2	7,184	7,075	0.9849
2011q2	7,660	7,502	0.9794
2012q2	6,833	6,410	0.9381

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)
2008	6,485	1.000	6,485	6,442	1.003	6,462	6,473
2009	7,044	0.994	7,001	6,954	0.998	6,940	6,971
2010	7,328	0.986	7,226	7,220	1.003	7,242	7,234
2011	7,464	0.958	7,154	7,089	1.008	7,145	7,150
2012	5,285	1.208	4,787	2,981	1.981	4,428	4,607

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Uninsured Motorist Bodily Injury Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										2,723	2,798	2,817
2005q4									1,920	1,958	1,964	1,994
2006q1								1,853	1,932	1,932	1,931	1,931
2006q2							1,573	1,726	1,833	1,843	2,008	2,076
2006q3						1,691	1,734	1,856	1,901	1,970	2,012	2,108
2006q4					1,362	1,446	1,450	1,501	1,605	1,607	1,607	1,606
2007q1				1,044	1,059	1,107	1,168	1,241	1,350	1,333	1,312	1,313
2007q2			1,468	1,688	1,737	1,775	1,835	1,836	1,897	1,931	1,967	1,989
2007q3		855	1,457	1,500	1,419	1,578	1,438	1,338	1,339	1,395	1,424	1,361
2007q4	1,113	1,694	1,747	1,799	1,746	1,814	1,845	1,866	1,822	1,844	1,857	1,889
2008q1	891	1,194	1,200	1,265	1,353	1,325	1,391	1,405	1,477	1,394	1,377	1,390
2008q2	705	842	1,023	983	1,009	983	993	1,038	928	1,225	1,168	1,191
2008q3	1,130	1,292	1,439	1,411	1,510	1,607	1,592	1,622	1,600	1,648	1,714	1,726
2008q4	823	1,118	1,348	1,147	1,188	1,231	1,326	1,205	1,269	1,181	1,213	1,229
2009q1	584	732	759	1,028	1,098	1,097	1,353	1,303	1,296	1,286	1,277	1,276
2009q2	1,235	1,256	1,301	1,720	1,663	1,916	1,880	1,975	1,901	1,914	1,874	1,883
2009q3	836	1,183	1,340	1,497	1,638	1,527	1,714	1,749	1,725	1,717	1,740	1,749
2009q4	900	1,160	1,159	1,116	1,270	1,281	1,319	1,330	1,406	1,327	1,355	1,371
2010q1	712	767	773	728	771	829	944	948	927	900	875	
2010q2	592	730	817	1,004	1,166	1,362	1,736	1,844	1,828	1,871		
2010q3	637	907	1,026	1,149	1,293	1,357	1,414	1,593	1,771			
2010q4	611	863	950	1,227	1,231	1,316	1,625	1,716				
2011q1	703	876	1,060	1,131	1,215	1,201	1,243					
2011q2	437	508	651	634	821	811						
2011q3	767	1,303	1,283	1,328	1,356							
2011q4	1,360	1,627	1,746	1,682								
2012q1	571	754	753									
2012q2	643	657										
2012q3	1,195											

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Uninsured Motorist Bodily Injury Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	2,774	2,779	2,800	2,811	2,829	2,835	2,835	2,800	2,832	2,833	2,835	2,836
2005q4	2,054	2,111	2,058	2,047	2,060	2,061	2,061	2,061	2,061	2,060	2,060	2,060
2006q1	1,935	1,894	1,897	1,922	1,909	1,908	1,908	1,908	1,908	1,908	1,908	1,908
2006q2	2,114	2,105	2,110	2,111	2,113	2,114	2,114	2,122	2,123	2,123	2,147	2,147
2006q3	2,051	2,142	2,235	2,272	2,289	2,291	2,275	2,280	2,287	2,311	2,317	2,351
2006q4	1,662	1,655	1,685	1,773	1,774	1,773	1,773	1,774	1,774	1,773	1,773	1,773
2007q1	1,316	1,332	1,396	1,479	1,471	1,482	1,474	1,476	1,476	1,476	1,476	
2007q2	1,970	1,971	1,969	1,970	1,970	2,045	2,049	2,051	2,051	2,051		
2007q3	1,424	1,404	1,378	1,382	1,382	1,381	1,381	1,378	1,377			
2007q4	1,921	1,928	1,941	1,932	1,927	1,931	1,938	1,859				
2008q1	1,369	1,397	1,402	1,372	1,372	1,372	1,371					
2008q2	1,213	1,205	1,205	1,230	1,231	1,237						
2008q3	1,792	1,793	1,833	1,831	1,764							
2008q4	1,314	1,288	1,290	1,328								
2009q1	1,278	1,278	1,286									
2009q2	1,879	1,878										
2009q3	1,763											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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Uninsured Motorist Bodily Injury 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
2005q3		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	1.035
2007q1	1.068	1.029	1.165	1.014	1.045	1.056	1.062	1.088	0.987	0.985	1.000	1.003
2007q2	1.974	1.046	1.150	1.029	1.022	1.034	1.000	1.033	1.018	1.019	1.011	0.991
2007q3	1.474	1.705	1.029	0.946	1.113	0.911	0.931	1.001	1.042	1.021	0.956	1.047
2007q4	1.521	1.032	1.030	0.971	1.039	1.017	1.011	0.977	1.012	1.008	1.017	1.017
2008q1	1.340	1.005	1.054	1.070	0.979	1.050	1.010	1.051	0.944	0.988	1.009	0.985
2008q2	1.195	1.214	0.961	1.026	0.974	1.011	1.045	0.894	1.320	0.953	1.020	1.018
2008q3	1.143	1.114	0.980	1.070	1.064	0.991	1.019	0.986	1.030	1.040	1.007	1.038
2008q4	1.359	1.206	0.851	1.035	1.036	1.078	0.909	1.053	0.930	1.027	1.013	1.070
2009q1	1.253	1.038	1.354	1.068	0.999	1.234	0.963	0.994	0.992	0.993	0.999	1.002
2009q2	1.017	1.035	1.322	0.967	1.152	0.981	1.050	0.962	1.007	0.979	1.005	0.998
2009q3	1.415	1.133	1.117	1.094	0.932	1.122	1.020	0.987	0.995	1.014	1.005	1.008
2009q4	1.289	0.999	0.962	1.138	1.009	1.029	1.008	1.057	0.944	1.021	1.011	
2010q1	1.077	1.008	0.942	1.059	1.075	1.139	1.004	0.978	0.970	0.973		
2010q2	1.234	1.119	1.229	1.161	1.169	1.274	1.062	0.991	1.024			
2010q3	1.423	1.132	1.120	1.125	1.050	1.042	1.126	1.112				
2010q4	1.413	1.101	1.292	1.004	1.069	1.235	1.056					
2011q1	1.246	1.210	1.067	1.074	0.988	1.035						
2011q2	1.164	1.280	0.973	1.296	0.987							
2011q3	1.699	0.984	1.035	1.021								
2011q4	1.197	1.074	0.963									
2012q1	1.320	0.999										
2012q2	1.022											
Avg 8	1.310	1.112	1.078	1.110	1.035	1.107	1.036	1.017	0.987	1.000	1.009	1.017
Avg 16	1.267	1.103	1.076	1.074	1.040	1.074	1.017	1.015	1.016	1.008	1.008	1.015
Avg 16 ex HL	1.254	1.099	1.073	1.066	1.038	1.071	1.017	1.016	1.000	1.006	1.009	1.014
Wtd 8	1.308	1.095	1.069	1.097	1.030	1.101	1.039	1.015	0.991	1.002	1.008	1.016
Wtd 16	1.255	1.095	1.066	1.061	1.041	1.065	1.018	1.015	1.011	1.011	1.010	1.013
Selected	1.254	1.097	1.069	1.063	1.040	1.068	1.018	1.015	1.006	1.009	1.010	1.013
Age:Ult	1.920	1.531	1.396	1.305	1.228	1.181	1.106	1.086	1.070	1.064	1.054	1.044

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Uninsured Motorist Bodily Injury 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
2005q3	1.002	1.008	1.004	1.006	1.002	1.000	0.988	1.011	1.000	1.001	1.000	
2005q4	1.028	0.975	0.995	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1	0.979	1.002	1.013	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q2	0.996	1.002	1.001	1.001	1.000	1.000	1.004	1.000	1.000	1.011	1.000	
2006q3	1.044	1.043	1.017	1.007	1.001	0.993	1.002	1.003	1.010	1.003	1.014	
2006q4	0.996	1.018	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.012	1.048	1.060	0.995	1.007	0.995	1.001	1.000	1.000	1.000		
2007q2	1.000	0.999	1.000	1.000	1.038	1.002	1.001	1.000	1.000			
2007q3	0.986	0.982	1.002	1.000	1.000	1.000	0.998	1.000				
2007q4	1.004	1.007	0.995	0.997	1.002	1.004	0.959					
2008q1	1.020	1.003	0.979	1.000	1.000	1.000						
2008q2	0.993	1.000	1.021	1.001	1.005							
2008q3	1.001	1.022	0.999	0.964								
2008q4	0.980	1.001	1.030									
2009q1	1.000	1.006										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	0.998	1.003	1.011	0.995	1.007	0.999	0.996	1.000	1.001	1.002	1.002	
Avg 16	1.002	1.008	1.012	0.998	1.005	0.999	0.995	1.002				
Avg 16 ex HL	1.001	1.007	1.011	1.000	1.002	1.000	0.999	1.000				
Wtd 8	0.998	1.003	1.009	0.994	1.007	0.999	0.996	1.000	1.002	1.002	1.003	
Wtd 16	1.003	1.008	1.010	0.998	1.005	0.999	0.995	1.002				
Selected	1.002	1.007	1.011	0.999	1.003	0.999	0.997	1.001	1.001	1.002	1.003	1.005
Age:Ult	1.030	1.028	1.021	1.010	1.011	1.008	1.009	1.012	1.011	1.010	1.008	1.005

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Countrywide
Uninsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										2,218	2,532	2,550
2005q4									1,639	1,646	1,770	1,815
2006q1								1,664	1,855	1,862	1,861	1,861
2006q2							1,215	1,468	1,505	1,573	1,898	1,936
2006q3						1,077	1,319	1,480	1,505	1,509	1,520	1,525
2006q4					674	1,020	1,094	1,129	1,489	1,526	1,526	1,525
2007q1				531	578	717	905	1,091	1,114	1,148	1,152	1,153
2007q2			543	792	1,147	1,323	1,400	1,477	1,573	1,669	1,910	1,912
2007q3		192	398	814	1,002	1,076	1,096	1,138	1,151	1,154	1,164	1,251
2007q4	18	547	807	931	1,226	1,529	1,567	1,620	1,632	1,669	1,693	1,710
2008q1	28	280	583	744	1,067	1,120	1,176	1,229	1,275	1,285	1,292	1,311
2008q2	74	149	518	662	731	744	756	760	761	770	793	856
2008q3	57	420	756	1,025	1,186	1,263	1,318	1,408	1,438	1,511	1,542	1,654
2008q4	32	217	508	723	783	875	999	1,123	1,134	1,171	1,178	1,179
2009q1	7	82	272	346	556	570	683	1,028	1,133	1,188	1,199	1,218
2009q2	68	168	444	762	834	1,539	1,573	1,664	1,862	1,900	1,860	1,861
2009q3	36	269	444	598	665	785	1,109	1,266	1,478	1,605	1,628	1,637
2009q4	11	466	557	696	849	957	996	1,099	1,108	1,125	1,220	1,226
2010q1	25	99	232	337	481	503	525	556	681	698	709	
2010q2	34	117	209	314	429	675	1,210	1,314	1,423	1,600		
2010q3	22	205	362	453	543	784	970	1,076	1,371			
2010q4	37	104	254	639	876	958	978	999				
2011q1	14	225	680	765	1,008	1,071	1,148					
2011q2	22	146	247	324	507	581						
2011q3	24	297	425	709	746							
2011q4	21	540	717	896								
2012q1	15	84	107									
2012q2	26	367										
2012q3	14											

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Countrywide
Uninsured Motorist Bodily Injury Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	2,644	2,645	2,675	2,748	2,794	2,800	2,800	2,800	2,802	2,803	2,805	2,806
2005q4	1,885	1,992	2,013	2,047	2,060	2,061	2,061	2,061	2,061	2,060	2,060	2,060
2006q1	1,865	1,869	1,872	1,907	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908
2006q2	2,054	2,080	2,085	2,086	2,088	2,089	2,089	2,090	2,091	2,091	2,092	2,092
2006q3	1,537	1,698	2,105	2,107	2,139	2,141	2,175	2,180	2,180	2,189	2,195	2,204
2006q4	1,536	1,629	1,635	1,773	1,774	1,773	1,773	1,774	1,774	1,773	1,773	1,773
2007q1	1,156	1,157	1,176	1,319	1,471	1,474	1,474	1,476	1,476	1,476	1,476	
2007q2	1,913	1,949	1,948	1,951	1,952	1,952	1,956	2,051	2,051	2,051		
2007q3	1,254	1,299	1,348	1,349	1,349	1,348	1,348	1,348	1,347			
2007q4	1,770	1,777	1,781	1,782	1,782	1,786	1,794	1,797				
2008q1	1,336	1,343	1,356	1,372	1,372	1,372	1,371					
2008q2	1,153	1,205	1,205	1,205	1,206	1,237						
2008q3	1,734	1,736	1,741	1,799	1,732							
2008q4	1,279	1,288	1,290	1,328								
2009q1	1,220	1,220	1,220									
2009q2	1,879	1,878										
2009q3	1,644											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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Uninsured 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
2005q3		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	1.007
2007q1	3.262	4.374	1.974	1.088	1.240	1.263	1.205	1.022	1.030	1.004	1.000	1.003
2007q2	26.066	2.068	1.458	1.449	1.154	1.058	1.055	1.065	1.061	1.144	1.001	1.000
2007q3	19.277	2.076	2.045	1.231	1.074	1.018	1.038	1.011	1.003	1.008	1.075	1.003
2007q4	30.204	1.477	1.153	1.317	1.247	1.025	1.034	1.008	1.023	1.014	1.010	1.035
2008q1	10.110	2.081	1.277	1.434	1.050	1.049	1.046	1.037	1.008	1.006	1.015	1.019
2008q2	2.023	3.468	1.279	1.103	1.017	1.016	1.006	1.001	1.012	1.029	1.080	1.346
2008q3	7.402	1.802	1.356	1.157	1.065	1.044	1.068	1.021	1.051	1.021	1.073	1.048
2008q4	6.790	2.336	1.424	1.082	1.118	1.141	1.125	1.010	1.032	1.006	1.001	1.085
2009q1	11.530	3.324	1.270	1.608	1.024	1.200	1.504	1.103	1.048	1.009	1.016	1.002
2009q2	2.454	2.647	1.715	1.095	1.844	1.022	1.058	1.119	1.020	0.979	1.001	1.009
2009q3	7.394	1.652	1.346	1.113	1.180	1.413	1.142	1.167	1.086	1.015	1.005	1.004
2009q4	42.830	1.196	1.248	1.220	1.127	1.041	1.104	1.009	1.015	1.085	1.005	
2010q1	3.938	2.353	1.451	1.429	1.044	1.044	1.059	1.225	1.025	1.015		
2010q2	3.462	1.785	1.504	1.365	1.574	1.794	1.086	1.083	1.124			
2010q3	9.167	1.771	1.250	1.199	1.442	1.238	1.109	1.274				
2010q4	2.819	2.447	2.517	1.369	1.094	1.022	1.021					
2011q1	15.761	3.023	1.126	1.317	1.063	1.072						
2011q2	6.492	1.697	1.311	1.565	1.145							
2011q3	12.480	1.434	1.667	1.052								
2011q4	26.258	1.329	1.249									
2012q1	5.522	1.273										
2012q2	13.980											
Avg 8	11.560	1.845	1.509	1.315	1.209	1.206	1.135	1.124	1.050	1.020	1.024	1.069
Avg 16	11.142	2.096	1.437	1.277	1.194	1.137	1.104	1.092	1.035	1.034	1.019	1.042
Avg 16 ex HL	9.500	2.062	1.382	1.269	1.160	1.099	1.082	1.082	1.031	1.026	1.016	1.023
Wtd 8	10.824	1.749	1.419	1.283	1.178	1.170	1.119	1.117	1.053	1.016	1.022	1.052
Wtd 16	8.416	1.878	1.386	1.245	1.179	1.110	1.092	1.087	1.037	1.036	1.016	1.033
Selected	8.958	1.970	1.384	1.257	1.170	1.105	1.087	1.085	1.034	1.031	1.016	1.028
Age:Ult	57.520	6.421	3.259	2.355	1.874	1.601	1.449	1.333	1.229	1.188	1.153	1.134

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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
2005q3	1.000	1.012	1.027	1.016	1.002	1.000	1.000	1.001	1.000	1.001	1.000	
2005q4	1.057	1.010	1.017	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1	1.002	1.002	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q2	1.013	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
2006q3	1.105	1.240	1.001	1.015	1.001	1.016	1.002	1.000	1.004	1.003	1.004	
2006q4	1.060	1.004	1.084	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007q1	1.001	1.016	1.122	1.116	1.002	1.000	1.001	1.000	1.000	1.000		
2007q2	1.019	0.999	1.002	1.000	1.000	1.002	1.049	1.000	1.000			
2007q3	1.036	1.038	1.000	1.000	1.000	1.000	1.000	1.000				
2007q4	1.004	1.002	1.001	1.000	1.002	1.004	1.002					
2008q1	1.006	1.009	1.012	1.000	1.000	1.000						
2008q2	1.045	1.000	1.000	1.001	1.026							
2008q3	1.001	1.003	1.033	0.963								
2008q4	1.007	1.001	1.030									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.012	1.007	1.025	1.010	1.004	1.003	1.007	1.000	1.001	1.001	1.001	
Avg 16	1.022	1.023	1.025	1.009	1.003	1.002	1.005	1.000				
Avg 16 ex HL	1.018	1.008	1.019	1.004	1.001	1.001	1.001	1.000				
Wtd 8	1.010	1.006	1.022	1.007	1.003	1.003	1.007	1.000	1.001	1.001	1.001	
Wtd 16	1.021	1.023	1.023	1.008	1.002	1.002	1.006	1.000				
Selected	1.019	1.015	1.021	1.006	1.001	1.001	1.003	1.000	1.001	1.001	1.001	1.031
Age:Ult	1.104	1.083	1.067	1.045	1.039	1.038	1.037	1.034	1.034	1.033	1.032	1.031

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						8,643	8,649	8,646	8,634	8,645	8,635
2003					9,648	9,560	9,542	9,534	9,485	9,483	
2004				8,673	8,892	8,873	8,859	8,928	8,927		
2005			8,389	10,281	10,579	10,626	10,622	10,654			
2006		6,361	7,176	7,659	8,084	8,091	8,588				
2007	2,878	6,161	6,447	6,680	6,833	6,764					
2008	3,173	5,031	5,408	5,627	5,700						
2009	2,851	6,023	6,246	6,298							
2010	2,140	4,827	6,234								
2011	2,336	5,092									
2012	2,606										

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
2002				0.997	1.003	1.001	1.000	0.999	1.001	0.999	
2003			1.050	1.042	0.991	0.998	0.999	0.995	1.000		
2004		1.104	1.061	1.025	0.998	0.998	1.008	1.000			
2005	2.289	1.156	1.225	1.029	1.004	1.000	1.003				
2006	1.730	1.128	1.067	1.055	1.001	1.061					
2007	2.140	1.046	1.036	1.023	0.990						
2008	1.586	1.075	1.041	1.013							
2009	2.112	1.037	1.008								
2010	2.255	1.292									
2011	2.180										
Avg 3	2.182	1.134	1.028	1.030	0.998	1.020	1.003	0.998	1.001	0.999	
Avg 5	2.055	1.116	1.076	1.029	0.997	1.012	1.002	0.998	1.001	0.999	
Avg 5 ex HL	2.144	1.083	1.048	1.026	0.997	1.000					
Wtd 3	1.400	0.783	0.667	0.674	0.721	0.754	0.698	0.632	0.515	0.999	
Wtd 5	1.600	0.897	0.833	0.854	0.857	0.856	0.774	0.632	0.515	0.999	
Selected	2.085	1.095	1.065	1.030	1.004	1.004	1.002	1.000	1.000	1.000	1.000
Age:Ult	2.530	1.213	1.108	1.040	1.010	1.006	1.002	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
2002						8,383	8,488	8,571	8,634	8,635	8,635
2003					9,061	9,029	9,172	9,434	9,485	9,483	
2004				8,146	8,397	8,716	8,759	8,928	8,927		
2005			6,525	9,669	10,349	10,511	10,577	10,629			
2006		3,733	6,068	7,014	7,909	7,952	8,381				
2007	542	4,162	5,592	6,089	6,556	6,671					
2008	789	3,828	4,623	5,474	5,668						
2009	477	3,583	5,675	5,968							
2010	372	2,383	4,678								
2011	849	3,371									
2012	488										

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
2002				1.045	1.005	1.013	1.010	1.007	1.000	1.000	
2003			1.162	1.061	0.996	1.016	1.029	1.005	1.000		
2004		1.562	1.210	1.031	1.038	1.005	1.019	1.000			
2005	8.292	1.290	1.482	1.070	1.016	1.006	1.005				
2006	6.558	1.626	1.156	1.128	1.005	1.054					
2007	7.684	1.344	1.089	1.077	1.017						
2008	4.853	1.208	1.184	1.036							
2009	7.518	1.584	1.052								
2010	6.413	1.963									
2011	3.970										
Avg 3	5.967	1.585	1.108	1.080	1.013	1.022	1.018	1.004	1.000	1.000	
Avg 5	6.088	1.545	1.192	1.068	1.015	1.019	1.016	1.004	1.000	1.000	
Avg 5 ex HL	6.261	1.518	1.143	1.061	1.013	1.012					
Wtd 3	3.368	1.109	0.764	0.697	0.726	0.754	0.706	0.635	0.515	1.000	
Wtd 5	4.427	1.187	0.921	0.891	0.871	0.860	0.786	0.635	0.515	1.000	
Selected	5.990	1.510	1.170	1.065	1.015	1.015	1.015	1.004	1.000	1.000	1.000
Age:Ult	11.832	1.975	1.308	1.118	1.050	1.034	1.019	1.004	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)
2007q4	1,859	1.012	1,882	1,797	1.034	1,857	1,869	0.999	1,867	1.004	6,764	6,852
2008q1	1,371	1.009	1,384	1,371	1.037	1,422	1,403	1.005	1,410	1.028	6,659	6,759
2008q2	1,237	1.008	1,247	1,237	1.038	1,284	1,265	1.005	1,272	1.028	5,845	5,939
2008q3	1,764	1.011	1,784	1,732	1.039	1,799	1,791	1.005	1,801	1.021	6,232	6,349
2008q4	1,328	1.010	1,341	1,328	1.045	1,388	1,364	1.005	1,372	1.033	5,700	5,854
2009q1	1,286	1.021	1,313	1,220	1.067	1,302	1,308	1.015	1,327	1.032	5,615	5,771
2009q2	1,878	1.028	1,931	1,878	1.083	2,034	1,983	1.015	2,012	1.071	6,256	6,511
2009q3	1,763	1.030	1,816	1,644	1.104	1,814	1,815	1.015	1,842	1.045	6,255	6,552
2009q4	1,371	1.044	1,431	1,226	1.134	1,391	1,411	1.015	1,432	1.044	6,298	6,612
2010q1	875	1.054	923	709	1.153	817	870	1.050	913	1.043	5,887	6,199
2010q2	1,871	1.064	1,990	1,600	1.188	1,901	1,945	1.050	2,043	1.092	5,880	6,230
2010q3	1,771	1.070	1,896	1,371	1.229	1,684	1,790	1.050	1,880	1.061	5,889	6,268
2010q4	1,716	1.086	1,863	999	1.333	1,332	1,598	1.050	1,677	0.978	6,234	6,513
2011q1	1,243	1.106	1,374	1,148	1.449	1,664	1,519	1.044	1,586	1.276	6,601	7,186
2011q2	811	1.181	958	581	1.601	930	944	1.044	985	1.215	5,541	6,128
2011q3	1,356	1.228	1,665	746	1.874	1,398	1,531	1.044	1,599	1.179	5,125	5,848
2011q4	1,682	1.305	2,196	896	2.355	2,111	2,153	1.044	2,248	1.336	5,092	6,418
2012q1	753	1.396	1,051	107	3.259	348	700	1.177	823	1.093	4,602	5,656
2012q2	657	1.531	1,006	367	6.421	2,356	1,681	1.177	1,979	3.010	4,448	6,649
2012q3	1,195	1.920	2,294	14	57.520	823	1,559	1.177	1,835	1.535	4,288	6,885

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	5,845	5,939	1.0161
2009q2	6,256	6,511	1.0408
2010q2	5,880	6,230	1.0595
2011q2	5,541	6,128	1.1060
2012q2	4,448	6,649	1.4947

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)
2008	5,700	1.010	5,757	5,668	1.050	5,951	5,854
2009	6,298	1.040	6,552	5,968	1.118	6,673	6,612
2010	6,234	1.108	6,906	4,678	1.308	6,120	6,513
2011	5,092	1.213	6,177	3,371	1.975	6,659	6,418
2012	2,606	2.530	4,943	488	11.832	4,330	4,637

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										4,764	4,768	4,906
2005q4									2,591	2,618	2,671	2,675
2006q1								3,369	3,608	3,707	4,017	4,197
2006q2							3,791	4,125	4,415	4,494	4,836	4,946
2006q3						2,944	3,062	3,396	3,638	4,133	4,153	4,340
2006q4					3,377	3,548	3,822	4,074	4,480	5,126	5,227	5,258
2007q1				2,035	2,472	2,765	2,963	2,924	3,593	3,756	3,794	3,845
2007q2			2,330	2,808	3,079	3,107	3,394	3,762	4,197	4,322	4,678	4,892
2007q3		1,653	1,868	2,085	2,443	2,711	3,203	3,795	4,079	4,232	4,308	4,487
2007q4	771	1,420	1,880	2,445	3,059	3,153	3,364	3,469	3,714	4,154	4,178	4,199
2008q1	442	1,212	1,552	1,994	2,215	2,520	2,735	2,847	3,230	3,256	3,470	3,528
2008q2	649	1,416	1,393	2,210	2,704	3,056	3,126	3,372	3,569	3,713	3,881	3,971
2008q3	1,697	3,308	3,928	4,286	4,958	5,139	5,452	5,916	6,022	6,187	6,196	6,759
2008q4	1,295	1,579	2,137	2,615	2,917	3,206	3,379	3,777	4,190	4,090	4,344	4,614
2009q1	798	1,018	1,204	1,512	1,952	2,023	2,101	2,264	2,624	2,735	2,778	2,831
2009q2	999	1,754	2,127	2,363	2,479	2,914	3,038	3,171	3,465	3,572	3,726	3,831
2009q3	1,077	1,616	1,897	2,201	2,395	2,640	2,928	3,138	3,546	3,809	4,052	4,086
2009q4	2,758	3,178	3,649	3,920	4,360	4,509	4,932	5,479	5,935	6,191	6,389	6,441
2010q1	411	966	1,475	2,124	2,642	2,813	2,808	3,129	3,167	3,421	3,471	
2010q2	506	1,045	1,791	1,870	2,258	2,307	2,609	3,099	3,321	3,605		
2010q3	1,343	2,230	3,054	3,221	3,921	4,596	5,037	5,236	5,426			
2010q4	1,196	1,470	1,935	2,389	2,718	2,903	2,949	3,017				
2011q1	876	1,492	1,700	1,866	2,006	2,173	2,272					
2011q2	774	2,812	3,120	3,296	3,713	4,145						
2011q3	1,477	1,962	2,339	3,033	3,324							
2011q4	1,004	1,469	1,792	2,131								
2012q1	1,216	1,725	2,059									
2012q2	1,899	3,008										
2012q3	911											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	4,913	4,767	4,843	4,695	4,793	4,824	4,840	4,852	4,897	4,949	4,958	4,966
2005q4	2,635	2,653	2,797	2,765	2,875	3,235	3,342	3,352	3,336	3,341	3,346	3,357
2006q1	4,349	4,310	4,432	4,800	4,679	4,733	4,756	4,617	4,632	4,650	4,650	4,650
2006q2	5,088	5,191	5,294	5,311	5,344	5,184	5,183	5,138	5,171	5,181	5,253	5,261
2006q3	4,493	4,603	4,778	4,651	4,658	4,704	4,690	4,651	4,729	4,713	4,868	4,839
2006q4	5,279	5,413	5,581	5,580	5,753	5,762	5,806	5,849	5,617	5,621	5,613	5,617
2007q1	4,409	4,698	4,718	4,705	4,679	5,021	4,998	4,976	5,018	5,022	5,024	
2007q2	4,892	4,975	5,013	5,040	4,975	4,992	5,350	5,366	5,382	5,382		
2007q3	4,518	4,774	4,916	5,024	5,008	5,030	5,046	5,248	5,380			
2007q4	4,183	4,267	4,257	4,455	4,460	4,536	4,720	4,650				
2008q1	3,486	3,298	3,720	3,710	3,707	3,708	3,693					
2008q2	3,924	4,161	4,233	4,235	4,251	4,099						
2008q3	6,687	6,858	6,847	6,940	6,970							
2008q4	4,779	4,917	5,012	5,058								
2009q1	2,844	2,853	3,021									
2009q2	3,766	3,903										
2009q3	4,215											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3		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	1.004
2007q1	1.653	1.203	1.163	1.215	1.119	1.071	0.987	1.229	1.045	1.010	1.013	1.147
2007q2	1.633	1.494	1.205	1.096	1.009	1.092	1.108	1.116	1.030	1.083	1.046	1.000
2007q3	1.228	1.130	1.116	1.172	1.110	1.181	1.185	1.075	1.037	1.018	1.042	1.007
2007q4	1.843	1.324	1.300	1.251	1.031	1.067	1.031	1.070	1.119	1.006	1.005	0.996
2008q1	2.746	1.280	1.285	1.111	1.138	1.085	1.041	1.135	1.008	1.066	1.017	0.988
2008q2	2.182	0.984	1.586	1.224	1.130	1.023	1.079	1.058	1.040	1.045	1.023	0.988
2008q3	1.950	1.187	1.091	1.157	1.037	1.061	1.085	1.018	1.027	1.001	1.091	0.989
2008q4	1.219	1.354	1.223	1.116	1.099	1.054	1.118	1.109	0.976	1.062	1.062	1.036
2009q1	1.276	1.182	1.256	1.291	1.036	1.038	1.078	1.159	1.042	1.016	1.019	1.005
2009q2	1.755	1.213	1.111	1.049	1.176	1.043	1.044	1.093	1.031	1.043	1.028	0.983
2009q3	1.501	1.174	1.160	1.088	1.102	1.109	1.072	1.130	1.074	1.064	1.008	1.032
2009q4	1.152	1.148	1.074	1.112	1.034	1.094	1.111	1.083	1.043	1.032	1.008	
2010q1	2.350	1.527	1.440	1.244	1.065	0.998	1.114	1.012	1.080	1.015		
2010q2	2.065	1.714	1.044	1.207	1.022	1.131	1.188	1.072	1.085			
2010q3	1.660	1.369	1.055	1.217	1.172	1.096	1.039	1.036				
2010q4	1.230	1.316	1.234	1.138	1.068	1.016	1.023					
2011q1	1.704	1.140	1.098	1.075	1.083	1.046						
2011q2	3.634	1.110	1.057	1.126	1.116							
2011q3	1.328	1.192	1.297	1.096								
2011q4	1.462	1.220	1.189									
2012q1	1.419	1.194										
2012q2	1.584											
Avg 8	1.753	1.282	1.177	1.152	1.083	1.067	1.084	1.087	1.045	1.035	1.032	1.002
Avg 16	1.706	1.252	1.200	1.156	1.089	1.071	1.081	1.093	1.057	1.035	1.030	1.016
Avg 16 ex HL	1.607	1.238	1.184	1.154	1.087	1.068	1.081	1.090	1.057	1.034	1.027	1.009
Wtd 8	1.652	1.252	1.158	1.148	1.086	1.069	1.081	1.081	1.042	1.033	1.035	1.002
Wtd 16	1.585	1.226	1.169	1.152	1.087	1.071	1.081	1.086	1.056	1.034	1.031	1.016
Selected	1.596	1.232	1.176	1.153	1.087	1.070	1.081	1.088	1.057	1.034	1.029	1.013
Age:Ult	4.641	2.908	2.360	2.007	1.741	1.602	1.497	1.385	1.273	1.204	1.164	1.132

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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
2005q3	0.970	1.016	0.970	1.021	1.006	1.003	1.002	1.009	1.011	1.002	1.002	
2005q4	1.007	1.054	0.989	1.040	1.125	1.033	1.003	0.995	1.001	1.002	1.003	
2006q1	0.991	1.028	1.083	0.975	1.012	1.005	0.971	1.003	1.004	1.000	1.000	
2006q2	1.020	1.020	1.003	1.006	0.970	1.000	0.991	1.006	1.002	1.014	1.001	
2006q3	1.024	1.038	0.973	1.002	1.010	0.997	0.992	1.017	0.997	1.033	0.994	
2006q4	1.025	1.031	1.000	1.031	1.002	1.008	1.007	0.960	1.001	0.998	1.001	
2007q1	1.066	1.004	0.997	0.995	1.073	0.995	0.995	1.008	1.001	1.000		
2007q2	1.017	1.008	1.005	0.987	1.003	1.072	1.003	1.003	1.000			
2007q3	1.057	1.030	1.022	0.997	1.004	1.003	1.040	1.025				
2007q4	1.020	0.998	1.047	1.001	1.017	1.041	0.985					
2008q1	0.946	1.128	0.997	0.999	1.000	0.996						
2008q2	1.060	1.017	1.001	1.004	0.964							
2008q3	1.026	0.998	1.014	1.004								
2008q4	1.029	1.019	1.009									
2009q1	1.003	1.059										
2009q2	1.036											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.022	1.032	1.011	1.002	1.009	1.014	0.998	1.002	1.002	1.007	1.000	
Avg 16	1.019	1.030	1.008	1.005	1.016	1.014	0.999	1.003				
Avg 16 ex HL	1.020	1.025	1.005	1.004	1.010	1.009	0.997	1.006				
Wtd 8	1.025	1.025	1.012	1.003	1.010	1.014	0.999	1.002	1.002	1.007	1.000	
Wtd 16	1.020	1.025	1.008	1.004	1.012	1.013	0.999	1.003				
Selected	1.020	1.025	1.006	1.004	1.011	1.011	0.998	1.004	1.002	1.007	1.000	1.024
Age:Ult	1.117	1.095	1.068	1.062	1.058	1.046	1.035	1.037	1.033	1.031	1.024	1.024

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										3,700	3,788	4,204
2005q4									2,263	2,304	2,387	2,413
2006q1								2,300	2,358	2,689	3,108	3,342
2006q2							2,763	3,129	3,330	3,595	4,087	4,176
2006q3						1,850	2,221	2,591	2,724	2,804	2,960	3,656
2006q4					1,726	1,894	2,128	2,571	3,271	3,557	4,262	4,325
2007q1				1,269	1,574	1,938	2,162	2,223	2,406	2,454	2,626	2,859
2007q2			1,109	1,610	2,189	2,345	2,532	2,885	3,474	3,694	3,808	3,978
2007q3		960	1,108	1,255	1,502	1,905	2,315	2,799	2,989	3,289	3,378	3,477
2007q4	101	414	893	1,441	1,630	1,807	2,243	2,628	2,905	3,140	3,179	3,330
2008q1	0	36	1,161	1,346	1,479	1,878	2,163	2,372	2,710	2,737	2,922	2,967
2008q2	50	77	596	812	1,228	1,657	1,759	2,126	2,642	2,753	3,092	3,163
2008q3	201	830	2,162	2,753	3,234	3,693	4,174	4,670	5,136	5,390	5,463	5,619
2008q4	1	163	681	1,241	1,387	1,716	2,208	2,283	2,758	3,006	3,455	3,866
2009q1	1	154	478	850	1,082	1,562	1,613	1,751	1,890	2,027	2,389	2,449
2009q2	0	502	760	1,327	1,579	1,857	2,141	2,684	2,850	2,988	3,059	3,178
2009q3	0	1	325	746	1,061	1,185	1,577	1,659	2,018	2,733	2,919	3,043
2009q4	277	288	972	1,153	2,767	2,927	3,062	3,769	4,484	5,212	5,654	5,996
2010q1	16	341	914	1,238	1,450	1,722	1,884	2,170	2,547	2,650	2,777	
2010q2	2	8	139	600	991	1,181	1,480	2,086	2,274	2,325		
2010q3	253	726	1,008	1,969	2,682	3,110	3,469	3,916	4,394			
2010q4	152	241	648	1,021	1,683	2,071	2,279	2,536				
2011q1	6	347	809	1,189	1,251	1,353	1,668					
2011q2	0	97	873	1,631	2,549	3,169						
2011q3	850	1,134	1,217	1,439	1,980							
2011q4	125	143	356	654								
2012q1	0	27	276									
2012q2	252	1,006										
2012q3	0											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	4,308	4,430	4,461	4,493	4,548	4,581	4,588	4,599	4,692	4,754	4,763	4,831
2005q4	2,430	2,472	2,481	2,584	2,590	3,100	3,217	3,297	3,311	3,316	3,321	3,332
2006q1	3,772	3,927	3,970	4,280	4,319	4,534	4,543	4,549	4,563	4,597	4,598	4,626
2006q2	4,308	4,425	4,773	4,875	4,916	4,981	4,990	5,105	5,114	5,124	5,128	5,131
2006q3	3,681	3,745	4,096	4,152	4,174	4,196	4,229	4,290	4,379	4,388	4,568	4,604
2006q4	4,435	4,683	4,889	4,925	5,078	5,092	5,095	5,120	5,213	5,217	5,223	5,227
2007q1	3,140	3,839	3,879	4,090	4,516	4,526	4,532	4,534	4,593	4,597	4,649	
2007q2	4,203	4,492	4,558	4,585	4,785	4,846	4,860	4,901	4,967	4,972		
2007q3	3,628	3,854	4,211	4,259	4,343	4,385	4,410	4,744	5,194			
2007q4	3,675	3,835	3,866	4,111	4,234	4,329	4,345	4,525				
2008q1	3,038	3,148	3,410	3,420	3,609	3,610	3,643					
2008q2	3,427	3,475	3,582	3,605	3,621	3,833						
2008q3	5,799	6,030	6,094	6,113	6,323							
2008q4	4,222	4,311	4,481	4,739								
2009q1	2,506	2,565	2,642									
2009q2	3,268	3,537										
2009q3	3,028											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3		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	1.025
2007q1	7.618	1.178	1.400	1.241	1.231	1.116	1.028	1.082	1.020	1.070	1.089	1.098
2007q2	10.855	3.180	1.452	1.359	1.071	1.080	1.140	1.204	1.063	1.031	1.045	1.056
2007q3	166.062	1.155	1.132	1.197	1.269	1.215	1.209	1.068	1.100	1.027	1.029	1.043
2007q4	4.108	2.156	1.614	1.131	1.109	1.241	1.171	1.105	1.081	1.012	1.047	1.104
2008q1	422.500	32.325	1.159	1.099	1.270	1.152	1.097	1.142	1.010	1.067	1.016	1.024
2008q2	1.536	7.760	1.363	1.511	1.349	1.062	1.209	1.243	1.042	1.123	1.023	1.083
2008q3	4.135	2.604	1.273	1.175	1.142	1.130	1.119	1.100	1.049	1.014	1.029	1.032
2008q4	264.235	4.179	1.821	1.118	1.237	1.287	1.034	1.208	1.090	1.149	1.119	1.092
2009q1	133.791	3.099	1.777	1.272	1.444	1.032	1.086	1.079	1.072	1.178	1.025	1.023
2009q2	1972.892	1.514	1.746	1.190	1.176	1.153	1.254	1.062	1.048	1.024	1.039	1.028
2009q3	8.943	223.374	2.298	1.422	1.117	1.331	1.052	1.216	1.355	1.068	1.043	0.995
2009q4	1.041	3.379	1.186	2.400	1.058	1.046	1.231	1.190	1.162	1.085	1.061	
2010q1	21.615	2.681	1.354	1.171	1.187	1.094	1.152	1.174	1.041	1.048		
2010q2	5.191	17.219	4.311	1.651	1.192	1.253	1.410	1.090	1.022			
2010q3	2.869	1.388	1.954	1.362	1.160	1.116	1.129	1.122				
2010q4	1.588	2.691	1.577	1.649	1.230	1.101	1.113					
2011q1	56.828	2.333	1.470	1.052	1.081	1.233						
2011q2	531.791	9.010	1.867	1.563	1.243							
2011q3	1.334	1.073	1.183	1.376								
2011q4	1.137	2.496	1.838									
2012q1	334.229	10.285										
2012q2	3.990											
Avg 8	116.721	5.812	1.944	1.528	1.159	1.166	1.178	1.143	1.105	1.086	1.044	1.048
Avg 16	209.101	18.443	1.761	1.384	1.204	1.158	1.152	1.147	1.080	1.080	1.057	1.049
Avg 16 ex HL	97.977	5.046	1.622	1.335	1.197	1.155	1.142	1.145	1.065	1.077	1.047	1.047
Wtd 8	2.270	1.956	1.633	1.499	1.158	1.140	1.175	1.143	1.099	1.077	1.046	1.049
Wtd 16	2.813	2.405	1.525	1.350	1.190	1.144	1.148	1.145	1.078	1.077	1.054	1.049
Selected	50.395	3.725	1.573	1.343	1.194	1.149	1.145	1.145	1.072	1.077	1.051	1.048
Age:Ult	1180.348	23.422	6.288	3.997	2.976	2.493	2.170	1.895	1.655	1.544	1.433	1.364

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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
2005q3	1.028	1.007	1.007	1.012	1.007	1.001	1.003	1.020	1.013	1.002	1.014	
2005q4	1.017	1.003	1.042	1.002	1.197	1.038	1.025	1.004	1.001	1.002	1.003	
2006q1	1.041	1.011	1.078	1.009	1.050	1.002	1.001	1.003	1.007	1.000	1.006	
2006q2	1.027	1.079	1.021	1.008	1.013	1.002	1.023	1.002	1.002	1.001	1.001	
2006q3	1.017	1.094	1.014	1.005	1.005	1.008	1.014	1.021	1.002	1.041	1.008	
2006q4	1.056	1.044	1.007	1.031	1.003	1.001	1.005	1.018	1.001	1.001	1.001	
2007q1	1.223	1.010	1.055	1.104	1.002	1.001	1.001	1.013	1.001	1.011		
2007q2	1.069	1.015	1.006	1.044	1.013	1.003	1.008	1.013	1.001			
2007q3	1.062	1.093	1.011	1.020	1.010	1.006	1.076	1.095				
2007q4	1.043	1.008	1.063	1.030	1.022	1.004	1.042					
2008q1	1.036	1.083	1.003	1.055	1.000	1.009						
2008q2	1.014	1.031	1.007	1.004	1.059							
2008q3	1.040	1.011	1.003	1.034								
2008q4	1.021	1.039	1.058									
2009q1	1.024	1.030										
2009q2	1.082											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.040	1.039	1.026	1.040	1.014	1.004	1.021	1.021	1.004	1.008	1.006	
Avg 16	1.050	1.037	1.027	1.028	1.032	1.007	1.020	1.021				
Avg 16 ex HL	1.040	1.035	1.024	1.023	1.018	1.004	1.015	1.013				
Wtd 8	1.040	1.036	1.025	1.040	1.013	1.004	1.021	1.022	1.004	1.008	1.006	
Wtd 16	1.049	1.036	1.025	1.028	1.025	1.006	1.019	1.022				
Selected	1.045	1.036	1.025	1.026	1.022	1.005	1.017	1.017	1.004	1.008	1.006	1.057
Age:Ult	1.301	1.245	1.202	1.173	1.143	1.118	1.113	1.094	1.076	1.072	1.063	1.057

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Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						15,175	15,358	15,422	15,358	15,359	15,359
2003					12,528	13,311	13,677	13,831	13,892	13,866	
2004				14,705	15,643	16,291	16,536	16,601	16,723		
2005			12,718	13,566	13,824	14,679	14,809	15,140			
2006		12,456	16,222	19,375	20,178	20,409	20,546				
2007	4,655	10,958	15,665	18,410	19,453	20,436					
2008	4,665	13,364	16,982	19,182	19,820						
2009	4,035	11,330	15,375	17,580							
2010	3,864	11,425	15,519								
2011	5,989	11,872									
2012	5,978										

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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
2002				1.053	1.030	1.012	1.004	0.996	1.000	1.000	
2003			1.103	1.030	1.063	1.027	1.011	1.004	0.998		
2004		1.478	1.220	1.064	1.041	1.015	1.004	1.007			
2005	3.310	1.358	1.067	1.019	1.062	1.009	1.022				
2006	2.880	1.302	1.194	1.041	1.011	1.007					
2007	2.354	1.430	1.175	1.057	1.051						
2008	2.865	1.271	1.130	1.033							
2009	2.808	1.357	1.143								
2010	2.957	1.358									
2011	1.982										
Avg 3	2.582	1.329	1.149	1.044	1.041	1.010	1.013	1.003	0.999	1.000	
Avg 5	2.593	1.344	1.142	1.043	1.046	1.014	1.010	1.003	0.999	1.000	
Avg 5 ex HL	2.676	1.339	1.149	1.044	1.051	1.012					
Wtd 3	1.472	0.892	0.768	0.712	0.687	0.637	0.612	0.672	0.453	1.000	
Wtd 5	1.956	1.078	0.935	0.832	0.808	0.770	0.695	0.672	0.453	1.000	
Selected	2.610	1.340	1.145	1.044	1.044	1.014	1.010	1.003	1.000	1.000	1.000
Age:Ult	4.483	1.718	1.282	1.120	1.072	1.027	1.013	1.003	1.000	1.000	1.000

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 (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						14,527	15,138	15,252	15,358	15,359	15,359
2003					11,338	12,542	13,006	13,651	13,703	13,791	
2004				12,492	14,487	15,751	16,063	16,456	16,723		
2005			9,902	12,425	13,273	14,404	14,599	15,000			
2006		7,178	11,998	16,401	18,623	19,220	19,659				
2007	1,261	7,450	11,937	15,329	17,832	19,340					
2008	1,438	8,294	13,094	16,550	18,539						
2009	981	5,684	11,163	15,203							
2010	1,176	6,767	12,031								
2011	1,756	7,471									
2012	1,281										

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
2002				1.101	1.061	1.042	1.008	1.007	1.000	1.000	
2003			1.392	1.106	1.106	1.037	1.050	1.004	1.006		
2004		2.031	1.493	1.160	1.087	1.020	1.024	1.016			
2005	16.915	1.992	1.255	1.068	1.085	1.014	1.027				
2006	5.817	1.671	1.367	1.135	1.032	1.023					
2007	5.910	1.602	1.284	1.163	1.085						
2008	5.766	1.579	1.264	1.120							
2009	5.795	1.964	1.362								
2010	5.757	1.778									
2011	4.254										
Avg 3	5.268	1.773	1.303	1.140	1.067	1.019	1.034	1.009	1.003	1.000	
Avg 5	5.496	1.719	1.306	1.129	1.079	1.027	1.027	1.009	1.003	1.000	
Avg 5 ex HL	5.773	1.684	1.303	1.138	1.086	1.027					
Wtd 3	3.380	1.164	0.875	0.773	0.701	0.647	0.625	0.674	0.453	1.000	
Wtd 5	4.254	1.352	1.054	0.899	0.830	0.779	0.712	0.674	0.453	1.000	
Selected	5.585	1.695	1.305	1.135	1.080	1.025	1.025	1.009	1.003	1.000	1.000
Age:Ult	16.101	2.883	1.701	1.303	1.148	1.063	1.037	1.012	1.003	1.000	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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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)
2007q4	4,650	1.037	4,822	4,525	1.094	4,951	4,887	0.992	4,849	1.043	20,436	20,778
2008q1	3,693	1.035	3,822	3,643	1.113	4,054	3,938	1.013	3,991	1.081	19,105	19,765
2008q2	4,099	1.046	4,289	3,833	1.118	4,287	4,288	1.013	4,345	1.060	17,823	18,715
2008q3	6,970	1.058	7,374	6,323	1.143	7,227	7,300	1.013	7,398	1.061	19,413	20,583
2008q4	5,058	1.062	5,372	4,739	1.173	5,557	5,465	1.013	5,538	1.095	19,820	21,272
2009q1	3,021	1.068	3,228	2,642	1.202	3,176	3,202	1.008	3,226	1.068	19,148	20,507
2009q2	3,903	1.095	4,274	3,537	1.245	4,404	4,339	1.008	4,372	1.120	18,952	20,534
2009q3	4,215	1.117	4,708	3,028	1.301	3,940	4,324	1.008	4,357	1.034	16,197	17,494
2009q4	6,441	1.132	7,289	5,996	1.364	8,177	7,733	1.008	7,792	1.210	17,580	19,748
2010q1	3,471	1.164	4,042	2,777	1.433	3,980	4,011	1.032	4,139	1.192	18,030	20,661
2010q2	3,605	1.204	4,341	2,325	1.544	3,589	3,965	1.032	4,091	1.135	17,733	20,380
2010q3	5,426	1.273	6,905	4,394	1.655	7,271	7,088	1.032	7,314	1.348	18,944	23,337
2010q4	3,017	1.385	4,177	2,536	1.895	4,805	4,491	1.032	4,635	1.536	15,519	20,179
2011q1	2,272	1.497	3,401	1,668	2.170	3,619	3,510	1.016	3,568	1.570	14,320	19,608
2011q2	4,145	1.602	6,638	3,169	2.493	7,900	7,269	1.016	7,388	1.782	14,860	22,905
2011q3	3,324	1.741	5,786	1,980	2.976	5,893	5,839	1.016	5,935	1.786	12,758	21,526
2011q4	2,131	2.007	4,278	654	3.997	2,614	3,446	1.016	3,503	1.643	11,872	20,394
2012q1	2,059	2.360	4,861	276	6.288	1,732	3,297	0.825	2,718	1.320	11,659	19,544
2012q2	3,008	2.908	8,748	1,006	23.422	23,554	16,151	0.825	13,317	4.427	10,522	25,473
2012q3	911	4.641	4,228	0	1,180.348	23	2,126	0.825	1,753	1.924	8,110	21,290

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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)
2008q2	17,823	18,715	1.0501
2009q2	18,952	20,534	1.0835
2010q2	17,733	20,380	1.1493
2011q2	14,860	22,905	1.5414
2012q2	10,522	25,473	2.4208

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)
2008	19,820	1.072	21,256	18,539	1.148	21,289	21,272
2009	17,580	1.120	19,682	15,203	1.303	19,814	19,748
2010	15,519	1.282	19,895	12,031	1.701	20,464	20,179
2011	11,872	1.718	20,394	7,471	2.883	21,539	20,394
2012	5,978	4.483	20,103	1,281	16.101	15,472	17,787

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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
2005q3										532	534	530
2005q4									513	505	505	505
2006q1								421	421	421	420	420
2006q2							390	391	391	391	390	390
2006q3						469	470	471	469	470	471	472
2006q4					360	360	361	363	362	362	363	364
2007q1				349	338	338	338	337	337	336	337	330
2007q2			342	355	356	357	358	358	392	386	380	381
2007q3		366	342	341	329	328	327	327	328	327	326	326
2007q4	351	384	389	390	389	390	390	390	390	389	388	388
2008q1	253	306	307	306	308	308	308	306	307	304	303	303
2008q2	278	297	297	297	295	295	294	295	294	295	295	296
2008q3	195	212	209	209	212	210	211	212	211	211	211	211
2008q4	213	272	270	268	266	264	263	262	262	262	261	261
2009q1	173	189	189	188	189	187	186	185	183	183	182	182
2009q2	245	241	240	242	240	239	239	238	238	237	237	238
2009q3	205	218	221	225	224	224	221	221	221	221	220	220
2009q4	228	249	244	239	238	239	239	238	238	238	237	237
2010q1	213	278	274	268	269	269	268	268	268	268	268	
2010q2	215	246	251	250	251	252	254	254	262	260		
2010q3	347	352	354	352	350	350	350	349	349			
2010q4	309	324	318	319	309	308	307	309				
2011q1	218	232	228	215	212	209	209					
2011q2	208	287	294	294	275	274						
2011q3	211	241	246	245	246							
2011q4	186	249	250	247								
2012q1	141	176	181									
2012q2	166	206										
2012q3	170											

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Countrywide
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
2005q3	529	527	526	523	522	521	521	520	520	520	519	518
2005q4	505	505	505	505	505	505	506	505	505	505	505	505
2006q1	420	420	419	419	419	419	419	419	419	419	418	418
2006q2	389	389	388	388	388	387	387	387	387	386	386	385
2006q3	473	473	472	471	471	471	470	470	470	470	469	469
2006q4	364	364	368	367	367	367	367	367	366	366	366	366
2007q1	330	329	329	334	334	329	329	329	329	329	329	
2007q2	382	382	382	382	382	382	382	382	382	382		
2007q3	328	328	328	327	327	326	325	324	325			
2007q4	389	389	388	388	387	387	387	387				
2008q1	304	304	304	304	304	301	301					
2008q2	296	295	294	294	294	293						
2008q3	211	211	211	211	211							
2008q4	261	261	261	261								
2009q1	183	182	182									
2009q2	238	239										
2009q3	220											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3		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	0.948	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	1.001
2007q1	1.092	1.028	1.001	0.971	0.999	0.999	0.999	0.998	0.999	1.001	0.979	1.001
2007q2	1.264	0.954	1.039	1.003	1.003	1.002	1.000	1.095	0.986	0.983	1.004	1.001
2007q3	1.166	0.934	0.999	0.963	0.997	0.998	1.000	1.001	0.998	0.999	1.000	1.005
2007q4	1.093	1.013	1.003	0.996	1.002	1.001	1.000	1.001	0.997	0.999	1.000	1.001
2008q1	1.208	1.004	0.996	1.010	0.998	0.999	0.994	1.002	0.991	0.998	0.999	1.002
2008q2	1.069	1.002	0.999	0.994	0.997	0.998	1.002	0.999	1.002	0.999	1.006	1.000
2008q3	1.083	0.986	1.000	1.016	0.989	1.006	1.003	0.998	0.999	0.999	1.000	0.999
2008q4	1.276	0.994	0.992	0.993	0.990	0.998	0.997	0.999	0.998	0.999	0.999	1.000
2009q1	1.094	0.998	1.000	1.002	0.988	0.997	0.996	0.988	0.999	0.997	0.999	1.002
2009q2	0.982	0.996	1.007	0.995	0.995	0.998	0.998	0.998	0.999	1.001	1.002	1.002
2009q3	1.065	1.010	1.021	0.993	1.000	0.989	1.000	0.997	1.000	0.999	0.999	1.000
2009q4	1.092	0.979	0.981	0.996	1.003	0.998	0.998	1.000	0.999	0.998	0.998	
2010q1	1.306	0.983	0.981	1.001	1.000	0.999	0.999	1.000	1.000	0.999		
2010q2	1.140	1.021	0.996	1.006	1.004	1.006	1.002	1.031	0.993			
2010q3	1.015	1.004	0.997	0.993	0.999	1.000	0.998	1.000				
2010q4	1.048	0.981	1.003	0.969	0.995	0.998	1.007					
2011q1	1.066	0.984	0.942	0.984	0.989	0.997						
2011q2	1.376	1.024	1.000	0.936	0.998							
2011q3	1.141	1.023	0.993	1.006								
2011q4	1.338	1.003	0.987									
2012q1	1.247	1.027										
2012q2	1.242											
Avg 8	1.184	1.009	0.987	0.986	0.998	0.998	1.000	1.002	0.998	0.999	1.000	1.001
Avg 16	1.157	1.001	0.993	0.993	0.997	0.999	1.000	1.007	0.997	0.998	0.999	1.001
Avg 16 ex HL	1.154	1.001	0.995	0.996	0.997	0.999	0.999	1.002	0.998	0.999	1.000	1.001
Wtd 8	1.157	1.007	0.989	0.985	0.999	0.998	1.000	1.002	0.998	0.999	1.000	1.001
Wtd 16	1.143	1.000	0.994	0.992	0.997	0.999	1.000	1.008	0.997	0.998	0.999	1.001
Selected	1.149	1.001	0.994	0.994	0.997	0.999	1.000	1.005	0.998	0.999	1.000	1.001
Age:Ult	1.122	0.976	0.975	0.981	0.987	0.990	0.991	0.991	0.986	0.988	0.989	0.989

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Uninsured Motorist Property Damage and Underinsured Motorist Property Damage 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
2005q3	0.997	0.998	0.995	0.998	0.998	0.999	0.999	0.999	0.999	0.998	0.999	
2005q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1	0.999	0.999	1.001	0.999	1.000	0.999	1.000	1.000	1.000	0.999	1.000	
2006q2	0.999	0.999	0.999	0.999	0.999	1.000	0.999	1.000	0.999	0.999	0.999	
2006q3	0.999	1.000	0.998	1.000	1.000	0.999	0.999	0.999	1.000	1.000	1.000	
2006q4	1.000	1.010	0.999	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	
2007q1	0.997	1.000	1.015	1.000	0.986	1.000	1.000	1.000	1.000	1.000		
2007q2	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
2007q3	0.999	1.000	0.999	0.999	0.998	0.996	0.998	1.001				
2007q4	0.999	0.999	0.999	0.998	1.000	0.999	0.999					
2008q1	1.000	1.000	1.001	1.000	0.990	1.000						
2008q2	0.994	0.999	0.999	0.999	0.999							
2008q3	0.999	1.001	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	0.999	0.999										
2009q2	1.002											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	0.999	1.000	1.002	0.999	0.997	0.999	0.999	1.000	1.000	0.999	0.999	
Avg 16	0.999	1.000	1.000	0.999	0.997	0.999	0.999	1.000				
Avg 16 ex HL	0.999	1.000	1.000	0.999	0.998	1.000	0.999	1.000				
Wtd 8	0.999	1.000	1.002	0.999	0.997	0.999	0.999	1.000	1.000	0.999	0.999	
Wtd 16	0.999	1.000	1.000	0.999	0.998	0.999	0.999	1.000				
Selected	0.999	1.000	1.000	0.999	0.998	0.999	0.999	1.000	1.000	0.999	0.999	0.996
Age:Ult	0.988	0.989	0.989	0.989	0.990	0.992	0.993	0.994	0.994	0.994	0.995	0.996

American National Property And Casualty Company and American National County Mutual Insurance Company
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Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										530	531	530
2005q4									513	505	505	505
2006q1								420	420	420	419	419
2006q2							390	391	391	391	390	390
2006q3						469	470	471	469	470	471	472
2006q4					360	360	361	363	362	362	363	364
2007q1				339	338	338	338	337	337	336	337	330
2007q2			337	330	332	333	334	334	387	386	380	381
2007q3		363	342	341	329	328	327	327	328	327	326	326
2007q4	285	382	386	390	388	389	389	389	389	388	388	388
2008q1	226	299	298	306	308	308	308	306	307	304	303	303
2008q2	259	296	297	297	295	295	294	295	294	295	295	296
2008q3	171	211	208	209	210	210	211	212	211	211	211	211
2008q4	182	268	270	268	266	264	263	262	262	262	261	261
2009q1	134	186	189	188	189	187	186	185	183	183	182	182
2009q2	211	240	240	242	240	239	239	238	238	237	237	238
2009q3	178	215	220	225	224	224	221	221	221	221	220	220
2009q4	194	240	244	239	238	239	239	238	238	238	237	237
2010q1	182	272	268	268	269	269	268	268	268	268	268	
2010q2	202	246	251	250	251	252	254	254	256	254		
2010q3	323	352	354	352	349	350	350	349	349			
2010q4	286	324	318	319	309	308	307	309				
2011q1	199	220	219	215	212	209	209					
2011q2	183	272	292	291	275	274						
2011q3	175	236	246	245	246							
2011q4	159	247	249	246								
2012q1	120	171	181									
2012q2	151	206										
2012q3	149											

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Countrywide
Uninsured Motorist Property Damage and Underinsured Motorist Property Damage Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	529	527	526	523	522	521	521	520	520	520	519	518
2005q4	505	505	505	505	505	505	506	505	505	505	505	505
2006q1	420	420	419	419	419	419	419	419	419	419	418	418
2006q2	389	389	388	388	388	387	387	387	387	386	386	385
2006q3	473	473	472	471	471	471	470	470	470	470	469	469
2006q4	364	364	368	367	367	367	367	367	366	366	366	366
2007q1	330	329	329	329	329	329	329	329	329	329	329	
2007q2	382	382	382	382	382	382	382	382	382	382		
2007q3	328	328	328	327	327	326	325	324	325			
2007q4	388	388	388	388	387	387	387	387				
2008q1	304	304	304	304	304	301	301					
2008q2	296	295	294	294	294	293						
2008q3	211	211	211	211	211							
2008q4	261	261	261	261								
2009q1	183	182	182									
2009q2	238	239										
2009q3	220											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3		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	0.964	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	1.001
2007q1	1.344	0.999	1.001	0.999	0.998	1.000	0.999	0.998	0.999	1.001	0.979	1.001
2007q2	1.351	0.980	0.979	1.007	1.003	1.002	1.000	1.161	0.997	0.983	1.004	1.001
2007q3	1.278	0.942	0.999	0.963	0.997	0.998	1.000	1.001	0.998	0.999	1.000	1.005
2007q4	1.341	1.011	1.010	0.996	1.002	1.001	1.000	1.001	0.997	0.999	1.000	1.001
2008q1	1.323	0.994	1.027	1.010	0.998	0.999	0.994	1.002	0.991	0.998	0.999	1.002
2008q2	1.146	1.003	0.999	0.994	0.997	0.998	1.002	0.999	1.002	0.999	1.006	1.000
2008q3	1.237	0.986	1.003	1.004	1.001	1.006	1.003	0.998	0.999	0.999	1.000	0.999
2008q4	1.474	1.007	0.992	0.993	0.990	0.998	0.997	0.999	0.998	0.999	0.999	1.000
2009q1	1.386	1.012	1.000	1.002	0.988	0.997	0.996	0.988	0.999	0.997	0.999	1.002
2009q2	1.137	0.998	1.008	0.995	0.995	0.998	0.998	0.998	0.999	1.001	1.002	1.002
2009q3	1.206	1.026	1.024	0.993	1.000	0.989	1.000	0.997	1.000	0.999	0.999	1.000
2009q4	1.241	1.015	0.981	0.996	1.003	0.998	0.998	1.000	0.999	0.998	0.998	
2010q1	1.492	0.984	1.003	1.001	1.000	0.999	0.999	1.000	1.000	0.999		
2010q2	1.215	1.021	0.996	1.006	1.004	1.006	1.002	1.008	0.992			
2010q3	1.089	1.004	0.997	0.990	1.002	1.000	0.998	1.000				
2010q4	1.129	0.982	1.004	0.969	0.995	0.998	1.007					
2011q1	1.106	0.994	0.983	0.984	0.989	0.997						
2011q2	1.481	1.075	0.994	0.946	0.998							
2011q3	1.346	1.043	0.993	1.006								
2011q4	1.552	1.008	0.987									
2012q1	1.431	1.057										
2012q2	1.361											
Avg 8	1.312	1.023	0.995	0.987	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.001
Avg 16	1.305	1.013	0.999	0.993	0.998	0.999	1.000	1.009	0.998	0.998	0.999	1.001
Avg 16 ex HL	1.303	1.011	0.999	0.995	0.998	0.999	0.999	1.000	0.998	0.999	1.000	1.001
Wtd 8	1.269	1.020	0.995	0.986	0.999	0.998	1.000	0.999	0.998	0.999	1.000	1.001
Wtd 16	1.280	1.012	1.000	0.992	0.998	0.999	1.000	1.011	0.998	0.998	0.999	1.001
Selected	1.291	1.012	0.999	0.994	0.998	0.999	1.000	1.005	0.998	0.999	1.000	1.001
Age:Ult	1.282	0.993	0.981	0.982	0.988	0.990	0.991	0.991	0.986	0.988	0.989	0.989

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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
2005q3	0.997	0.998	0.995	0.998	0.998	0.999	0.999	0.999	0.999	0.998	0.999	
2005q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1	0.999	0.999	1.001	0.999	1.000	0.999	1.000	1.000	1.000	0.999	1.000	
2006q2	0.999	0.999	0.999	0.999	0.999	1.000	0.999	1.000	0.999	0.999	0.999	
2006q3	0.999	1.000	0.998	1.000	1.000	0.999	0.999	0.999	1.000	1.000	1.000	
2006q4	1.000	1.010	0.999	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	
2007q1	0.997	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
2007q2	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000			
2007q3	0.999	1.000	0.999	0.999	0.998	0.996	0.998	1.001				
2007q4	0.999	0.999	0.999	0.999	1.000	0.999	0.999					
2008q1	1.000	1.000	1.001	1.000	0.990	1.000						
2008q2	0.994	0.999	0.999	0.999	0.999							
2008q3	0.999	1.001	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	0.999	0.999										
2009q2	1.002											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	0.999	1.000	1.000	1.000	0.998	0.999	0.999	1.000	1.000	0.999	0.999	
Avg 16	0.999	1.000	0.999	0.999	0.999	0.999	0.999	1.000				
Avg 16 ex HL	0.999	1.000	0.999	1.000	0.999	1.000	0.999	1.000				
Wtd 8	0.999	1.000	1.000	1.000	0.999	0.999	0.999	1.000	1.000	0.999	0.999	
Wtd 16	0.999	1.000	0.999	0.999	0.999	0.999	0.999	1.000				
Selected	0.999	1.000	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	0.999	0.996
Age:Ult	0.988	0.989	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.994	0.995	0.996

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						2,906	2,901	2,898	2,898	2,897	2,896
2003					2,756	2,749	2,744	2,741	2,731	2,725	
2004				2,444	2,442	2,438	2,438	2,437	2,438		
2005			2,378	2,365	2,355	2,351	2,345	2,340			
2006		1,643	1,643	1,645	1,644	1,641	1,637				
2007	1,020	1,414	1,440	1,427	1,426	1,422					
2008	799	1,083	1,072	1,070	1,066						
2009	634	888	878	878							
2010	866	1,190	1,186								
2011	726	976									
2012	557										

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
2002				1.008	0.999	0.998	0.999	1.000	0.999	1.000	
2003			0.999	0.995	0.997	0.998	0.999	0.996	0.998		
2004		0.996	0.999	0.999	0.999	1.000	1.000	1.000			
2005	1.316	0.996	0.994	0.996	0.998	0.997	0.998				
2006	1.285	1.000	1.001	1.000	0.998	0.998					
2007	1.386	1.018	0.990	0.999	0.997						
2008	1.354	0.990	0.998	0.996							
2009	1.401	0.989	1.000								
2010	1.373	0.997									
2011	1.344										
Avg 3	1.373	0.992	0.996	0.998	0.998	0.998	0.999	0.999	0.999	1.000	
Avg 5	1.372	0.999	0.997	0.998	0.998	0.998	0.999	0.999	0.999	1.000	
Avg 5 ex HL	1.371	0.996	0.997	0.998	0.998	0.998					
Wtd 3	1.008	0.676	0.621	0.738	0.740	0.736	0.744	0.687	0.527	1.000	
Wtd 5	1.155	0.824	0.807	0.879	0.879	0.865	0.820	0.687	0.527	1.000	
Selected	1.371	1.000	0.995	0.998	0.998	0.999	0.999	0.999	0.999	1.000	1.000
Age:Ult	1.353	0.987	0.987	0.992	0.994	0.996	0.997	0.998	0.999	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
2002						2,906	2,901	2,898	2,898	2,897	2,896
2003					2,756	2,749	2,744	2,741	2,731	2,725	
2004				2,444	2,442	2,438	2,438	2,437	2,438		
2005			2,378	2,364	2,355	2,351	2,345	2,340			
2006		1,642	1,642	1,645	1,644	1,641	1,637				
2007	966	1,390	1,440	1,426	1,425	1,422					
2008	765	1,080	1,072	1,070	1,066						
2009	606	888	878	878							
2010	836	1,189	1,180								
2011	666	975									
2012	536										

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
2002				1.003	1.005	0.998	0.999	1.000	0.999	1.000	
2003			1.000	0.995	0.997	0.998	0.999	0.996	0.998		
2004		0.996	0.999	0.999	0.999	1.000	1.000	1.000			
2005	1.346	1.002	0.994	0.996	0.998	0.997	0.998				
2006	1.367	1.000	1.002	1.000	0.998	0.998					
2007	1.438	1.036	0.990	0.999	0.998						
2008	1.412	0.992	0.998	0.996							
2009	1.465	0.989	1.000								
2010	1.421	0.993									
2011	1.464										
Avg 3	1.450	0.991	0.996	0.998	0.998	0.998	0.999	0.999	0.999	1.000	
Avg 5	1.440	1.002	0.997	0.998	0.998	0.998	0.999	0.999	0.999	1.000	
Avg 5 ex HL	1.441	0.995	0.997	0.998	0.998	0.998					
Wtd 3	1.061	0.675	0.622	0.738	0.741	0.736	0.744	0.687	0.527	1.000	
Wtd 5	1.212	0.828	0.808	0.879	0.879	0.865	0.820	0.687	0.527	1.000	
Selected	1.440	1.000	0.995	0.998	0.998	0.999	0.999	0.999	0.999	1.000	1.000
Age:Ult	1.421	0.987	0.987	0.992	0.994	0.996	0.997	0.998	0.999	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)
2007q4	387	0.994	384	387	0.994	384	384	1.002	385	0.996	1,422	1,416
2008q1	301	0.993	299	301	0.993	299	299	1.002	299	0.996	1,394	1,388
2008q2	293	0.992	291	293	0.992	291	291	1.002	292	0.995	1,305	1,299
2008q3	211	0.990	209	211	0.991	209	209	1.002	209	0.993	1,191	1,185
2008q4	261	0.989	258	261	0.990	259	258	1.002	259	0.992	1,066	1,059
2009q1	182	0.989	180	182	0.989	180	180	1.003	181	0.992	947	941
2009q2	239	0.989	236	239	0.989	236	236	1.003	237	0.992	893	886
2009q3	220	0.988	218	220	0.988	218	218	1.003	218	0.991	902	895
2009q4	237	0.989	234	237	0.989	234	234	1.003	235	0.992	878	871
2010q1	268	0.989	265	268	0.989	265	265	0.998	265	0.988	964	955
2010q2	260	0.988	257	254	0.988	251	254	0.998	254	0.975	986	972
2010q3	349	0.986	344	349	0.986	344	344	0.998	343	0.985	1,114	1,097
2010q4	309	0.991	306	309	0.991	306	306	0.998	306	0.990	1,186	1,168
2011q1	209	0.991	207	209	0.991	207	207	0.999	207	0.991	1,127	1,110
2011q2	274	0.990	272	274	0.990	272	272	0.999	271	0.990	1,141	1,128
2011q3	246	0.987	243	246	0.988	243	243	0.999	243	0.987	1,039	1,027
2011q4	247	0.981	242	246	0.982	242	242	0.999	242	0.979	976	963
2012q1	181	0.975	177	181	0.981	178	177	0.996	176	0.974	948	933
2012q2	206	0.976	201	206	0.993	205	203	0.996	202	0.980	880	863
2012q3	170	1.122	190	149	1.282	191	191	0.996	190	1.120	804	810

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	1,305	1,299	0.9955
2009q2	893	886	0.9924
2010q2	986	972	0.9863
2011q2	1,141	1,128	0.9883
2012q2	880	863	0.9805

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)
2008	1,066	0.994	1,059	1,066	0.994	1,059	1,059
2009	878	0.992	871	878	0.992	871	871
2010	1,186	0.987	1,171	1,180	0.987	1,165	1,168
2011	976	0.987	964	975	0.987	963	963
2012	557	1.353	565	536	1.421	571	568

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Comprehensive Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										30,338	30,327	30,313
2005q4									12,915	12,910	12,907	12,914
2006q1								11,977	11,977	11,978	11,978	11,980
2006q2							16,566	16,574	16,576	16,586	16,587	16,577
2006q3						12,210	12,232	12,233	12,241	12,242	12,241	12,237
2006q4					15,082	15,071	15,056	15,065	15,059	15,059	15,053	15,053
2007q1				9,614	9,652	9,652	9,651	9,658	9,658	9,658	9,659	9,659
2007q2			12,618	12,522	12,584	12,592	12,595	12,573	12,571	12,570	12,570	12,571
2007q3		12,929	12,917	12,867	12,952	12,930	12,921	12,929	12,929	12,927	12,928	12,933
2007q4	11,649	12,445	12,488	12,527	12,525	12,519	12,489	12,489	12,460	12,459	12,461	12,461
2008q1	9,888	10,667	10,561	10,640	10,635	10,622	10,614	10,616	10,631	10,620	10,619	10,597
2008q2	25,600	26,964	27,259	27,471	27,552	27,577	27,594	27,625	27,631	27,625	27,622	27,637
2008q3	18,921	21,642	21,074	20,884	20,886	20,894	20,907	20,918	20,926	20,934	20,943	20,936
2008q4	12,647	13,028	13,123	13,059	13,078	13,089	13,094	13,096	13,097	13,029	13,009	13,003
2009q1	10,864	11,990	11,948	11,991	12,007	12,044	12,056	12,048	12,048	12,043	12,045	12,045
2009q2	13,796	14,752	14,993	15,059	15,024	15,003	15,013	15,022	15,033	15,042	15,029	15,039
2009q3	14,811	15,182	15,350	15,352	15,366	15,341	15,272	15,273	15,278	15,272	15,274	15,274
2009q4	12,933	13,211	13,268	13,333	13,351	13,366	13,369	13,368	13,379	13,369	13,367	13,367
2010q1	8,480	8,809	8,821	8,789	8,804	8,801	8,796	8,800	8,802	8,811	8,826	
2010q2	21,274	22,069	22,368	22,442	22,464	22,522	22,587	22,588	22,573	22,579		
2010q3	12,431	13,044	13,192	13,144	13,198	13,197	13,199	13,206	13,208			
2010q4	15,268	15,682	15,781	15,867	15,898	15,884	15,885	15,887				
2011q1	8,440	9,724	9,976	10,053	10,097	10,089	10,098					
2011q2	27,839	28,786	29,241	29,472	29,504	29,507						
2011q3	14,857	15,116	15,213	15,194	15,248							
2011q4	10,960	11,808	11,831	11,827								
2012q1	10,215	11,577	11,654									
2012q2	18,336	20,232										
2012q3	10,663											

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Comprehensive Loss Development

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	30,315	30,315	30,310	30,311	30,317	30,313	30,314	30,320	30,320	30,320	30,320	30,320
2005q4	12,920	12,926	12,932	12,932	12,932	12,936	12,945	12,945	12,944	12,944	12,943	12,947
2006q1	11,971	11,969	11,976	11,978	11,981	11,982	11,982	11,982	11,982	11,982	11,982	11,982
2006q2	16,577	16,581	16,581	16,581	16,586	16,580	16,579	16,579	16,578	16,579	16,579	16,578
2006q3	12,237	12,236	12,235	12,230	12,226	12,226	12,225	12,225	12,206	12,206	12,206	12,205
2006q4	15,057	15,049	15,050	15,051	15,052	15,052	15,052	15,052	15,052	15,052	15,052	15,052
2007q1	9,658	9,663	9,626	9,626	9,626	9,626	9,626	9,626	9,626	9,626	9,626	
2007q2	12,576	12,576	12,576	12,572	12,570	12,572	12,575	12,563	12,563	12,563		
2007q3	12,936	12,935	12,935	12,935	12,907	12,907	12,907	12,907	12,902			
2007q4	12,464	12,465	12,465	12,462	12,462	12,463	12,464	12,465				
2008q1	10,599	10,600	10,593	10,596	10,579	10,579	10,579					
2008q2	27,627	27,629	27,631	27,631	27,631	27,629						
2008q3	20,942	20,945	20,945	20,943	20,945							
2008q4	13,002	13,001	13,002	13,001								
2009q1	12,046	12,046	12,037									
2009q2	15,048	15,057										
2009q3	15,276											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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
2005q3			0.970	0.992	0.993	0.998	0.999	0.999	1.000	1.000	1.000	1.000
2005q4		1.006	1.004	0.996	0.999	1.001	1.000	1.000	1.000	1.000	1.001	1.000
2006q1	1.139	1.012	1.003	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.075	1.014	1.006	1.000	1.000	0.999	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.052	0.999	1.002	0.999	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000
2006q4	1.092	1.002	1.001	1.002	0.999	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2007q1	1.088	1.005	1.001	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q2	1.085	0.996	0.992	1.005	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2007q3	1.063	0.999	0.996	1.007	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.068	1.003	1.003	1.000	1.000	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2008q1	1.079	0.990	1.008	0.999	0.999	0.999	1.000	1.001	0.999	1.000	0.998	1.000
2008q2	1.053	1.011	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000
2008q3	1.144	0.974	0.991	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2008q4	1.030	1.007	0.995	1.001	1.001	1.000	1.000	1.000	0.995	0.998	1.000	1.000
2009q1	1.104	0.996	1.004	1.001	1.003	1.001	0.999	1.000	1.000	1.000	1.000	1.000
2009q2	1.069	1.016	1.004	0.998	0.999	1.001	1.001	1.001	1.001	0.999	1.001	1.001
2009q3	1.025	1.011	1.000	1.001	0.998	0.996	1.000	1.000	1.000	1.000	1.000	1.000
2009q4	1.021	1.004	1.005	1.001	1.001	1.000	1.000	1.001	0.999	1.000	1.000	
2010q1	1.039	1.001	0.996	1.002	1.000	1.000	1.000	1.000	1.001	1.002		
2010q2	1.037	1.014	1.003	1.001	1.003	1.003	1.000	0.999	1.000			
2010q3	1.049	1.011	0.996	1.004	1.000	1.000	1.001	1.000				
2010q4	1.027	1.006	1.005	1.002	0.999	1.000	1.000					
2011q1	1.152	1.026	1.008	1.004	0.999	1.001						
2011q2	1.034	1.016	1.008	1.001	1.000							
2011q3	1.017	1.006	0.999	1.004								
2011q4	1.077	1.002	1.000									
2012q1	1.133	1.007										
2012q2	1.103											
Avg 8	1.074	1.011	1.002	1.002	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
Avg 16	1.066	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.064	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.064	1.011	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.063	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.060	1.007	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.072	1.011	1.004	1.002	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
2006q1	1.000	1.001	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	
2006q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	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	1.001	0.996	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	0.999	1.000	1.000			
2007q3	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	1.000	0.999	1.000	0.998	1.000	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	0.999										
2009q2	1.001											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	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
2005q3										30,328	30,321	30,308
2005q4									12,892	12,891	12,888	12,895
2006q1								11,977	11,977	11,978	11,978	11,980
2006q2							16,556	16,564	16,566	16,576	16,576	16,567
2006q3						12,209	12,232	12,233	12,241	12,242	12,241	12,237
2006q4					15,065	15,066	15,056	15,057	15,059	15,059	15,053	15,053
2007q1				9,612	9,652	9,652	9,651	9,658	9,658	9,658	9,659	9,659
2007q2			12,507	12,515	12,525	12,592	12,595	12,573	12,571	12,570	12,570	12,571
2007q3		12,538	12,838	12,847	12,937	12,920	12,921	12,929	12,929	12,927	12,928	12,933
2007q4	9,186	12,227	12,438	12,486	12,500	12,511	12,489	12,489	12,460	12,459	12,461	12,461
2008q1	7,321	10,445	10,508	10,579	10,601	10,612	10,611	10,613	10,628	10,616	10,616	10,594
2008q2	20,883	26,643	27,077	27,397	27,510	27,566	27,582	27,609	27,615	27,615	27,622	27,637
2008q3	11,384	21,167	20,887	20,769	20,770	20,781	20,800	20,811	20,838	20,846	20,855	20,915
2008q4	9,579	12,644	12,951	12,942	12,960	12,971	12,978	12,984	12,985	12,986	12,995	12,995
2009q1	7,557	11,754	11,856	11,978	11,978	12,024	12,036	12,028	12,028	12,023	12,024	12,025
2009q2	9,965	14,392	14,757	14,878	14,927	14,940	14,950	14,959	14,969	14,979	14,979	14,987
2009q3	12,657	14,824	15,200	15,273	15,300	15,275	15,270	15,273	15,278	15,272	15,274	15,274
2009q4	10,381	12,942	13,212	13,306	13,320	13,338	13,341	13,340	13,344	13,341	13,339	13,339
2010q1	6,443	8,672	8,786	8,749	8,774	8,764	8,766	8,772	8,774	8,783	8,798	
2010q2	16,800	21,782	22,192	22,361	22,407	22,469	22,496	22,519	22,532	22,538		
2010q3	10,076	12,639	12,981	12,996	13,052	13,059	13,061	13,087	13,088			
2010q4	12,806	15,293	15,568	15,728	15,763	15,764	15,767	15,768				
2011q1	5,821	9,407	9,737	9,856	9,976	9,991	9,998					
2011q2	23,651	28,291	29,132	29,351	29,413	29,438						
2011q3	12,949	14,886	15,134	15,155	15,195							
2011q4	9,259	11,663	11,713	11,736								
2012q1	8,347	11,400	11,530									
2012q2	15,365	19,915										
2012q3	8,786											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	30,310	30,310	30,310	30,311	30,311	30,312	30,313	30,320	30,320	30,320	30,320	30,320
2005q4	12,901	12,907	12,913	12,913	12,914	12,917	12,926	12,926	12,926	12,925	12,925	12,929
2006q1	11,970	11,968	11,973	11,975	11,978	11,982	11,982	11,982	11,982	11,982	11,982	11,982
2006q2	16,567	16,570	16,570	16,571	16,576	16,580	16,579	16,579	16,578	16,579	16,579	16,578
2006q3	12,237	12,236	12,235	12,230	12,226	12,226	12,225	12,225	12,206	12,206	12,206	12,205
2006q4	15,053	15,046	15,050	15,051	15,052	15,052	15,052	15,052	15,052	15,052	15,052	15,052
2007q1	9,658	9,663	9,626	9,626	9,626	9,626	9,626	9,626	9,626	9,626	9,626	
2007q2	12,576	12,576	12,576	12,572	12,570	12,572	12,575	12,563	12,563	12,563		
2007q3	12,933	12,935	12,935	12,935	12,907	12,907	12,907	12,907	12,902			
2007q4	12,464	12,465	12,465	12,462	12,462	12,463	12,464	12,465				
2008q1	10,596	10,596	10,590	10,593	10,576	10,576	10,576					
2008q2	27,627	27,629	27,631	27,631	27,631	27,629						
2008q3	20,921	20,924	20,921	20,922	20,924							
2008q4	12,994	12,993	12,994	12,993								
2009q1	12,026	12,026	12,027									
2009q2	14,995	15,006										
2009q3	15,276											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3			0.982	0.993	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4		1.018	1.010	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.001	1.000
2006q1	1.473	1.025	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.280	1.018	1.009	1.002	1.002	0.999	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.260	1.016	1.002	1.001	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000
2006q4	1.288	1.006	1.004	1.006	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.376	1.027	1.004	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q2	1.372	1.001	1.001	1.001	1.005	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2007q3	1.334	1.024	1.001	1.007	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.331	1.017	1.004	1.001	1.001	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2008q1	1.427	1.006	1.007	1.002	1.001	1.000	1.000	1.001	0.999	1.000	0.998	1.000
2008q2	1.276	1.016	1.012	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.000
2008q3	1.859	0.987	0.994	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.003	1.000
2008q4	1.320	1.024	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2009q1	1.555	1.009	1.010	1.000	1.004	1.001	0.999	1.000	1.000	1.000	1.000	1.000
2009q2	1.444	1.025	1.008	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001
2009q3	1.171	1.025	1.005	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q4	1.247	1.021	1.007	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2010q1	1.346	1.013	0.996	1.003	0.999	1.000	1.001	1.000	1.001	1.002		
2010q2	1.297	1.019	1.008	1.002	1.003	1.001	1.001	1.001	1.000			
2010q3	1.254	1.027	1.001	1.004	1.000	1.000	1.002	1.000				
2010q4	1.194	1.018	1.010	1.002	1.000	1.000	1.000					
2011q1	1.616	1.035	1.012	1.012	1.001	1.001						
2011q2	1.196	1.030	1.008	1.002	1.001							
2011q3	1.150	1.017	1.001	1.003								
2011q4	1.260	1.004	1.002									
2012q1	1.366	1.011										
2012q2	1.296											
Avg 8	1.292	1.020	1.005	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.348	1.018	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.326	1.019	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.257	1.021	1.006	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.320	1.017	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.312	1.017	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.345	1.025	1.008	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.001	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	
2006q2	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	1.000	1.000	1.000	1.000	1.000	1.000	0.998	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	1.001	0.996	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	0.999	1.000	1.000			
2007q3	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	1.000	0.999	1.000	0.998	1.000	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.001											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	1.000

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						61,839	61,835	61,829	61,827	61,822	61,822
2003					62,168	62,157	62,158	62,158	62,157	62,154	
2004				54,995	55,047	55,387	55,393	55,397	55,391		
2005			67,348	67,240	67,276	67,296	67,295	67,286			
2006		55,821	55,870	55,847	55,838	55,818	55,814				
2007	34,437	47,722	47,648	47,599	47,567	47,556					
2008	56,446	72,136	72,266	72,167	72,154						
2009	41,511	55,758	55,732	55,738							
2010	43,322	60,383	60,500								
2011	53,619	66,681									
2012	42,548										

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
2002				2.058	1.000	1.000	1.000	1.000	1.000	1.000	
2003			2.063	1.000	1.000	1.000	1.000	1.000	1.000		
2004		2.068	1.017	1.001	1.006	1.000	1.000	1.000			
2005	2.974	0.994	0.998	1.001	1.000	1.000	1.000				
2006	1.402	1.001	1.000	1.000	1.000	1.000					
2007	1.386	0.998	0.999	0.999	1.000						
2008	1.278	1.002	0.999	1.000							
2009	1.343	1.000	1.000								
2010	1.394	1.002									
2011	1.244										
Avg 3	1.327	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.329	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.336	1.001	0.999	1.000	1.000	1.000					
Wtd 3	0.911	0.636	0.679	0.682	0.589	0.721	0.687	0.636	0.529	1.000	
Wtd 5	1.074	0.780	0.792	0.813	0.759	0.835	0.768	0.636	0.529	1.000	
Selected	1.331	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.332	1.001	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
2002						61,839	61,835	61,829	61,827	61,822	61,822
2003					62,145	62,157	62,158	62,158	62,157	62,154	
2004				54,883	54,935	55,087	55,393	55,397	55,391		
2005			67,261	67,217	67,252	67,278	67,277	67,286			
2006		55,726	55,852	55,834	55,838	55,818	55,814				
2007	31,466	47,666	47,648	47,596	47,567	47,556					
2008	48,535	71,889	72,053	72,135	72,122						
2009	38,904	55,582	55,620	55,648							
2010	40,644	60,015	60,192								
2011	50,977	66,367									
2012	40,231										

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
2002				2.059	1.000	1.000	1.000	1.000	1.000	1.000	
2003			2.064	1.002	1.000	1.000	1.000	1.000	1.000		
2004		2.075	1.016	1.001	1.003	1.006	1.000	1.000			
2005	3.927	0.997	0.999	1.001	1.000	1.000	1.000				
2006	1.488	1.002	1.000	1.000	1.000	1.000					
2007	1.515	1.000	0.999	0.999	1.000						
2008	1.481	1.002	1.001	1.000							
2009	1.429	1.001	1.001								
2010	1.477	1.003									
2011	1.302										
Avg 3	1.402	1.002	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	
Avg 5	1.441	1.002	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.462	1.002	1.000	1.000	1.000	1.000					
Wtd 3	0.959	0.636	0.680	0.682	0.589	0.721	0.687	0.636	0.529	1.000	
Wtd 5	1.158	0.781	0.794	0.814	0.758	0.836	0.768	0.636	0.529	1.000	
Selected	1.447	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.450	1.002	1.000	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)
2007q4	12,465	1.000	12,465	12,465	1.000	12,465	12,465	1.000	12,465	1.000	47,556	47,556
2008q1	10,579	1.000	10,579	10,576	1.000	10,576	10,577	1.000	10,577	1.000	48,509	48,507
2008q2	27,629	1.000	27,629	27,629	1.000	27,629	27,629	1.000	27,629	1.000	63,575	63,573
2008q3	20,945	1.000	20,945	20,924	1.000	20,924	20,935	1.000	20,935	0.999	71,618	71,606
2008q4	13,001	1.000	13,001	12,993	1.000	12,993	12,997	1.000	12,997	1.000	72,154	72,138
2009q1	12,037	1.000	12,037	12,027	1.000	12,027	12,032	1.000	12,032	1.000	73,612	73,593
2009q2	15,057	1.000	15,057	15,006	1.000	15,006	15,032	1.000	15,032	0.998	61,041	60,995
2009q3	15,276	1.000	15,276	15,276	1.000	15,276	15,276	1.000	15,276	1.000	55,371	55,336
2009q4	13,367	1.000	13,367	13,339	1.000	13,339	13,353	1.000	13,353	0.999	55,738	55,693
2010q1	8,826	1.000	8,826	8,798	1.000	8,798	8,812	1.000	8,812	0.998	52,526	52,472
2010q2	22,579	1.000	22,579	22,538	1.000	22,538	22,558	1.000	22,558	0.999	60,048	59,999
2010q3	13,208	1.000	13,208	13,088	1.000	13,088	13,148	1.000	13,148	0.995	57,980	57,871
2010q4	15,887	1.000	15,887	15,768	1.000	15,768	15,828	1.000	15,828	0.996	60,500	60,346
2011q1	10,098	1.000	10,098	9,998	1.000	9,998	10,048	1.001	10,058	0.996	61,773	61,592
2011q2	29,507	1.000	29,507	29,438	1.000	29,438	29,473	1.001	29,500	1.000	68,701	68,534
2011q3	15,248	1.000	15,248	15,195	1.001	15,210	15,229	1.001	15,243	1.000	70,741	70,629
2011q4	11,827	1.002	11,851	11,736	1.003	11,771	11,811	1.001	11,822	1.000	66,681	66,624
2012q1	11,654	1.004	11,700	11,530	1.008	11,622	11,661	0.987	11,505	0.987	68,237	68,071
2012q2	20,232	1.011	20,455	19,915	1.025	20,416	20,436	0.987	20,161	0.997	58,961	58,732
2012q3	10,663	1.072	11,427	8,786	1.345	11,818	11,622	0.987	11,466	1.075	54,375	54,955

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	63,575	63,573	1.0000
2009q2	61,041	60,995	0.9993
2010q2	60,048	59,999	0.9992
2011q2	68,701	68,534	0.9976
2012q2	58,961	58,732	0.9961

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)
2008	72,154	1.000	72,154	72,122	1.000	72,122	72,138
2009	55,738	1.000	55,738	55,648	1.000	55,648	55,693
2010	60,500	1.000	60,500	60,192	1.000	60,192	60,346
2011	66,681	1.001	66,748	66,367	1.002	66,500	66,624
2012	42,548	1.332	42,516	40,231	1.450	43,748	43,132

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Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										16,646	16,649	16,647
2005q4									19,573	19,581	19,580	19,575
2006q1								16,887	16,878	16,882	16,875	16,871
2006q2							17,048	17,048	17,039	17,045	17,045	17,040
2006q3						16,896	16,879	16,888	16,886	16,889	16,889	16,892
2006q4					18,838	18,801	18,802	18,801	18,785	18,783	18,789	18,786
2007q1				18,132	18,043	18,044	18,017	18,009	17,988	17,978	17,973	17,971
2007q2			17,202	16,863	16,759	16,689	16,670	16,674	16,660	16,658	16,666	16,670
2007q3		17,300	16,521	16,249	15,998	15,892	15,908	15,898	15,900	15,885	15,875	15,880
2007q4	21,959	20,425	19,820	19,521	19,368	19,326	19,292	19,295	19,384	19,388	19,402	19,407
2008q1	20,604	19,200	18,686	18,503	18,407	18,398	18,408	18,406	18,414	18,402	18,413	18,417
2008q2	18,010	15,792	15,323	15,046	14,942	14,936	14,912	14,913	14,919	14,921	14,917	14,919
2008q3	17,654	15,614	15,046	14,840	14,759	14,764	14,744	14,736	14,732	14,730	14,721	14,713
2008q4	21,904	19,549	18,869	18,638	18,544	18,504	18,472	18,460	18,449	18,452	18,455	18,456
2009q1	18,642	16,731	16,269	16,088	15,983	15,945	15,944	15,938	15,917	15,921	15,914	15,908
2009q2	18,274	15,994	15,510	15,277	15,241	15,218	15,190	15,176	15,187	15,185	15,180	15,180
2009q3	18,508	16,127	15,505	15,268	15,148	15,106	15,094	15,096	15,102	15,088	15,087	15,085
2009q4	20,604	18,224	17,580	17,400	17,280	17,247	17,239	17,239	17,235	17,229	17,218	17,212
2010q1	19,079	16,758	16,306	16,131	16,051	16,048	16,079	16,072	16,067	16,067	16,070	
2010q2	17,371	15,244	14,577	14,401	14,358	14,327	14,350	14,338	14,338	14,334		
2010q3	17,968	15,358	14,894	14,635	14,553	14,510	14,489	14,482	14,482			
2010q4	20,175	17,675	17,098	16,918	16,912	16,901	16,874	16,870				
2011q1	18,061	15,859	15,418	15,180	15,085	15,040	15,021					
2011q2	16,494	13,964	13,370	13,159	13,077	13,064						
2011q3	16,776	14,863	14,034	13,728	13,715							
2011q4	17,869	15,690	15,138	14,849								
2012q1	16,265	13,951	13,409									
2012q2	16,555	14,497										
2012q3	15,959											

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Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	16,638	16,634	16,633	16,632	16,632	16,628	16,628	16,628	16,627	16,625	16,623	16,622
2005q4	19,574	19,572	19,566	19,570	19,570	19,569	19,564	19,560	19,560	19,557	19,556	19,543
2006q1	16,869	16,861	16,856	16,853	16,852	16,851	16,850	16,849	16,849	16,848	16,847	16,847
2006q2	17,037	17,035	17,026	17,026	17,026	17,024	17,024	17,023	17,021	17,016	17,015	17,015
2006q3	16,885	16,869	16,870	16,871	16,868	16,868	16,867	16,864	16,859	16,857	16,856	16,855
2006q4	18,789	18,787	18,784	18,781	18,780	18,780	18,777	18,770	18,770	18,768	18,767	18,764
2007q1	17,971	17,963	17,962	17,961	17,960	17,960	17,960	17,959	17,957	17,954	17,952	
2007q2	16,669	16,669	16,667	16,662	16,659	16,655	16,653	16,653	16,650	16,650		
2007q3	15,885	15,874	15,874	15,876	15,875	15,871	15,871	15,870	15,870			
2007q4	19,418	19,420	19,422	19,418	19,416	19,414	19,412	19,410				
2008q1	18,419	18,417	18,413	18,406	18,405	18,412	18,408					
2008q2	14,917	14,908	14,903	14,901	14,898	14,896						
2008q3	14,710	14,711	14,709	14,707	14,710							
2008q4	18,456	18,440	18,445	18,449								
2009q1	15,912	15,902	15,901									
2009q2	15,181	15,180										
2009q3	15,085											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3			0.981	0.992	0.996	0.997	0.999	1.000	0.999	1.000	1.000	0.999
2005q4		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	1.000
2007q1	0.928	0.964	0.986	0.995	1.000	0.999	1.000	0.999	0.999	1.000	1.000	1.000
2007q2	0.937	0.961	0.980	0.994	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000
2007q3	0.913	0.955	0.984	0.985	0.993	1.001	0.999	1.000	0.999	0.999	1.000	1.000
2007q4	0.930	0.970	0.985	0.992	0.998	0.998	1.000	1.005	1.000	1.001	1.000	1.001
2008q1	0.932	0.973	0.990	0.995	1.000	1.001	1.000	1.000	0.999	1.001	1.000	1.000
2008q2	0.877	0.970	0.982	0.993	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2008q3	0.884	0.964	0.986	0.995	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000
2008q4	0.892	0.965	0.988	0.995	0.998	0.998	0.999	0.999	1.000	1.000	1.000	1.000
2009q1	0.898	0.972	0.989	0.993	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000
2009q2	0.875	0.970	0.985	0.998	0.998	0.998	0.999	1.001	1.000	1.000	1.000	1.000
2009q3	0.871	0.961	0.985	0.992	0.997	0.999	1.000	1.000	0.999	1.000	1.000	1.000
2009q4	0.884	0.965	0.990	0.993	0.998	1.000	1.000	1.000	1.000	0.999	1.000	
2010q1	0.878	0.973	0.989	0.995	1.000	1.002	1.000	1.000	1.000	1.000		
2010q2	0.878	0.956	0.988	0.997	0.998	1.002	0.999	1.000	1.000			
2010q3	0.855	0.970	0.983	0.994	0.997	0.999	0.999	1.000				
2010q4	0.876	0.967	0.989	1.000	0.999	0.998	1.000					
2011q1	0.878	0.972	0.985	0.994	0.997	0.999						
2011q2	0.847	0.957	0.984	0.994	0.999							
2011q3	0.886	0.944	0.978	0.999								
2011q4	0.878	0.965	0.981									
2012q1	0.858	0.961										
2012q2	0.876											
Avg 8	0.869	0.962	0.985	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	0.876	0.965	0.986	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	0.876	0.965	0.986	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	0.869	0.962	0.985	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	0.876	0.965	0.986	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected	0.873	0.965	0.986	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.824	0.944	0.978	0.992	0.997	0.999	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
2006q1	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q3	0.999	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	0.999	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	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2	0.999	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	0.999	1.000	1.000									
2009q1	0.999	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	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. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										16,645	16,649	16,647
2005q4									19,572	19,580	19,579	19,573
2006q1								16,881	16,874	16,874	16,870	16,867
2006q2							17,039	17,027	17,037	17,045	17,045	17,040
2006q3						16,892	16,874	16,884	16,882	16,885	16,885	16,888
2006q4					18,831	18,796	18,802	18,801	18,785	18,783	18,787	18,782
2007q1				18,100	18,015	18,010	17,993	17,979	17,978	17,973	17,968	17,965
2007q2			17,149	16,840	16,742	16,682	16,670	16,673	16,659	16,657	16,665	16,669
2007q3		17,155	16,464	16,214	15,984	15,882	15,897	15,898	15,895	15,881	15,875	15,880
2007q4	15,932	20,243	19,774	19,494	19,366	19,321	19,287	19,294	19,280	19,302	19,316	19,321
2008q1	16,621	19,044	18,614	18,465	18,398	18,391	18,399	18,402	18,406	18,398	18,413	18,417
2008q2	13,834	15,666	15,285	15,040	14,940	14,929	14,905	14,912	14,912	14,914	14,915	14,917
2008q3	13,325	15,437	14,976	14,789	14,740	14,748	14,729	14,716	14,717	14,712	14,705	14,698
2008q4	15,121	19,403	18,816	18,600	18,500	18,463	18,457	18,447	18,436	18,439	18,442	18,442
2009q1	14,260	16,550	16,186	16,028	15,973	15,936	15,932	15,929	15,909	15,909	15,907	15,900
2009q2	13,666	15,890	15,452	15,268	15,234	15,215	15,189	15,175	15,178	15,180	15,179	15,178
2009q3	14,203	15,970	15,479	15,254	15,131	15,105	15,092	15,095	15,102	15,088	15,087	15,085
2009q4	15,041	18,027	17,556	17,366	17,268	17,245	17,239	17,239	17,235	17,229	17,218	17,212
2010q1	15,126	16,653	16,284	16,089	16,027	16,023	16,055	16,051	16,052	16,053	16,056	
2010q2	12,908	15,054	14,534	14,391	14,332	14,319	14,339	14,334	14,334	14,333		
2010q3	13,470	15,264	14,870	14,625	14,540	14,501	14,485	14,480	14,482			
2010q4	15,146	17,545	17,051	16,890	16,874	16,879	16,860	16,860				
2011q1	14,248	15,698	15,376	15,171	15,078	15,039	15,019					
2011q2	12,513	13,728	13,338	13,139	13,063	13,054						
2011q3	12,753	14,714	14,008	13,722	13,702							
2011q4	13,851	15,505	15,050	14,800								
2012q1	12,995	13,812	13,385									
2012q2	12,672	14,267										
2012q3	12,225											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	16,637	16,634	16,633	16,632	16,631	16,628	16,628	16,628	16,626	16,625	16,623	16,622
2005q4	19,572	19,571	19,562	19,567	19,567	19,566	19,564	19,560	19,560	19,557	19,556	19,543
2006q1	16,865	16,857	16,856	16,853	16,852	16,851	16,850	16,849	16,849	16,848	16,847	16,847
2006q2	17,037	17,035	17,026	17,026	17,026	17,024	17,024	17,023	17,021	17,014	17,015	17,015
2006q3	16,881	16,866	16,866	16,867	16,864	16,864	16,863	16,860	16,855	16,854	16,852	16,851
2006q4	18,782	18,782	18,779	18,776	18,775	18,780	18,777	18,770	18,770	18,768	18,767	18,764
2007q1	17,966	17,963	17,962	17,961	17,960	17,960	17,960	17,959	17,957	17,954	17,952	
2007q2	16,669	16,669	16,666	16,662	16,659	16,655	16,653	16,653	16,650	16,650		
2007q3	15,877	15,874	15,874	15,876	15,875	15,871	15,871	15,870	15,869			
2007q4	19,328	19,330	19,331	19,327	19,325	19,323	19,321	19,319				
2008q1	18,419	18,417	18,413	18,406	18,405	18,408	18,408					
2008q2	14,915	14,906	14,901	14,899	14,898	14,896						
2008q3	14,695	14,696	14,694	14,692	14,696							
2008q4	18,444	18,440	18,445	18,449								
2009q1	15,904	15,902	15,901									
2009q2	15,180	15,180										
2009q3	15,083											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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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
2005q3			0.982	0.995	0.996	0.999	0.998	1.000	0.999	1.000	1.000	0.999
2005q4		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	1.001	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	1.000
2007q1	1.150	0.970	0.986	0.995	1.000	0.999	0.999	1.000	1.000	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	1.000	1.000	1.000
2007q3	1.158	0.960	0.985	0.986	0.994	1.001	1.000	1.000	0.999	1.000	1.000	1.000
2007q4	1.271	0.977	0.986	0.993	0.998	0.998	1.000	0.999	1.001	1.001	1.000	1.000
2008q1	1.146	0.977	0.992	0.996	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2008q2	1.132	0.976	0.984	0.993	0.999	0.998	1.001	1.000	1.000	1.000	1.000	1.000
2008q3	1.158	0.970	0.988	0.997	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000
2008q4	1.283	0.970	0.989	0.995	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000
2009q1	1.161	0.978	0.990	0.997	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000
2009q2	1.163	0.972	0.988	0.998	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2009q3	1.124	0.969	0.986	0.992	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000
2009q4	1.199	0.974	0.989	0.994	0.999	1.000	1.000	1.000	1.000	0.999	1.000	
2010q1	1.101	0.978	0.988	0.996	1.000	1.002	1.000	1.000	1.000	1.000		
2010q2	1.166	0.966	0.990	0.996	0.999	1.001	1.000	1.000	1.000			
2010q3	1.133	0.974	0.984	0.994	0.997	0.999	1.000	1.000				
2010q4	1.158	0.972	0.991	0.999	1.000	0.999	1.000					
2011q1	1.102	0.979	0.987	0.994	0.997	0.999						
2011q2	1.097	0.972	0.985	0.994	0.999							
2011q3	1.154	0.952	0.980	0.999								
2011q4	1.119	0.971	0.983									
2012q1	1.063	0.969										
2012q2	1.126											
Avg 8	1.119	0.969	0.986	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.144	0.971	0.987	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.140	0.972	0.987	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.120	0.969	0.986	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.146	0.971	0.987	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.137	0.971	0.987	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.082	0.952	0.980	0.993	0.998	0.999	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
2006q1	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q3	0.999	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	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2	0.999	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	1.000

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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						75,114	75,081	75,066	75,064	75,059	75,050
2003					74,346	74,314	74,306	74,391	74,381	74,370	
2004				68,832	68,801	68,787	68,772	68,748	68,742		
2005			70,136	70,097	70,067	70,036	70,003	69,996			
2006		69,904	69,607	69,561	69,523	69,492	69,474				
2007	55,254	70,225	69,826	69,923	69,908	69,882					
2008	52,132	66,741	66,525	66,487	66,463						
2009	50,771	63,711	63,441	63,377							
2010	49,518	61,877	61,755								
2011	46,159	56,649									
2012	43,865										

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
2002				1.031	1.000	1.000	1.000	1.000	1.000	1.000	
2003			1.030	1.000	1.000	1.000	1.001	1.000	1.000		
2004		1.023	1.000	1.000	1.000	1.000	1.000	1.000			
2005	1.315	0.992	0.999	1.000	1.000	1.000	1.000				
2006	1.249	0.996	0.999	0.999	1.000	1.000					
2007	1.271	0.994	1.001	1.000	1.000						
2008	1.280	0.997	0.999	1.000							
2009	1.255	0.996	0.999								
2010	1.250	0.998									
2011	1.227										
Avg 3	1.244	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.257	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.258	0.996	0.999	1.000	1.000	1.000					
Wtd 3	0.849	0.687	0.677	0.683	0.677	0.666	0.666	0.672	0.520	1.000	
Wtd 5	1.027	0.819	0.813	0.813	0.807	0.802	0.754	0.672	0.520	1.000	
Selected	1.260	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.255	0.996	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
2002						75,110	75,081	75,066	75,064	75,059	75,050
2003					74,329	74,297	74,290	74,391	74,381	74,370	
2004				68,832	68,801	68,777	68,767	68,748	68,742		
2005			70,130	70,094	70,063	70,036	70,003	69,995			
2006		69,867	69,598	69,554	69,515	69,487	69,470				
2007	50,776	70,154	69,814	69,828	69,817	69,791					
2008	47,605	66,668	66,491	66,456	66,449						
2009	46,279	63,644	63,428	63,376							
2010	44,807	61,805	61,730								
2011	41,857	56,575									
2012	39,877										

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
2002				1.031	0.999	1.000	1.000	1.000	1.000	1.000	
2003			1.030	0.999	1.000	1.000	1.001	1.000	1.000		
2004		1.024	1.000	1.000	1.000	1.000	1.000	1.000			
2005	1.461	0.994	0.999	1.000	1.000	1.000	1.000				
2006	1.378	0.996	0.999	0.999	1.000	1.000					
2007	1.382	0.995	1.000	1.000	1.000						
2008	1.400	0.997	0.999	1.000							
2009	1.375	0.997	0.999								
2010	1.379	0.999									
2011	1.352										
Avg 3	1.369	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.378	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.379	0.997	0.999	1.000	1.000	1.000					
Wtd 3	0.936	0.688	0.677	0.682	0.677	0.666	0.666	0.672	0.520	1.000	
Wtd 5	1.128	0.820	0.813	0.813	0.807	0.802	0.754	0.672	0.520	1.000	
Selected	1.380	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.374	0.996	1.000	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)
2007q4	19,410	1.000	19,410	19,319	1.000	19,319	19,365	1.000	19,365	0.998	69,882	69,836
2008q1	18,408	1.000	18,408	18,408	1.000	18,408	18,408	1.000	18,408	1.000	70,338	70,292
2008q2	14,896	1.000	14,896	14,896	1.000	14,896	14,896	1.000	14,896	1.000	68,584	68,538
2008q3	14,710	1.000	14,710	14,696	1.000	14,696	14,703	1.000	14,703	1.000	67,425	67,372
2008q4	18,449	1.000	18,449	18,449	1.000	18,449	18,449	1.000	18,449	1.000	66,463	66,456
2009q1	15,901	1.000	15,901	15,901	1.000	15,901	15,901	1.000	15,901	1.000	63,957	63,949
2009q2	15,180	1.000	15,180	15,180	1.000	15,180	15,180	1.000	15,180	1.000	64,240	64,233
2009q3	15,085	1.000	15,085	15,083	1.000	15,083	15,084	1.000	15,084	1.000	64,614	64,614
2009q4	17,212	1.000	17,212	17,212	1.000	17,212	17,212	1.000	17,212	1.000	63,377	63,377
2010q1	16,070	1.000	16,070	16,056	1.000	16,056	16,063	1.000	16,063	1.000	63,546	63,538
2010q2	14,334	1.000	14,334	14,333	1.000	14,333	14,333	1.000	14,333	1.000	62,700	62,692
2010q3	14,482	1.000	14,482	14,482	1.000	14,482	14,482	1.000	14,482	1.000	62,097	62,090
2010q4	16,870	1.000	16,870	16,860	1.000	16,860	16,865	1.000	16,865	1.000	61,755	61,743
2011q1	15,021	1.000	15,021	15,019	1.000	15,019	15,020	0.999	15,002	0.999	60,707	60,682
2011q2	13,064	0.999	13,051	13,054	0.999	13,041	13,046	0.999	13,030	0.997	59,437	59,379
2011q3	13,715	0.997	13,674	13,702	0.998	13,675	13,674	0.999	13,658	0.996	58,670	58,555
2011q4	14,849	0.992	14,731	14,800	0.993	14,696	14,713	0.999	14,696	0.990	56,649	56,386
2012q1	13,409	0.978	13,116	13,385	0.980	13,119	13,117	1.032	13,531	1.009	55,037	54,915
2012q2	14,497	0.944	13,683	14,267	0.952	13,578	13,631	1.032	14,061	0.970	56,470	55,945
2012q3	15,959	0.824	13,151	12,225	1.082	13,228	13,190	1.032	13,606	0.853	58,714	55,893

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
Collision Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	68,584	68,538	0.9993
2009q2	64,240	64,233	0.9999
2010q2	62,700	62,692	0.9999
2011q2	59,437	59,379	0.9990
2012q2	56,470	55,945	0.9907

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)
2008	66,463	1.000	66,463	66,449	1.000	66,449	66,456
2009	63,377	1.000	63,377	63,376	1.000	63,376	63,377
2010	61,755	1.000	61,755	61,730	1.000	61,730	61,743
2011	56,649	0.996	56,423	56,575	0.996	56,349	56,386
2012	43,865	1.255	41,287	39,877	1.374	41,108	41,197

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 (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										211	210	210
2005q4									177	177	178	178
2006q1								166	166	166	166	166
2006q2							184	184	184	184	184	184
2006q3						192	192	192	192	192	192	192
2006q4					175	175	175	175	175	175	175	175
2007q1				196	198	198	198	198	198	198	198	198
2007q2			186	187	188	188	189	189	189	189	189	189
2007q3		191	193	195	196	196	196	196	196	196	196	197
2007q4	136	171	175	177	177	177	177	177	177	177	177	177
2008q1	153	198	202	203	203	204	204	204	204	204	204	204
2008q2	153	196	200	209	209	209	210	210	210	210	210	210
2008q3	157	190	194	195	196	196	196	196	196	197	197	197
2008q4	141	185	188	190	190	192	192	192	192	192	192	192
2009q1	152	199	203	205	207	207	207	207	207	207	207	207
2009q2	171	215	220	222	223	223	224	224	224	224	224	224
2009q3	196	237	241	243	244	244	244	244	244	245	245	245
2009q4	181	220	225	226	226	227	227	227	227	227	227	227
2010q1	187	247	251	253	254	254	254	254	254	254	254	
2010q2	190	244	249	251	252	253	253	253	253	253		
2010q3	225	276	281	283	285	285	285	285	285			
2010q4	172	222	227	228	229	229	229	229				
2011q1	182	227	232	234	234	234	234					
2011q2	184	241	248	249	249	249						
2011q3	201	256	260	259	259							
2011q4	160	200	201	201								
2012q1	149	179	182									
2012q2	117	153										
2012q3	106											

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 (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	211	211	211	211	210	210	210	210	210	211	211	211
2005q4	178	178	178	178	178	178	178	178	178	178	178	178
2006q1	166	166	166	166	166	166	166	166	166	166	166	166
2006q2	184	184	184	184	184	184	184	184	184	184	184	184
2006q3	192	192	192	192	192	192	192	193	193	193	193	193
2006q4	175	175	175	175	175	175	175	175	175	175	175	175
2007q1	198	198	198	198	198	198	198	198	198	198	198	
2007q2	189	189	189	189	189	189	189	189	189	189		
2007q3	197	197	197	197	197	197	197	197	197			
2007q4	178	178	178	178	178	178	178	178				
2008q1	204	204	204	204	204	204	204					
2008q2	210	210	210	210	210	210						
2008q3	197	197	197	197	197							
2008q4	192	192	192	192								
2009q1	207	207	207									
2009q2	224	224										
2009q3	245											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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	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
2005q3		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	1.000
2007q1	1.281	1.031	1.002	1.006	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2007q2	1.288	1.010	1.005	1.006	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000
2007q3	1.259	1.014	1.007	1.005	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
2007q4	1.258	1.022	1.008	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001
2008q1	1.295	1.021	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2008q2	1.285	1.021	1.042	1.002	1.001	1.001	1.000	1.002	0.999	1.000	1.001	1.000
2008q3	1.208	1.020	1.007	1.005	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2008q4	1.312	1.017	1.007	1.004	1.007	1.001	1.000	1.001	1.000	0.999	1.000	1.000
2009q1	1.305	1.021	1.009	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q2	1.261	1.024	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q3	1.210	1.019	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000
2009q4	1.217	1.021	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2010q1	1.321	1.019	1.006	1.004	1.000	1.001	1.001	1.000	1.000	1.000		
2010q2	1.287	1.020	1.008	1.004	1.002	1.000	1.000	1.000	1.001			
2010q3	1.228	1.017	1.007	1.006	1.000	1.000	1.000	1.000				
2010q4	1.293	1.021	1.005	1.007	0.999	1.000	1.000					
2011q1	1.246	1.021	1.011	0.999	0.998	1.001						
2011q2	1.308	1.026	1.007	0.999	0.999							
2011q3	1.273	1.013	0.998	1.001								
2011q4	1.248	1.005	1.002									
2012q1	1.203	1.017										
2012q2	1.311											
Avg 8	1.264	1.017	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.264	1.019	1.008	1.003	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.265	1.019	1.007	1.003	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.262	1.018	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.263	1.019	1.008	1.003	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Selected	1.264	1.019	1.007	1.003	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Age:Ult	1.304	1.031	1.012	1.005	1.002	1.001	1.001	1.001	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	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	
2006q2	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	1.000	1.000	1.000	1.000	1.000	1.002	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	1.001	1.000	1.000	1.000					
2008q1	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2	1.000	1.000	1.000	1.001	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	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

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										210	210	210
2005q4									177	177	178	178
2006q1								166	166	166	166	166
2006q2							184	184	184	184	184	184
2006q3						192	192	192	192	192	192	192
2006q4					175	175	175	175	175	175	175	175
2007q1				196	198	198	198	198	198	198	198	198
2007q2			186	187	188	188	189	189	189	189	189	189
2007q3		190	193	195	196	196	196	196	196	196	196	197
2007q4	130	171	175	177	177	177	177	177	177	177	177	177
2008q1	146	197	202	203	203	204	204	204	204	204	204	204
2008q2	147	195	200	208	209	209	210	210	210	210	210	210
2008q3	150	189	194	195	196	196	196	196	196	197	197	197
2008q4	135	185	188	190	190	192	192	192	192	192	192	192
2009q1	148	198	203	205	206	207	207	207	207	207	207	207
2009q2	164	214	220	222	223	223	224	224	224	224	224	224
2009q3	190	237	241	243	244	244	244	244	244	245	245	245
2009q4	174	220	225	226	226	227	227	227	227	227	227	227
2010q1	183	245	251	253	254	254	254	254	254	254	254	
2010q2	184	244	249	251	252	253	253	253	253	253		
2010q3	219	276	281	283	285	285	285	285	285			
2010q4	168	221	225	227	228	228	228	228				
2011q1	177	220	225	227	228	229	229					
2011q2	178	234	240	242	243	243						
2011q3	196	247	251	251	252							
2011q4	152	194	195	195								
2012q1	144	172	175									
2012q2	109	144										
2012q3	100											

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

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	210	210	210	210	210	210	210	210	210	211	211	211
2005q4	178	178	178	178	178	178	178	178	178	178	178	178
2006q1	166	166	166	166	166	166	166	166	166	166	166	166
2006q2	184	184	184	184	184	184	184	184	184	184	184	184
2006q3	192	192	192	192	192	192	192	193	193	193	193	193
2006q4	175	175	175	175	175	175	175	175	175	175	175	175
2007q1	198	198	198	198	198	198	198	198	198	198	198	
2007q2	189	189	189	189	189	189	189	189	189	189		
2007q3	197	197	197	197	197	197	197	197	197			
2007q4	178	178	178	178	178	178	178	178				
2008q1	204	204	204	204	204	204	204					
2008q2	210	210	210	210	210	210						
2008q3	197	197	197	197	197							
2008q4	192	192	192	192								
2009q1	207	207	207									
2009q2	224	224										
2009q3	245											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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

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
2005q3		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	1.000
2007q1	1.306	1.030	1.004	1.006	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2007q2	1.333	1.013	1.005	1.006	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000
2007q3	1.299	1.018	1.007	1.005	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
2007q4	1.316	1.023	1.008	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001
2008q1	1.351	1.023	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2008q2	1.331	1.023	1.043	1.003	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.000
2008q3	1.260	1.022	1.008	1.005	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2008q4	1.370	1.019	1.007	1.004	1.007	1.001	1.000	1.001	1.000	0.999	1.000	1.000
2009q1	1.339	1.025	1.009	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q2	1.307	1.027	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q3	1.248	1.019	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000
2009q4	1.260	1.021	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2010q1	1.338	1.024	1.006	1.004	1.000	1.001	1.001	1.000	1.000	1.000		
2010q2	1.322	1.023	1.008	1.004	1.002	1.000	1.000	1.000	1.001			
2010q3	1.261	1.017	1.008	1.006	1.000	1.000	1.000	1.000				
2010q4	1.315	1.021	1.005	1.004	1.001	1.000	1.000					
2011q1	1.243	1.025	1.009	1.003	1.002	1.001						
2011q2	1.316	1.026	1.008	1.002	1.000							
2011q3	1.260	1.015	1.001	1.002								
2011q4	1.276	1.006	1.002									
2012q1	1.198	1.016										
2012q2	1.318											
Avg 8	1.273	1.019	1.006	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.289	1.021	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.290	1.021	1.007	1.004	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	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 16	1.288	1.021	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Selected	1.289	1.021	1.008	1.004	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Age:Ult	1.335	1.035	1.014	1.006	1.002	1.001	1.001	1.001	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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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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	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	
2006q2	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	1.000	1.000	1.000	1.000	1.000	1.002	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	1.001	1.000	1.000	1.000					
2008q1	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2	1.000	1.000	1.000	1.001	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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				
Avg 16 ex HL	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				
Selected	1.000	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	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
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Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						791	791	791	791	791	791
2003					802	802	802	802	802	802	
2004				825	825	825	825	825	825		
2005			771	771	771	771	772	772			
2006		716	717	717	718	718	718				
2007	531	759	761	761	761	762					
2008	555	799	802	803	803						
2009	614	900	902	902							
2010	721	1,019	1,021								
2011	674	943									
2012	441										

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
2002				1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003			1.000	1.001	1.000	1.000	1.000	1.000	1.000		
2004		1.019	1.007	1.000	1.000	1.000	1.000	1.000			
2005	1.426	1.001	1.000	1.000	1.000	1.000	1.000				
2006	1.452	1.002	1.000	1.000	1.000	1.000					
2007	1.428	1.003	1.001	1.000	1.000						
2008	1.439	1.004	1.001	1.000							
2009	1.465	1.002	1.000								
2010	1.414	1.002									
2011	1.399										
Avg 3	1.426	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.429	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.427	1.002	1.000	1.000	1.000	1.000					
Wtd 3	1.069	0.672	0.626	0.634	0.648	0.662	0.690	0.678	0.493	1.000	
Wtd 5	1.218	0.789	0.757	0.772	0.793	0.804	0.770	0.678	0.493	1.000	
Selected	1.425	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.429	1.003	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
2002						791	791	791	791	791	791
2003					802	802	802	802	802	802	
2004				825	825	825	825	825	825		
2005			771	771	771	771	772	772			
2006		716	717	717	718	718	718				
2007	525	759	761	761	761	762					
2008	548	799	802	803	803						
2009	607	900	902	902							
2010	714	1,018	1,020								
2011	656	919									
2012	419										

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
2002				1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003			1.000	1.001	1.000	1.000	1.000	1.000	1.000		
2004		1.019	1.007	1.000	1.000	1.000	1.000	1.000			
2005	1.444	1.001	1.000	1.000	1.000	1.000	1.000				
2006	1.471	1.002	1.000	1.000	1.000	1.000					
2007	1.445	1.003	1.001	1.000	1.000						
2008	1.459	1.004	1.001	1.000							
2009	1.482	1.002	1.000								
2010	1.426	1.002									
2011	1.401										
Avg 3	1.436	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.442	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.443	1.002	1.000	1.000	1.000	1.000					
Wtd 3	1.083	0.678	0.626	0.634	0.648	0.662	0.690	0.678	0.493	1.000	
Wtd 5	1.235	0.793	0.758	0.772	0.793	0.804	0.770	0.678	0.493	1.000	
Selected	1.440	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.444	1.003	1.000	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)
2007q4	178	1.000	178	178	1.000	178	178	1.000	178	1.000	762	762
2008q1	204	1.000	204	204	1.000	204	204	1.000	204	1.000	768	768
2008q2	210	1.000	210	210	1.000	210	210	1.000	210	1.000	789	789
2008q3	197	1.000	197	197	1.000	197	197	1.000	197	1.000	789	789
2008q4	192	1.000	192	192	1.000	192	192	1.000	192	1.000	803	803
2009q1	207	1.000	207	207	1.000	207	207	1.000	207	1.000	806	806
2009q2	224	1.000	224	224	1.000	224	224	1.000	224	1.000	819	819
2009q3	245	1.000	245	245	1.000	245	245	1.000	245	1.000	867	867
2009q4	227	1.000	227	227	1.000	227	227	1.000	227	1.000	902	902
2010q1	254	1.000	254	254	1.000	254	254	1.000	254	1.000	949	949
2010q2	253	1.000	253	253	1.000	253	253	1.000	253	1.000	979	979
2010q3	285	1.000	285	285	1.000	285	285	1.000	285	1.000	1,019	1,019
2010q4	229	1.001	229	228	1.001	228	229	1.000	229	0.998	1,021	1,021
2011q1	234	1.001	234	229	1.001	229	232	1.001	232	0.991	1,001	998
2011q2	249	1.001	249	243	1.001	243	246	1.001	246	0.990	997	992
2011q3	259	1.002	260	252	1.002	252	256	1.001	256	0.988	971	963
2011q4	201	1.005	202	195	1.006	196	199	1.001	199	0.991	943	934
2012q1	182	1.012	184	175	1.014	177	181	0.985	178	0.979	892	880
2012q2	153	1.031	158	144	1.035	149	153	0.985	151	0.988	796	785
2012q3	106	1.304	139	100	1.335	134	136	0.985	134	1.263	642	663

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Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	789	789	1.0000
2009q2	819	819	0.9999
2010q2	979	979	0.9998
2011q2	997	992	0.9949
2012q2	796	785	0.9868

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)
2008	803	1.000	803	803	1.000	803	803
2009	902	1.000	902	902	1.000	902	902
2010	1,021	1.000	1,021	1,020	1.000	1,020	1,021
2011	943	1.003	946	919	1.003	922	934
2012	441	1.429	473	419	1.444	454	464

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										598	598	598
2005q4									339	339	338	338
2006q1								242	242	242	241	241
2006q2							262	262	262	261	261	261
2006q3						248	248	248	248	248	248	248
2006q4					280	281	281	281	281	281	281	281
2007q1				235	234	235	235	235	235	235	235	235
2007q2			240	238	239	238	238	238	238	238	238	238
2007q3		258	249	246	244	244	244	244	244	244	244	244
2007q4	220	225	221	216	215	215	215	215	215	215	215	215
2008q1	241	233	228	226	224	224	224	224	224	224	224	224
2008q2	257	269	267	262	262	262	262	262	262	262	262	262
2008q3	242	270	265	263	263	263	263	263	263	263	263	263
2008q4	233	262	255	255	253	253	253	252	252	252	252	252
2009q1	242	220	218	213	214	213	213	213	213	213	213	213
2009q2	244	229	229	229	229	228	228	227	228	228	228	228
2009q3	222	214	208	206	205	204	203	203	203	203	203	203
2009q4	254	251	247	245	244	244	244	244	243	243	243	243
2010q1	205	206	208	208	207	207	207	207	207	207	207	
2010q2	194	215	208	207	205	205	205	205	205	205		
2010q3	212	226	225	221	220	221	221	221	221			
2010q4	262	279	276	276	276	276	276	275				
2011q1	211	229	227	223	221	220	220					
2011q2	206	239	236	236	235	234						
2011q3	195	208	200	196	197							
2011q4	218	241	236	231								
2012q1	190	211	203									
2012q2	186	223										
2012q3	177											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	598	598	598	598	598	598	598	598	598	598	598	598
2005q4	338	338	338	338	338	338	338	338	338	338	338	338
2006q1	241	241	241	241	241	241	240	240	240	240	240	240
2006q2	261	261	261	261	261	261	261	261	261	261	261	261
2006q3	248	248	248	248	248	248	248	248	248	248	247	247
2006q4	281	281	281	281	281	281	281	281	281	281	281	281
2007q1	235	235	235	235	235	235	235	235	235	235	235	
2007q2	238	238	238	238	238	238	238	238	238	238		
2007q3	244	244	244	244	244	243	243	243	243			
2007q4	215	215	215	215	215	215	215	215				
2008q1	224	224	224	224	224	224	224					
2008q2	262	262	262	262	262	262						
2008q3	263	263	263	263	263							
2008q4	253	253	253	253								
2009q1	213	213	213									
2009q2	228	228										
2009q3	203											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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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
2005q3		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	1.000
2007q1	1.000	0.998	0.991	0.998	1.003	1.000	0.999	1.000	1.000	1.000	1.002	1.000
2007q2	1.025	0.965	0.993	1.002	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.018	0.965	0.989	0.992	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.024	0.979	0.981	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1	0.966	0.976	0.992	0.991	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000
2008q2	1.047	0.995	0.978	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q3	1.119	0.981	0.995	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2008q4	1.128	0.974	0.999	0.992	0.997	1.000	1.000	1.000	0.998	1.001	1.000	1.002
2009q1	0.909	0.991	0.979	1.002	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2009q2	0.940	0.998	0.999	1.001	0.997	0.997	0.999	1.001	1.000	1.000	1.002	1.000
2009q3	0.962	0.975	0.990	0.997	0.992	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2009q4	0.990	0.984	0.992	0.996	1.001	0.998	0.999	0.997	1.000	1.000	1.000	
2010q1	1.006	1.011	0.998	0.996	0.999	1.000	1.001	1.000	1.000	1.000		
2010q2	1.109	0.969	0.997	0.988	1.001	0.999	0.999	1.000	1.000			
2010q3	1.064	0.996	0.984	0.997	1.003	0.999	1.000	1.000				
2010q4	1.064	0.990	0.999	1.000	1.000	1.000	0.998					
2011q1	1.087	0.990	0.981	0.991	0.996	1.000						
2011q2	1.157	0.989	0.999	0.998	0.996							
2011q3	1.065	0.964	0.981	1.003								
2011q4	1.106	0.980	0.979									
2012q1	1.108	0.962										
2012q2	1.195											
Avg 8	1.106	0.980	0.990	0.996	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Avg 16	1.063	0.984	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.065	0.984	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.103	0.981	0.990	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.059	0.984	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.062	0.984	0.990	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.029	0.969	0.985	0.995	0.998	0.999	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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	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	0.995	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	
2006q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
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	0.999			
2007q3	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	1.000	1.000	1.000	1.000	0.999	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.000	1.000	1.000	1.000	0.999	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				
Avg 16 ex HL	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	0.999	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				
Selected	1.000	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	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
2005q3										598	598	598
2005q4									339	339	338	338
2006q1								242	242	242	241	241
2006q2							262	262	262	261	261	261
2006q3						248	248	248	248	248	248	248
2006q4					280	281	281	281	281	281	281	281
2007q1				235	234	234	235	235	235	235	235	235
2007q2			240	238	239	238	238	238	238	238	238	238
2007q3		254	247	245	244	244	244	244	244	244	244	244
2007q4	147	224	220	216	215	215	215	215	215	215	215	215
2008q1	156	229	227	225	224	224	224	224	224	224	224	224
2008q2	172	264	267	262	262	262	262	262	262	262	262	262
2008q3	137	267	264	263	262	263	263	263	263	263	263	263
2008q4	152	257	255	254	252	252	252	252	252	252	252	252
2009q1	136	215	218	213	213	213	213	213	213	213	213	213
2009q2	160	228	228	228	228	228	228	227	228	228	228	228
2009q3	144	209	208	206	205	204	203	203	203	203	203	203
2009q4	168	250	246	245	244	244	244	244	243	243	243	243
2010q1	142	205	208	208	207	207	207	207	207	207	207	
2010q2	138	210	206	207	205	205	205	205	205	205		
2010q3	163	222	223	220	220	220	221	221	221			
2010q4	196	276	276	275	275	275	275	275				
2011q1	155	226	226	222	221	220	220					
2011q2	154	233	235	236	235	234						
2011q3	139	204	200	196	197							
2011q4	158	234	235	231								
2012q1	140	206	203									
2012q2	134	216										
2012q3	123											

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
Rental Reimbursement Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	598	598	598	598	598	598	598	598	598	598	598	598
2005q4	338	338	338	338	338	338	338	338	338	338	338	338
2006q1	241	241	241	241	241	241	240	240	240	240	240	240
2006q2	261	261	261	261	261	261	261	261	261	261	261	261
2006q3	248	248	248	248	248	248	248	248	248	248	247	247
2006q4	281	281	281	281	281	281	281	281	281	281	281	281
2007q1	235	235	235	235	235	235	235	235	235	235	235	
2007q2	238	238	238	238	238	238	238	238	238	238		
2007q3	244	244	244	244	244	243	243	243	243			
2007q4	215	215	215	215	215	215	215	215				
2008q1	224	224	224	224	224	224	224					
2008q2	262	262	262	262	262	262						
2008q3	263	263	263	263	263							
2008q4	253	253	253	253								
2009q1	213	213	213									
2009q2	228	228										
2009q3	203											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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
Rental Reimbursement 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
2005q3		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	1.000
2007q1	1.574	1.003	0.991	0.998	1.000	1.003	0.999	1.000	1.000	1.000	1.002	1.000
2007q2	1.493	0.971	0.993	1.002	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.506	0.973	0.992	0.994	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.524	0.981	0.982	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1	1.462	0.991	0.992	0.995	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000
2008q2	1.538	1.012	0.980	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q3	1.944	0.991	0.998	0.994	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2008q4	1.686	0.992	0.997	0.992	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.002
2009q1	1.575	1.014	0.979	1.002	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2009q2	1.426	1.003	0.999	1.001	0.997	1.000	0.999	1.001	1.000	1.000	1.002	1.000
2009q3	1.447	0.996	0.990	0.995	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2009q4	1.489	0.984	0.994	0.996	1.001	1.000	0.999	0.997	1.000	1.000	1.000	
2010q1	1.444	1.013	1.000	0.996	0.999	1.000	1.001	1.000	1.000	1.000		
2010q2	1.523	0.983	1.005	0.989	1.001	0.999	0.999	1.000	1.000			
2010q3	1.368	1.004	0.987	0.998	1.000	1.002	1.000	1.000				
2010q4	1.408	0.997	0.999	1.000	1.000	1.000	0.998					
2011q1	1.458	1.000	0.984	0.993	0.996	1.000						
2011q2	1.515	1.005	1.006	0.998	0.996							
2011q3	1.464	0.980	0.983	1.004								
2011q4	1.480	1.003	0.986									
2012q1	1.476	0.982										
2012q2	1.608											
Avg 8	1.472	0.994	0.994	0.997	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000
Avg 16	1.519	0.997	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.500	0.997	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.467	0.995	0.994	0.997	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.514	0.997	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.507	0.997	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.485	0.985	0.988	0.996	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
American National General Insurance Company
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Countrywide
Rental Reimbursement 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
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	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	0.995	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	
2006q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
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	0.999			
2007q3	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000				
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2008q1	1.000	1.000	1.000	1.000	0.999	1.000						
2008q2	1.000	1.000	1.000	1.000	1.000							
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
Avg 8	1.000	1.000	1.000	1.000	0.999	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				
Avg 16 ex HL	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	0.999	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				
Selected	1.000	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	1.000

American National Property And Casualty Company and American National County Mutual Insurance Company
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Countrywide
Rental Reimbursement Loss Development

Incurred Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						1,693	1,693	1,693	1,693	1,693	1,693
2003					1,537	1,537	1,537	1,537	1,537	1,537	
2004				1,228	1,228	1,228	1,228	1,228	1,228		
2005			1,453	1,451	1,450	1,450	1,450	1,450			
2006		1,037	1,032	1,032	1,030	1,030	1,030				
2007	739	934	932	932	932	931					
2008	738	1,004	1,001	1,001	1,001						
2009	669	892	888	888							
2010	635	908	908								
2011	661	883									
2012	603										

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
2002				0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2003			0.998	0.999	1.000	1.000	1.000	1.000	1.000		
2004		0.993	1.000	1.000	1.000	1.000	1.000	1.000			
2005	1.426	0.993	0.999	1.000	1.000	1.000	1.000				
2006	1.341	0.995	1.000	0.999	1.000	1.000					
2007	1.264	0.998	1.001	1.000	0.999						
2008	1.360	0.997	1.000	1.000							
2009	1.333	0.995	1.000								
2010	1.430	1.000									
2011	1.336										
Avg 3	1.367	0.997	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.345	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.343	0.997	1.000	1.000	1.000	1.000					
Wtd 3	0.944	0.669	0.675	0.685	0.662	0.727	0.722	0.656	0.556	1.000	
Wtd 5	1.115	0.807	0.809	0.832	0.822	0.849	0.804	0.656	0.556	1.000	
Selected	1.345	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.341	0.997	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
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Countrywide
Rental Reimbursement Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						1,693	1,693	1,693	1,693	1,693	1,693
2003					1,537	1,537	1,537	1,537	1,537	1,537	
2004				1,228	1,228	1,228	1,228	1,228	1,228		
2005			1,453	1,451	1,450	1,450	1,450	1,450			
2006		1,037	1,032	1,032	1,030	1,030	1,030				
2007	653	933	932	932	932	931					
2008	628	1,001	1,000	1,001	1,001						
2009	590	890	888	888							
2010	580	907	907								
2011	598	883									
2012	541										

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
2002				0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2003			0.998	0.999	1.000	1.000	1.000	1.000	1.000		
2004		0.993	1.000	1.000	1.000	1.000	1.000	1.000			
2005	1.727	0.994	0.999	1.000	1.000	1.000	1.000				
2006	1.505	0.996	1.000	0.999	1.000	1.000					
2007	1.430	0.999	1.001	1.000	0.999						
2008	1.595	0.999	1.000	1.000							
2009	1.510	0.997	1.000								
2010	1.564	1.000									
2011	1.475										
Avg 3	1.516	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.515	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.516	0.998	1.000	1.000	1.000	1.000					
Wtd 3	1.041	0.670	0.675	0.685	0.662	0.727	0.722	0.656	0.556	1.000	
Wtd 5	1.254	0.808	0.809	0.832	0.822	0.849	0.804	0.656	0.556	1.000	
Selected	1.515	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.513	0.999	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
Rental Reimbursement 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)
2007q4	215	1.000	215	215	1.000	215	215	1.000	215	1.000	931	931
2008q1	224	1.000	224	224	1.000	224	224	1.000	224	1.000	920	920
2008q2	262	1.000	262	262	1.000	262	262	1.000	262	1.000	944	944
2008q3	263	1.000	263	263	1.000	263	263	1.000	263	1.000	963	963
2008q4	253	1.000	253	253	1.000	253	253	1.000	253	1.000	1,001	1,001
2009q1	213	1.000	213	213	1.000	213	213	1.000	213	1.000	990	990
2009q2	228	1.000	228	228	1.000	228	228	1.000	228	1.000	956	956
2009q3	203	1.000	203	203	1.000	203	203	1.000	203	1.000	897	897
2009q4	243	1.000	243	243	1.000	243	243	1.000	243	1.000	888	888
2010q1	207	1.000	207	207	1.000	207	207	1.000	207	1.000	882	882
2010q2	205	1.000	205	205	1.000	205	205	1.000	205	1.000	858	858
2010q3	221	1.000	221	221	1.000	221	221	1.000	221	0.999	876	876
2010q4	275	1.000	275	275	1.000	275	275	1.000	275	0.999	908	908
2011q1	220	1.000	220	220	1.000	220	220	1.000	220	0.999	921	920
2011q2	234	0.999	234	234	1.000	234	234	1.000	234	0.999	951	950
2011q3	197	0.998	197	197	0.999	197	197	1.000	197	0.998	927	926
2011q4	231	0.995	230	231	0.996	230	230	1.000	230	0.995	883	881
2012q1	203	0.985	200	203	0.988	200	200	1.023	205	1.008	866	866
2012q2	223	0.969	216	216	0.985	213	214	1.023	219	0.984	854	851
2012q3	177	1.029	182	123	1.485	182	182	1.023	186	1.054	834	840

American National Property And Casualty Company
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Countrywide
Rental Reimbursement Loss Development
(000)

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2008q2	944	944	1.0000
2009q2	956	956	1.0000
2010q2	858	858	1.0000
2011q2	951	950	0.9993
2012q2	854	851	0.9960

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)
2008	1,001	1.000	1,001	1,001	1.000	1,001	1,001
2009	888	1.000	888	888	1.000	888	888
2010	908	1.000	908	907	1.000	907	908
2011	883	0.997	880	883	0.999	882	881
2012	603	1.341	606	541	1.513	614	610

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 (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2005q3										30	30	30
2005q4									31	31	31	31
2006q1												
2006q2												
2006q3						13	13	13	13	13	13	13
2006q4					15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3		25	25	25	25	25	25	25	25	25	25	25
2007q4												
2008q1	20	30	30	30	30	30	30	30	30	30	30	30
2008q2												
2008q3	5	5	5	5	15	15	15	15	15	15	15	15
2008q4	5	5	15	15	15	15	15	15	15	15	15	15
2009q1		5	5	5	5	5	5	5	5	5	5	5
2009q2	20	31	30	30	30	30	30	30	30	30	30	30
2009q3	10	10	10	0	0	0	0	0	0	0	0	0
2009q4												
2010q1	10	10	10	10	10	10	10	10	10	10	10	
2010q2	10	20	20	20	20	20	20	20	20	20		
2010q3	10	10	10	10	10	10	10	10	10			
2010q4	40	40	40	40	40	40	40	40				
2011q1	5	5	25	25	25	25	25					
2011q2	10	10	10	10	10	10						
2011q3	45	45	45	45	45							
2011q4												
2012q1	5	5	5									
2012q2	30	30										
2012q3	10											

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 (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	30	27	20	20	20	20	20	20	20	20	20	20
2005q4	31	31	31	31	31	31	31	31	31	31	31	31
2006q1												
2006q2												
2006q3	13	13	13	13	13	13	13	13	13	13	13	13
2006q4	15	15	15	15	15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3	25	25	25	25	25	25	25	25	25			
2007q4												
2008q1	30	30	30	30	30	30	30					
2008q2												
2008q3	15	15	15	15	15							
2008q4	15	15	15	15								
2009q1	5	5	5									
2009q2	30	30										
2009q3	0											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
2012q2												

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	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
2005q3		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												
2006q2												
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	1.000
2007q1												
2007q2												
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4												
2008q1	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q2												
2008q3	1.000	1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q4	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q1		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q2	1.567	0.961	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q3	1.000	1.000	0.000									
2009q4												
2010q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2010q2	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2010q3	1.000	1.000	1.000	1.033	1.000	1.000	1.000	1.000				
2010q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2011q1	1.000	5.000	1.000	1.000	1.000	1.000						
2011q2	1.000	1.000	1.000	1.000	1.000							
2011q3	1.000	1.000	1.000	1.000								
2011q4												
2012q1	1.000	1.000										
2012q2	1.000											
Avg 8	1.000	1.571	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.121	1.459	0.924	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.052	1.182	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.000	1.148	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.128	1.143	0.962	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.090	1.162	0.981	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.237	1.135	0.977	0.996	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973

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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
2005q3	0.889	0.751	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1												
2006q2												
2006q3	1.000	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												
2007q2												
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2007q4												
2008q1	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2												
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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	0.989	0.972	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				
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	0.984	0.962	1.000	1.000	1.000	1.000	1.000	1.000				
Selected	0.992	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.973	0.981	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
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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
2005q3										30	30	30
2005q4									31	31	31	31
2006q1												
2006q2												
2006q3						13	13	13	13	13	13	13
2006q4					15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3		25	25	25	25	25	25	25	25	25	25	25
2007q4												
2008q1	15	30	30	30	30	30	30	30	30	30	30	30
2008q2												
2008q3	0	5	5	5	15	15	15	15	15	15	15	15
2008q4	5	5	5	15	15	15	15	15	15	15	15	15
2009q1		5	5	5	5	5	5	5	5	5	5	5
2009q2	0	21	30	30	30	30	30	30	30	30	30	30
2009q3	0	0	0	0	0	0	0	0	0	0	0	0
2009q4												
2010q1	10	10	10	10	10	10	10	10	10	10	10	
2010q2	0	20	20	20	20	20	20	20	20	20		
2010q3	5	5	5	5	10	10	10	10	10			
2010q4	40	40	40	40	40	40	40	40				
2011q1	5	5	25	25	25	25	25					
2011q2	0	10	10	10	10	10						
2011q3	20	45	45	45	45							
2011q4												
2012q1	5	5	5									
2012q2	30	30										
2012q3	0											

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Accidental Death and Dismemberment Loss Development

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2005q3	30	27	20	20	20	20	20	20	20	20	20	20
2005q4	31	31	31	31	31	31	31	31	31	31	31	31
2006q1												
2006q2												
2006q3	13	13	13	13	13	13	13	13	13	13	13	13
2006q4	15	15	15	15	15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3	25	25	25	25	25	25	25	25	25			
2007q4												
2008q1	30	30	30	30	30	30	30					
2008q2												
2008q3	15	15	15	15	15							
2008q4	15	15	15	15								
2009q1	5	5	5									
2009q2	30	30										
2009q3	0											
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												

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Accidental Death and Dismemberment 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
2005q3		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												
2006q2												
2006q3		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												
2007q2												
2007q3	1.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4												
2008q1	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q2												
2008q3		1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q4	1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q1		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q2		1.411	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q3												
2009q4												
2010q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2010q2		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2010q3	1.000	1.000	1.000	2.067	1.000	1.000	1.000	1.000				
2010q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2011q1	1.000	5.000	1.000	1.000	1.000	1.000						
2011q2		1.000	1.000	1.000	1.000							
2011q3	2.250	1.000	1.000	1.000								
2011q4												
2012q1	1.000	1.000										
2012q2	1.000											
Avg 8	1.208	1.571	1.000	1.152	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.156	1.368	1.167	1.256	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.000	1.041	1.001	1.107	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.333	1.154	1.000	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.719	1.163	1.045	1.064	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.360	1.102	1.023	1.085	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.619	1.190	1.080	1.056	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973

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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
2005q3	0.889	0.751	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006q1												
2006q2												
2006q3	1.000	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												
2007q2												
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2007q4												
2008q1	1.000	1.000	1.000	1.000	1.000	1.000						
2008q2												
2008q3	1.000	1.000	1.000	1.000								
2008q4	1.000	1.000	1.000									
2009q1	1.000	1.000										
2009q2	1.000											
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												
2011q1												
2011q2												
2011q3												
2011q4												
2012q1												
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	0.989	0.972	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				
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	0.984	0.962	1.000	1.000	1.000	1.000	1.000	1.000				
Selected	0.992	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.973	0.981	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
2002						46	46	46	46	46	46
2003					80	80	80	80	80	80	
2004				100	100	100	100	100	100		
2005			66	66	56	56	56	56			
2006		28	28	28	28	28	28				
2007	25	25	25	25	25	25					
2008	35	60	60	60	60						
2009	46	35	35	35							
2010	40	80	80								
2011	80	80									
2012	45										

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
2002				1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004		1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2005	2.645	1.000	1.003	0.848	1.000	1.000	1.000				
2006	2.783	1.000	1.000	1.000	1.000	1.000					
2007	1.000	1.000	1.000	1.000	1.000						
2008	1.714	1.000	1.000	1.000							
2009	0.764	1.000	1.000								
2010	2.008	1.000									
2011	1.000										
Avg 3	1.258	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.297	1.000	1.001	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.238	1.000	1.000	1.000	1.000	1.000					
Wtd 3	0.972	0.591	0.543	0.706	0.468	0.771	0.849	0.762	0.444	1.000	
Wtd 5	1.038	0.715	0.649	0.788	0.777	0.914	0.895	0.762	0.444	1.000	
Selected	1.240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.240	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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Accidental Death and Dismemberment Loss Development

Paid Loss and ALAE (000)

Acc Year	9	21	33	45	57	69	81	93	105	117	129
2002						46	46	46	46	46	46
2003					80	80	80	80	80	80	
2004				100	100	100	100	100	100		
2005			66	66	56	56	56	56			
2006		28	28	28	28	28	28				
2007	15	25	25	25	25	25					
2008	30	60	60	60	60						
2009	26	35	35	35							
2010	35	80	80								
2011	55	80									
2012	35										

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
2002				1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004		1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2005	13.226	1.000	1.003	0.848	1.000	1.000	1.000				
2006		1.000	1.000	1.000	1.000	1.000					
2007	1.667	1.000	1.000	1.000	1.000						
2008	2.000	1.000	1.000	1.000							
2009	1.345	1.000	1.000								
2010	2.295	1.000									
2011	1.455										
Avg 3	1.698	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	1.752	1.000	1.001	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	1.707	1.000	1.000	1.000	1.000	1.000					
Wtd 3	1.283	0.591	0.543	0.706	0.468	0.771	0.849	0.762	0.444	1.000	
Wtd 5	1.410	0.715	0.649	0.788	0.777	0.914	0.895	0.762	0.444	1.000	
Selected	1.725	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.725	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)
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	1.000	30	1.000	55	55
2008q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	55	55
2008q3	15	1.000	15	15	1.000	15	15	1.000	15	1.000	45	45
2008q4	15	1.000	15	15	1.000	15	15	1.000	15	1.000	60	60
2009q1	5	1.000	5	5	1.000	5	5	1.017	5	1.017	35	35
2009q2	30	0.981	30	30	0.981	30	30	1.017	30	0.997	65	65
2009q3	0	0.973	0	0	0.973	0	0	1.017	0	1.000	50	50
2009q4	0	0.973	0	0	0.973	0	0	1.017	0	1.000	35	35
2010q1	10	0.973	10	10	0.973	10	10	1.028	10	1.000	40	40
2010q2	20	0.973	19	20	0.973	19	19	1.028	20	1.000	30	30
2010q3	10	0.973	10	10	0.973	10	10	1.028	10	1.000	40	40
2010q4	40	0.973	39	40	0.973	39	39	1.028	40	1.000	80	80
2011q1	25	0.973	24	25	0.973	24	24	1.028	25	1.000	95	95
2011q2	10	0.973	10	10	0.973	10	10	1.028	10	1.000	85	85
2011q3	45	0.973	44	45	0.973	44	44	1.028	45	1.000	120	120
2011q4	0	0.996	0	0	1.056	0	0	1.028	0	1.000	80	80
2012q1	5	0.977	5	5	1.080	5	5	0.943	5	0.970	60	60
2012q2	30	1.135	34	30	1.190	36	35	0.943	33	1.096	80	83
2012q3	10	1.237	12	0	1.619	0	6	0.943	6	0.583	45	44

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)
2008q2	55	55	1.0000
2009q2	65	65	1.0000
2010q2	30	30	1.0000
2011q2	85	85	1.0000
2012q2	80	83	1.0342

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)
2008	60	1.000	60	60	1.000	60	60
2009	35	1.000	35	35	1.000	35	35
2010	80	1.000	80	80	1.000	80	80
2011	80	1.000	80	80	1.000	80	80
2012	45	1.240	42	35	1.725	45	44

American National Property and Casualty Company
American National General Insurance Company
Excess Loss Calculation
Bodily Injury

Countrywide

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	116,663,372	16,892	11,003,166	16,593,050	19,631,361
2007	113,976,468	15,458	13,626,080	18,663,245	20,912,139
2008	108,196,713	14,368	10,710,293	14,584,743	17,188,537
2009	103,740,800	14,140	15,516,338	20,888,266	22,889,767
2010	105,326,211	13,577	12,577,341	17,893,185	21,580,592
2011	113,100,072	12,037	12,995,488	18,152,968	
2012	108,069,597	4,751	11,679,824		
Avg. Percent of Premium			11.5%	16.2%	18.7%

Arkansas

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	2,339,885	323	480,000	485,000	485,000
2007	2,277,923	291	712,000	707,000	707,000
2008	2,344,330	298	490,000	555,000	555,000
2009	2,349,951	270	406,366	505,500	605,500
2010	2,526,666	272	650,000	450,000	450,000
2011	2,722,018	224	25,000	0	
2012	2,648,162	102	91,218		
Avg. Percent of Premium			17.2%	19.1%	23.8%

Credibility Weighted Calculations

Accident Year	Arkansas Claim Count	Credibility Standard	15 Months	27 Months	39 Months
2006	323	1,082	15.5%	17.8%	19.0%
2007	291	1,082	22.0%	24.0%	24.9%
2008	298	1,082	15.7%	18.8%	20.0%
2009	270	1,082	16.1%	20.8%	23.9%
2010	272	1,082	18.9%	17.4%	19.1%
2011	224	1,082	6.7%	8.7%	
2012	102	1,082	8.5%		
Avg. Percent of Premium			13.4%	19.0%	21.0%

	15 Months	27 Months	39 Months
Selected	**13.4%**	**19.0%**	**21.0%**

Cred Weighted Avg. Calculations:
15 Months - average of the most recent five years excluding the highest and the lowest observation
27 Months - average of the most recent five years excluding the highest and the lowest observation
39 Months - average of the most recent five years excluding the highest and the lowest observation

American National Property and Casualty Company
American National General Insurance Company
Excess Loss Calculation
Uninsured Motorist Bodily Injury

Countrywide

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	6,139,230	555	719,714	1,389,124	1,468,572
2007	6,039,633	555	437,500	536,663	653,469
2008	5,895,806	502	269,510	179,530	404,698
2009	5,505,345	470	335,706	304,675	344,675
2010	5,312,735	418	130,060	265,060	320,657
2011	5,267,200	313	422,560	252,230	
2012	4,795,095	142	63,533		
Avg. Percent of Premium			5.9%	8.3%	10.8%

Arkansas

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	408,962	41	0	0	0
2007	366,563	39	0	0	0
2008	304,898	37	0	0	0
2009	272,378	33	0	5,000	5,000
2010	268,011	26	13,500	13,500	13,500
2011	263,018	19	0	0	
2012	261,941	18	0		
Avg. Percent of Premium			0.7%	1.1%	1.4%

Credibility Weighted Calculations

Accident Year	Arkansas Claim Count	Credibility Standard	15 Months	27 Months	39 Months
2006	41	1,082	9.4%	18.2%	19.3%
2007	39	1,082	5.9%	7.2%	8.8%
2008	37	1,082	3.7%	2.5%	5.6%
2009	33	1,082	5.0%	4.9%	5.5%
2010	26	1,082	2.8%	5.0%	5.9%
2011	19	1,082	7.0%	4.2%	
2012	18	1,082	1.2%		
Avg. Percent of Premium			3.9%	4.7%	6.7%

	15 Months	27 Months	39 Months
Selected	**3.9%**	**4.7%**	**6.7%**

Cred Weighted Avg. Calculations:
15 Months - average of the most recent five years excluding the highest and the lowest observation
27 Months - average of the most recent five years excluding the highest and the lowest observation
39 Months - average of the most recent five years excluding the highest and the lowest observation

American National Property and Casualty Company
American National General Insurance Company
Excess Loss Calculation
Underinsured Motorist Bodily Injury

Countrywide

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	9,762,279	614	1,555,057	2,607,610	2,860,265
2007	9,908,810	682	1,466,665	2,184,739	2,704,539
2008	10,216,974	599	2,465,165	3,319,665	3,889,725
2009	10,794,972	590	1,496,675	2,080,295	2,600,888
2010	11,512,885	437	655,250	1,511,040	2,139,301
2011	13,092,873	303	1,415,000	1,960,159	
2012	13,174,029	109	2,802,110		
Avg. Percent of Premium			15.2%	21.4%	27.5%

Arkansas

Accident Year	Earned Premium	All Claim Counts	Excess Losses Above $50,000 15 Months	27 Months	39 Months
2006	300,405	7	0	0	0
2007	302,692	22	50,000	50,000	50,000
2008	287,730	11	0	0	0
2009	304,247	33	50,000	50,000	50,000
2010	321,589	12	0	0	0
2011	336,324	21	100,000	100,000	
2012	334,394	4	55		
Avg. Percent of Premium			9.0%	10.4%	6.6%

Credibility Weighted Calculations

Accident Year	Arkansas Claim Count	Credibility Standard	15 Months	27 Months	39 Months
2006	7	1,082	14.6%	24.6%	26.9%
2007	22	1,082	15.0%	21.3%	25.8%
2008	11	1,082	21.7%	29.2%	34.2%
2009	33	1,082	14.3%	18.8%	22.8%
2010	12	1,082	5.1%	11.7%	16.6%
2011	21	1,082	13.4%	17.0%	
2012	4	1,082	20.0%		
Avg. Percent of Premium			15.9%	19.0%	25.2%

	15 Months	27 Months	39 Months
Selected	**15.9%**	**19.0%**	**25.2%**

Cred Weighted Avg. Calculations:
15 Months - average of the most recent five years excluding the highest and the lowest observation
27 Months - average of the most recent five years excluding the highest and the lowest observation
39 Months - average of the most recent five years excluding the highest and the lowest observation

American National Property and Casualty Company
American National General Insurance Company
Excess Loss Calculation
Arkansas

Bodily Injury

Year	Earned Premium	Incurred Losses Over $50,000	Expected Excess Loss	Expected Excess Loss Adjustment
2010	2,522,738	450,000	530,053	80,053
2011	2,717,863	0	516,870	516,870
2012	2,644,261	91,218	355,597	264,379

Uninsured Motorist Bodily Injury

Year	Earned Premium	Incurred Losses Over $50,000	Expected Excess Loss	Expected Excess Loss Adjustment
2010	267,565	13,500	18,053	4,553
2011	262,442	0	12,281	12,281
2012	261,396	0	10,114	10,114

Underinsured Motorist Bodily Injury

Year	Earned Premium	Incurred Losses Over $50,000	Expected Excess Loss	Expected Excess Loss Adjustment
2010	321,061	0	80,753	80,753
2011	335,630	100,000	63,840	-36,160
2012	333,740	55	53,104	53,049

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
6/30/2010	2.4%	2.50	3.0%	1.52	1.1100
6/30/2011	2.4%	1.50	3.0%	1.52	1.0839
6/30/2012	2.4%	0.50	3.0%	1.52	1.0583

Property Damage

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2010	0.5%	2.50	2.5%	1.52	1.0509
6/30/2011	0.5%	1.50	2.5%	1.52	1.0459
6/30/2012	0.5%	0.50	2.5%	1.52	1.0408

Comprehensive

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2010	1.0%	2.50	0.0%	1.52	1.0253
6/30/2011	1.0%	1.50	0.0%	1.52	1.0151
6/30/2012	1.0%	0.50	0.0%	1.52	1.0050

Collision

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2010	-0.1%	2.50	2.0%	1.52	1.0289
6/30/2011	-0.1%	1.50	2.0%	1.52	1.0295
6/30/2012	-0.1%	0.50	2.0%	1.52	1.0301

Medical Payments

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
6/30/2010	3.1%	2.50	1.9%	1.52	1.1101
6/30/2011	3.1%	1.50	1.9%	1.52	1.0769
6/30/2012	3.1%	0.50	1.9%	1.52	1.0446

ANPAC Trend Data
Bodily Injury
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q4	2,957	0.84		0.77		20,799		24,090		176		186	
2008q1	2,915	0.58	38.1%	0.81		6,784	98.5%	23,606		40	174.1%	191	
2008q2	2,948	0.51	-52.3%	0.67		28,201	-4.5%	22,157		143	-54.4%	149	
2008q3	3,045	0.56	-25.3%	0.62		25,599	-18.6%	20,183		143	-39.2%	126	
2008q4	3,087	0.74	-11.9%	0.60	-22.3%	27,756	33.4%	22,388	-7.1%	207	17.5%	134	-27.8%
2009q1	3,025	0.66	13.2%	0.62	-23.6%	12,421	83.1%	23,270	-1.4%	82	107.3%	144	-24.7%
2009q2	3,123	0.67	31.9%	0.66	-1.9%	25,822	-8.4%	23,017	3.9%	173	20.8%	151	1.9%
2009q3	3,225	0.71	27.2%	0.70	11.7%	36,700	43.4%	26,121	29.4%	260	82.4%	182	44.6%
2009q4	3,263	0.61	-18.1%	0.66	10.4%	11,129	-59.9%	22,106	-1.3%	68	-67.2%	146	9.0%
2010q1	3,198	0.68	3.8%	0.67	8.0%	11,056	-11.0%	21,538	-7.4%	76	-7.6%	144	0.0%
2010q2	3,250	0.61	-8.7%	0.65	-0.7%	11,422	-55.8%	18,099	-21.4%	70	-59.6%	118	-21.9%
2010q3	3,282	0.54	-23.3%	0.61	-12.1%	7,430	-79.8%	10,352	-60.4%	40	-84.5%	63	-65.2%
2010q4	3,269	0.45	-25.4%	0.57	-13.4%	20,156	81.1%	12,101	-45.3%	92	35.1%	69	-52.6%
2011q1	3,201	0.50	-27.6%	0.53	-21.2%	13,467	21.8%	12,751	-40.8%	67	-11.8%	67	-53.4%
2011q2	3,255	0.58	-5.2%	0.52	-20.7%	8,601	-24.7%	11,982	-33.8%	50	-28.6%	62	-47.5%
2011q3	3,281	0.61	11.4%	0.53	-12.7%	10,548	42.0%	12,741	23.1%	64	58.1%	68	7.4%
2011q4	3,236	0.71	55.9%	0.60	4.3%	16,525	-18.0%	12,439	2.8%	117	27.8%	74	7.2%
2012q1	3,177	0.77	55.7%	0.67	26.4%	25,856	92.0%	16,065	26.0%	199	199.0%	107	59.3%

Exponential	4 Points	11.5%	4 Points	63.3%	4 Points	82.0%
Trends	8 Points	14.8%	8 Points	27.3%	8 Points	46.2%
	12 Points	-0.7%	12 Points	-5.8%	12 Points	-6.5%
	16 Points	-1.5%	16 Points	-14.1%	16 Points	-15.4%

Fast Track Data
Bodily Injury
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q3	344,937	0.84		0.00		10,105		0		85		0	
2007q4	346,014	0.89	0.0%	0.89		10,051	0.0%	9,652		89	0.0%	86	
2008q1	347,255	0.83	-9.8%	0.87		10,720	16.4%	10,024		89	5.0%	87	
2008q2	350,658	0.83	-8.9%	0.85		10,900	17.4%	10,438		91	7.0%	89	
2008q3	353,803	0.80	-4.7%	0.84	0.0%	10,490	3.8%	10,533	0.0%	84	-1.1%	88	0.0%
2008q4	353,842	0.86	-3.4%	0.83	-6.7%	9,911	-1.4%	10,499	8.8%	85	-4.8%	87	1.4%
2009q1	353,284	0.76	-8.8%	0.81	-6.4%	10,185	-5.0%	10,370	3.5%	77	-13.4%	84	-3.2%
2009q2	357,944	0.77	-7.3%	0.80	-6.0%	10,703	-1.8%	10,314	-1.2%	83	-8.9%	82	-7.1%
2009q3	358,969	0.80	-0.4%	0.80	-5.0%	10,354	-1.3%	10,280	-2.4%	83	-1.7%	82	-7.2%
2009q4	357,753	0.87	1.0%	0.80	-3.8%	9,774	-1.4%	10,241	-2.5%	85	-0.4%	82	-6.2%
2010q1	356,243	0.76	0.6%	0.80	-1.5%	10,268	0.8%	10,260	-1.1%	78	1.4%	82	-2.6%
2010q2	360,974	0.82	6.0%	0.81	1.8%	10,241	-4.3%	10,150	-1.6%	84	1.4%	82	0.2%
2010q3	362,596	0.82	2.4%	0.82	2.5%	11,008	6.3%	10,317	0.4%	90	8.9%	84	2.8%
2010q4	362,858	0.79	-9.1%	0.80	-0.3%	10,579	8.2%	10,529	2.8%	84	-1.6%	84	2.5%
2011q1	361,718	0.75	-1.3%	0.79	-0.7%	18,533	80.5%	12,481	21.6%	139	78.2%	99	20.8%
2011q2	366,954	0.74	-9.8%	0.77	-4.6%	11,032	7.7%	12,721	25.3%	81	-2.9%	98	19.5%
2011q3	367,982	0.75	-8.1%	0.76	-7.2%	10,940	-0.6%	12,734	23.4%	82	-8.6%	96	14.5%
2011q4	367,637	0.79	-0.2%	0.76	-5.0%	10,702	1.2%	12,760	21.2%	84	1.0%	97	15.2%

Exponential	4 Points	6.2%	4 Points	-23.5%	4 Points	-18.7%
Trends	8 Points	-2.5%	8 Points	2.4%	8 Points	-0.2%
	12 Points	-1.8%	12 Points	6.4%	12 Points	4.6%
	16 Points	-1.9%	16 Points	4.5%	16 Points	2.5%

ANPAC Trend Data
Property Damage
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q4	2,956	2.64		2.59		3,117		3,055		82		79	
2008q1	2,914	2.02	-12.8%	2.52		2,762	-3.1%	3,042		56	-15.5%	77	
2008q2	2,947	2.38	-19.7%	2.37		3,118	-3.6%	3,002		74	-22.6%	71	
2008q3	3,044	2.20	-10.0%	2.31		3,175	7.3%	3,055		70	-3.4%	71	
2008q4	3,087	2.46	-6.7%	2.27	-12.5%	3,041	-2.4%	3,033	-0.7%	75	-9.0%	69	-13.1%
2009q1	3,025	2.25	11.0%	2.32	-7.7%	2,926	5.9%	3,064	0.7%	66	17.6%	71	-7.1%
2009q2	3,122	2.95	24.1%	2.47	4.0%	3,271	4.9%	3,115	3.8%	96	30.1%	77	8.0%
2009q3	3,224	2.76	25.4%	2.61	12.9%	3,067	-3.4%	3,089	1.1%	85	21.2%	81	14.2%
2009q4	3,263	2.73	10.8%	2.68	18.0%	3,673	20.8%	3,254	7.3%	100	33.8%	87	26.5%
2010q1	3,198	2.44	8.5%	2.72	17.0%	2,778	-5.0%	3,211	4.8%	68	3.0%	87	22.7%
2010q2	3,250	2.09	-29.0%	2.50	1.5%	2,715	-17.0%	3,090	-0.8%	57	-41.1%	77	0.7%
2010q3	3,282	2.47	-10.6%	2.43	-6.8%	3,332	8.6%	3,159	2.3%	82	-2.9%	77	-4.7%
2010q4	3,268	2.08	-23.7%	2.27	-15.2%	3,217	-12.4%	3,017	-7.3%	67	-33.2%	68	-21.3%
2011q1	3,201	2.06	-15.4%	2.18	-19.9%	3,343	20.3%	3,159	-1.6%	69	1.8%	69	-21.2%
2011q2	3,252	2.59	23.6%	2.30	-8.2%	2,259	-16.8%	3,007	-2.7%	58	2.9%	69	-10.6%
2011q3	3,279	2.38	-3.5%	2.28	-6.3%	3,706	11.2%	3,102	-1.8%	88	7.4%	71	-8.0%
2011q4	3,234	2.14	2.7%	2.29	1.1%	3,307	2.8%	3,123	3.5%	71	5.6%	72	4.6%
2012q1	3,177	2.97	44.1%	2.52	15.6%	3,277	-2.0%	3,123	-1.1%	97	41.2%	79	14.3%

Exponential	4 Points	6.1%	4 Points	16.4%	4 Points	23.5%
Trends	8 Points	6.6%	8 Points	7.0%	8 Points	14.0%
	12 Points	-3.0%	12 Points	1.7%	12 Points	-1.4%
	16 Points	-1.0%	16 Points	1.6%	16 Points	0.6%

Fast Track Data
Property Damage
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q3	344,937	3.09		0.00		2,842		0		88		0	
2007q4	346,014	3.12	0.0%	3.14		2,842	0.0%	2,804		89	0.0%	88	
2008q1	347,255	3.01	-6.1%	3.09		2,818	2.4%	2,820		85	-3.8%	87	
2008q2	350,658	2.94	-6.6%	3.04		2,860	2.9%	2,840		84	-3.9%	86	
2008q3	353,803	2.91	-5.9%	2.99	0.0%	2,855	0.5%	2,844	0.0%	83	-5.4%	85	0.0%
2008q4	353,842	2.88	-7.7%	2.93	-6.6%	2,861	0.7%	2,848	1.6%	82	-7.1%	84	-5.1%
2009q1	353,284	2.94	-2.4%	2.92	-5.7%	2,874	2.0%	2,862	1.5%	84	-0.4%	83	-4.3%
2009q2	357,944	3.03	3.2%	2.94	-3.3%	2,874	0.5%	2,866	0.9%	87	3.7%	84	-2.4%
2009q3	358,969	2.98	2.5%	2.96	-1.2%	3,021	5.8%	2,908	2.3%	90	8.5%	86	1.1%
2009q4	357,753	3.10	7.6%	3.01	2.7%	3,001	4.9%	2,943	3.3%	93	12.9%	89	6.1%
2010q1	356,243	2.96	0.7%	3.02	3.5%	2,945	2.5%	2,960	3.4%	87	3.2%	89	7.0%
2010q2	360,974	3.06	0.9%	3.03	2.9%	2,908	1.2%	2,969	3.6%	89	2.1%	90	6.6%
2010q3	362,596	2.96	-0.9%	3.02	2.0%	3,009	-0.4%	2,966	2.0%	89	-1.3%	90	4.1%
2010q4	362,858	2.97	-4.3%	2.99	-0.9%	3,004	0.1%	2,966	0.8%	89	-4.2%	89	-0.1%
2011q1	361,718	2.79	-5.7%	2.94	-2.5%	2,990	1.5%	2,977	0.6%	83	-4.3%	88	-1.9%
2011q2	366,954	2.77	-9.6%	2.87	-5.2%	2,952	1.5%	2,989	0.7%	82	-8.3%	86	-4.5%
2011q3	367,982	3.05	3.3%	2.90	-4.1%	3,028	0.7%	2,994	1.0%	92	3.9%	87	-3.2%
2011q4	367,637	2.93	-1.2%	2.89	-3.4%	3,114	3.7%	3,022	1.9%	91	2.4%	87	-1.5%

Exponential	4 Points	3.8%	4 Points	2.2%	4 Points	6.2%
Trends	8 Points	-1.1%	8 Points	1.6%	8 Points	0.4%
	12 Points	-1.2%	12 Points	1.4%	12 Points	0.1%
	16 Points	-0.4%	16 Points	1.8%	16 Points	1.4%

ANPAC Trend Data
Comprehensive
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q4	2,363	1.48		1.36		3,279		3,059		49		41	
2008q1	2,331	2.06	45.5%	1.52		3,837	7.0%	3,203		79	55.7%	49	
2008q2	2,356	24.24	1837.6%	7.27		3,847	71.1%	3,781		932	3214.8%	275	
2008q3	2,427	1.57	22.9%	7.30		2,421	-19.9%	3,739		38	-1.6%	273	
2008q4	2,460	1.87	26.3%	7.34	441.8%	2,972	-9.4%	3,712	21.3%	56	14.5%	273	557.4%
2009q1	2,420	2.31	12.4%	7.36	385.4%	3,165	-17.5%	3,660	14.3%	73	-7.3%	269	454.7%
2009q2	2,498	2.68	-88.9%	2.11	-71.0%	2,858	-25.7%	2,886	-23.7%	77	-91.8%	61	-77.8%
2009q3	2,584	2.17	38.4%	2.26	-69.1%	3,465	43.1%	3,109	-16.9%	75	98.0%	70	-74.3%
2009q4	2,618	1.95	4.2%	2.27	-69.1%	5,657	90.3%	3,701	-0.3%	110	98.2%	84	-69.1%
2010q1	2,568	1.52	-34.4%	2.07	-71.8%	2,123	-32.9%	3,553	-2.9%	32	-56.0%	74	-72.6%
2010q2	2,601	1.35	-49.8%	1.75	-17.3%	2,204	-22.9%	3,550	23.0%	30	-61.3%	62	1.6%
2010q3	2,632	1.44	-33.4%	1.56	-30.7%	1,760	-49.2%	3,162	1.7%	25	-66.2%	49	-29.6%
2010q4	2,628	1.79	-8.2%	1.52	-32.9%	3,237	-42.8%	2,383	-35.6%	58	-47.5%	36	-56.8%
2011q1	2,585	1.24	-18.3%	1.46	-29.8%	1,731	-18.5%	2,313	-34.9%	21	-33.4%	34	-54.3%
2011q2	2,632	8.83	556.2%	3.34	91.1%	3,502	58.9%	3,114	-12.3%	309	942.8%	104	67.7%
2011q3	2,663	1.35	-6.2%	3.31	111.4%	2,511	42.6%	3,200	1.2%	34	33.8%	106	114.0%
2011q4	2,625	2.00	11.6%	3.36	120.4%	2,748	-15.1%	3,128	31.2%	55	-5.3%	105	189.2%
2012q1	2,584	0.86	-31.0%	3.26	124.3%	2,473	42.8%	3,216	39.1%	21	-1.4%	105	211.9%

Exponential	4 Points	-72.5%	4 Points	-19.7%	4 Points	-77.9%
Trends	8 Points	-0.8%	8 Points	10.5%	8 Points	9.7%
	12 Points	5.2%	12 Points	-6.5%	12 Points	-1.7%
	16 Points	-17.2%	16 Points	-5.6%	16 Points	-21.8%

Fast Track Data
Comprehensive
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q3	253,327	7.07		0.00		916		0		65		0	
2007q4	254,543	6.98	0.0%	7.03		1,172	0.0%	1,025		82	0.0%	72	
2008q1	255,122	7.48	7.7%	7.17		1,298	21.3%	1,086		97	30.7%	78	
2008q2	257,029	15.32	114.9%	9.23		2,134	126.1%	1,551		327	385.8%	143	
2008q3	259,044	7.35	4.0%	9.29	0.0%	1,189	29.7%	1,598	0.0%	87	35.0%	148	0.0%
2008q4	259,289	6.74	-3.5%	9.22	31.1%	1,424	21.6%	1,646	60.6%	96	17.3%	152	110.6%
2009q1	258,280	7.35	-1.8%	9.18	28.1%	1,314	1.2%	1,649	51.9%	97	-0.6%	151	94.6%
2009q2	260,251	8.00	-47.8%	7.36	-20.3%	1,321	-38.1%	1,310	-15.6%	106	-67.7%	96	-32.7%
2009q3	260,902	9.52	29.5%	7.90	-14.9%	1,543	29.9%	1,409	-11.8%	147	68.2%	111	-25.0%
2009q4	259,990	7.70	14.2%	8.14	-11.7%	1,399	-1.7%	1,403	-14.7%	108	12.2%	114	-24.7%
2010q1	258,209	7.78	5.9%	8.25	-10.1%	1,224	-6.8%	1,381	-16.3%	95	-1.3%	114	-24.7%
2010q2	260,119	8.33	4.2%	8.33	13.2%	1,046	-20.8%	1,312	0.1%	87	-17.5%	109	13.4%
2010q3	261,186	7.52	-21.0%	7.83	-0.9%	931	-39.7%	1,149	-18.4%	70	-52.4%	90	-19.2%
2010q4	261,243	7.65	-0.5%	7.82	-4.0%	1,342	-4.1%	1,135	-19.1%	103	-4.6%	89	-22.3%
2011q1	260,021	6.65	-14.6%	7.54	-8.6%	1,046	-14.6%	1,092	-20.9%	70	-27.0%	82	-27.7%
2011q2	263,015	13.48	61.9%	8.84	6.0%	2,059	96.9%	1,474	12.4%	278	218.7%	130	19.2%
2011q3	263,924	9.07	20.6%	9.22	17.8%	1,305	40.2%	1,543	34.3%	118	69.1%	142	58.2%
2011q4	263,939	7.35	-4.0%	9.14	16.9%	1,474	9.8%	1,571	38.4%	108	5.5%	144	61.8%

Exponential	4 Points	-22.5%	4 Points	-19.5%	4 Points	-37.7%
Trends	8 Points	5.2%	8 Points	18.7%	8 Points	24.8%
	12 Points	2.8%	12 Points	3.6%	12 Points	6.5%
	16 Points	-0.7%	16 Points	-2.6%	16 Points	-3.3%

ANPAC Trend Data
Collision
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q4	2,333	3.60		2.93		5,057		4,615		182		135	
2008q1	2,299	2.96	17.8%	3.04		3,517	-14.9%	4,445		104	0.3%	135	
2008q2	2,322	3.23	27.5%	3.21		4,377	4.7%	4,479		141	33.4%	144	
2008q3	2,389	3.22	5.6%	3.25		5,519	14.4%	4,662		178	20.7%	152	
2008q4	2,422	2.93	-18.6%	3.08	5.3%	3,901	-22.9%	4,362	-5.5%	114	-37.2%	135	-0.5%
2009q1	2,383	2.10	-29.0%	2.87	-5.6%	3,281	-6.7%	4,375	-1.6%	69	-33.8%	125	-7.1%
2009q2	2,459	3.82	18.3%	3.02	-5.8%	4,014	-8.3%	4,258	-4.9%	153	8.5%	129	-10.5%
2009q3	2,545	3.61	12.1%	3.13	-3.8%	3,883	-29.6%	3,830	-17.9%	140	-21.1%	120	-21.0%
2009q4	2,580	2.87	-2.1%	3.11	0.8%	4,425	13.4%	3,955	-9.3%	127	11.0%	123	-8.6%
2010q1	2,528	3.40	61.9%	3.42	19.2%	4,250	29.5%	4,126	-5.7%	144	109.8%	141	12.5%
2010q2	2,560	3.67	-4.0%	3.39	11.9%	3,579	-10.8%	4,008	-5.9%	131	-14.4%	136	5.4%
2010q3	2,588	3.17	-12.4%	3.27	4.6%	5,547	42.8%	4,417	15.4%	176	25.1%	145	20.7%
2010q4	2,584	2.98	3.8%	3.30	6.1%	4,137	-6.5%	4,352	10.0%	123	-3.0%	144	16.8%
2011q1	2,542	2.95	-13.3%	3.19	-6.8%	3,937	-7.4%	4,284	3.8%	116	-19.7%	137	-3.2%
2011q2	2,588	3.13	-14.8%	3.05	-9.8%	3,994	11.6%	4,420	10.3%	125	-4.9%	135	-0.5%
2011q3	2,620	3.08	-2.6%	3.03	-7.3%	5,037	-9.2%	4,284	-3.0%	155	-11.5%	130	-10.1%
2011q4	2,583	2.85	-4.3%	3.00	-9.1%	4,223	2.1%	4,307	-1.0%	120	-2.3%	129	-10.0%
2012q1	2,542	3.17	7.6%	3.06	-4.2%	4,596	16.7%	4,468	4.3%	146	25.6%	137	0.0%

Exponential Trends	4 Points	2.9%	4 Points	1.3%	4 Points	4.2%
	8 Points	-3.2%	8 Points	1.1%	8 Points	-2.1%
	12 Points	-3.4%	12 Points	3.3%	12 Points	-0.2%
	16 Points	-0.2%	16 Points	1.7%	16 Points	1.5%

Fast Track Data
Collision
Arkansas

Year/ Quarter Ending	Quarterly Earned Car Years	Frequency (x100) Qtr End	% Δ	Year End	% Δ	Severity Qtr End	% Δ	Year End	% Δ	Pure Premium Qtr End	% Δ	Year End	% Δ
2007q3	247,364	5.68		0.00		2,950		0		167		0	
2007q4	248,438	5.47	0.0%	5.64		3,142	0.0%	3,033		172	0.0%	171	
2008q1	249,002	5.65	-2.5%	5.61		3,367	7.0%	3,088		190	4.3%	173	
2008q2	250,880	5.41	-3.7%	5.55		3,090	6.8%	3,138		167	2.8%	174	
2008q3	252,808	5.58	-1.6%	5.53	0.0%	2,940	-0.3%	3,135	0.0%	164	-2.0%	173	0.0%
2008q4	252,876	5.29	-3.3%	5.48	-2.8%	3,180	1.2%	3,144	3.7%	168	-2.1%	172	0.8%
2009q1	251,848	5.68	0.5%	5.49	-2.0%	3,203	-4.9%	3,103	0.5%	182	-4.4%	170	-1.6%
2009q2	253,737	5.56	2.7%	5.53	-0.4%	3,018	-2.3%	3,084	-1.7%	168	0.3%	171	-2.1%
2009q3	254,399	5.73	2.6%	5.56	0.6%	2,933	-0.2%	3,081	-1.7%	168	2.4%	171	-1.1%
2009q4	253,275	5.59	5.5%	5.64	2.8%	3,123	-1.8%	3,069	-2.4%	174	3.6%	173	0.3%
2010q1	251,465	5.79	1.9%	5.67	3.2%	3,261	1.8%	3,084	-0.6%	189	3.8%	175	2.5%
2010q2	253,344	5.58	0.4%	5.67	2.6%	2,951	-2.2%	3,067	-0.6%	165	-1.8%	174	2.0%
2010q3	254,235	5.68	-0.8%	5.66	1.7%	2,999	2.2%	3,084	0.1%	170	1.5%	175	1.8%
2010q4	254,024	5.33	-4.6%	5.60	-0.8%	3,188	2.1%	3,099	1.0%	170	-2.6%	173	0.2%
2011q1	252,749	5.43	-6.2%	5.51	-2.8%	3,542	8.6%	3,166	2.7%	192	1.9%	174	-0.2%
2011q2	255,582	5.14	-7.9%	5.40	-4.9%	3,194	8.2%	3,228	5.2%	164	-0.3%	174	0.1%
2011q3	256,379	5.30	-6.7%	5.30	-6.4%	3,186	6.2%	3,279	6.3%	169	-0.9%	174	-0.5%
2011q4	256,258	5.19	-2.6%	5.26	-5.9%	3,496	9.7%	3,355	8.3%	181	6.8%	177	1.9%

Exponential Trends	4 Points	-1.6%	4 Points	0.0%	4 Points	-1.6%
	8 Points	-4.7%	8 Points	4.6%	8 Points	-0.3%
	12 Points	-3.2%	12 Points	3.5%	12 Points	0.2%
	16 Points	-1.5%	16 Points	1.9%	16 Points	0.4%

ANPAC Trend Data
Medical Payments
Arkansas - South

Year	Medical Care from CPI	Trend
2008	347.5	
2009	356.8	2.7%
2010	369.9	3.7%
2011	380.7	2.9%
Average		3.1%

	historical selection	prospective selection
Frequency*	0.0%	0.0%
Severity	3.1%	2.9%
Pure Premium	3.1%	2.9%

*Countrywide Average Med Pay Frequency

American National Group of Companies
Development of Profit Provision
Arkansas

	Liability	Physical Damage
Direct Earned Premium	258,389,171	145,497,105
Unearned Premium Reserve	114,684,398	62,793,116
- Selected Ratio	44.4%	43.2%
Prepaid Expenses	19,593,438	10,901,958
a. Commission	11.3%	10.6%
b. Taxes, Licenses and Fees	2.5%	2.5%
c. 50% Other Acquisition	2.4%	3.1%
d. 50% General Expenses	0.9%	1.2%
Tax on Unearned Premium Reserve	8,027,908	4,395,518
Agent Balances	18,397,044	12,707,658
- Selected Ratio	16.0%	20.2%
Unearned Premium Reserve Available	68,666,007	34,787,983
Loss + LAE Reserve	254,665,105	92,238,678
- Selected Ratio	98.6%	63.4%
Net Subject to Investment	323,331,112	127,026,660
After-tax Investment Yield	3.0%	3.0%
Investment Earnings	9,723,861	3,820,200
Investment Earnings as a % of Direct Earned Premium	3.8%	2.6%
Target Operating Ratio	12.5%	5.6%
Target Operating Ratio less Investments on Policy Holder Funds	8.7%	3.0%
Before FIT Profit Provision	13.4%	4.6%

American National Group of Companies
Development of Underwriting Expenses
Liability
Arkansas

Category	Years 2009	2010	2011
Direct Written Premium	4,730,818	5,077,396	4,950,604
1) Commission and Brokerage	474,906	613,767	503,132
2) Taxes, Licenses, and Fees	140,998	149,779	146,992

	Years 2009	2010	2011	Average	Selected
1) Commission and Brokerage (%WP)	10.0%	12.1%	10.2%	10.8%	10.8%
2) Taxes, Licenses, and Fees(WP)	3.0%	2.9%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	5.6%	4.9%	4.1%	4.9%	4.5%
4) General Expenses (%EP - Companywide)	1.3%	1.6%	2.3%	1.7%	2.0%
5) Incurred ULAE (%EP - Companywide)	6.1%	5.2%	3.6%	5.0%	4.7%
6) Expense Ratio	26.0%	26.7%	23.2%	25.4%	25.0%
7) Underwriting Profit Ratio (Offset for Investment Income)					13.4%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					63.9%

American National Group of Companies
Development of Underwriting Expenses
Physical Damage
Arkansas

Category	Years 2009	2010	2011
Direct Written Premium	2,638,358	3,034,447	3,089,945
1) Commission and Brokerage	262,577	305,631	313,037
2) Taxes, Licenses, and Fees	82,020	89,352	91,575

	Years 2009	2010	2011	Average	Selected
1) Commission and Brokerage (%WP)	10.0%	10.1%	10.1%	10.1%	10.1%
2) Taxes, Licenses, and Fees(WP)	3.1%	2.9%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	6.9%	6.3%	5.6%	6.2%	6.0%
4) General Expenses (%EP - Companywide)	1.6%	2.0%	3.1%	2.2%	2.5%
5) Incurred ULAE (%EP - Companywide)	7.2%	7.0%	7.8%	7.3%	7.3%
6) Expense Ratio	28.8%	28.3%	29.6%	28.8%	28.9%
7) Underwriting Profit Ratio (Offset for Investment Income)					4.6%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					67.0%

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	2.3%		
Class Relativity	8.5%		
Account Comp Phase I	-5.6%		
Sector Rel Offset	0.3%		
Subtotal	5.0%	$122,392	$2,444,351
Property Damage			
Base Rate	1.6%		
Class Relativity	8.3%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	-0.1%		
Subtotal	3.5%	$53,485	$1,517,287
Medical Payments			
Base Rate	6.4%		
Class Relativity	2.7%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	0.1%		
Subtotal	3.1%	$9,742	$315,766
Uninsured Motorist - BI			
Base Rate	-3.9%		
Sector Rel Offset	0.1%		
Subtotal	-3.7%	($10,242)	$273,115
Underinsured Motorist - BI			
Base Rate	32.0%		
Sector Rel Offset	0.1%		
Subtotal	32.1%	$115,679	$360,251
Uninsured Motorist - PD			
Base Rate	-12.0%		
Sector Rel Offset	-0.1%		
Subtotal	-12.0%	($15,375)	$127,626

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
Comprehensive			
Base Rate	10.1%		
Model Year Relativity	-3.0%		
Class Relativity	20.0%		
Account Comp Phase I	-6.1%		
Sector Rel Offset	0.3%		
Subtotal	20.7%	$216,600	$1,047,109
Collision			
Base Rate	-0.4%		
Model Year Relativity	-5.8%		
Class Relativity	14.5%		
Account Comp Phase I	-7.0%		
Sector Rel Offset	0.0%		
Subtotal	-0.1%	($2,148)	$2,105,664
Roadside Assistance			
Base Rate	-38.1%		
Subtotal	-38.1%	($75,068)	$196,908
Wage Loss			
Subtotal	0.0%	$0	$47,339
Rental Reimbursement			
Subtotal	0.0%	$0	$10,118
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$35,294
Liability	5.4%	$275,681	$5,121,029
Physical Damage	4.1%	$139,384	$3,359,799
Total	**4.9%**	**$415,065**	**$8,480,828**

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	2.2%		
Class Relativity	9.0%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	0.2%		
Subtotal	5.3%	$122,982	$2,302,027
Property Damage			
Base Rate	-0.7%		
Class Relativity	8.8%		
Account Comp Phase I	-5.8%		
Sector Rel Offset	-0.1%		
Subtotal	1.7%	$24,296	$1,437,288
Medical Payments			
Base Rate	6.0%		
Class Relativity	3.2%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	0.1%		
Subtotal	3.3%	$9,867	$302,754
Uninsured Motorist - BI			
Base Rate	-5.3%		
Sector Rel Offset	0.2%		
Subtotal	-5.1%	($13,249)	$259,322
Underinsured Motorist - BI			
Base Rate	32.0%		
Sector Rel Offset	0.1%		
Subtotal	32.1%	$111,500	$347,061
Uninsured Motorist - PD			
Base Rate	-12.5%		
Sector Rel Offset	0.0%		
Subtotal	-12.5%	($15,221)	$122,141

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	10.1%		
Model Year Relativity	-3.0%		
Class Relativity	20.2%		
Account Comp Phase I	-6.1%		
Sector Rel Offset	0.2%		
Subtotal	20.7%	$208,008	$1,003,592
Collision			
Base Rate	-0.7%		
Model Year Relativity	-5.8%		
Class Relativity	14.7%		
Account Comp Phase I	-7.0%		
Sector Rel Offset	0.0%		
Subtotal	-0.2%	($3,562)	$1,989,636
Roadside Assistance			
Base Rate	-38.5%		
Subtotal	-38.5%	($72,404)	$188,251
Wage Loss			
Subtotal	0.0%	$0	$45,629
Rental Reimbursement			
Subtotal	0.0%	$0	$7,452
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$34,098
Liability	5.0%	$240,175	$4,850,320
Physical Damage	4.1%	$132,042	$3,188,931
Total	**4.6%**	**$372,216**	**$8,039,251**

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	3.9%		
Class Relativity	-0.5%		
Account Comp Phase I	-4.1%		
Sector Rel Offset	0.4%		
Subtotal	-0.4%	($590)	$142,324
Property Damage			
Base Rate	42.4%		
Class Relativity	-0.6%		
Account Comp Phase I	-4.3%		
Sector Rel Offset	0.7%		
Subtotal	36.5%	$29,188	$79,999
Medical Payments			
Base Rate	15.2%		
Class Relativity	-9.4%		
Account Comp Phase I	-4.6%		
Sector Rel Offset	-0.5%		
Subtotal	-1.0%	($125)	$13,012
Uninsured Motorist - BI			
Base Rate	22.2%		
Sector Rel Offset	-0.3%		
Subtotal	21.8%	$3,007	$13,793
Underinsured Motorist - BI			
Base Rate	31.0%		
Sector Rel Offset	0.6%		
Subtotal	31.7%	$4,179	$13,190
Uninsured Motorist - PD			
Base Rate	0.0%		
Sector Rel Offset	-2.8%		
Subtotal	-2.8%	($154)	$5,485

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	10.6%		
Model Year Relativity	-3.2%		
Class Relativity	14.6%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	3.5%		
Subtotal	19.7%	$8,592	$43,517
Collision			
Base Rate	4.5%		
Model Year Relativity	-5.9%		
Class Relativity	10.2%		
Account Comp Phase I	-6.2%		
Sector Rel Offset	-0.3%		
Subtotal	1.2%	$1,414	$116,028
Roadside Assistance			
Base Rate	-30.8%		
Subtotal	-30.8%	($2,664)	$8,658
Wage Loss			
Subtotal	0.0%	$0	$1,710
Rental Reimbursement			
Subtotal	0.0%	$0	$2,666
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$1,196
Liability	13.1%	$35,506	$270,709
Physical Damage	4.3%	$7,342	$170,869
Total	**9.7%**	**$42,849**	**$441,578**

American National Property and Casualty Company
American National General Insurance Company
Calculation of Base Rates by Coverage
Arkansas

Coverage	ANPAC Earned Exposures (1a)	ANG Earned Exposures (1b)	Combined Earned Exposures (1c)	ANPAC Present Base Rate (2a)	ANPAC-ANG Present Factor (2b)	ANG Present Base Rate (2c)	Combined Present Base Rate (2d)	Selected Effect (3a)	Other than Base Rate Changes (3b)	Selected Base Rate Effect (3c)	Combined Proposed Base Rate (4a)	ANPAC Proposed Base Rate (4b)	ANPAC-ANG Proposed Factor (4c)	ANG Proposed Base Rate (4d)	ANPAC Base Rate Effect (5a)	ANG Base Rate Effect (5b)	Combined Base Rate Effect (5c)	ANPAC InForce Premium (6a)	ANG InForce Premium (6b)	Combined InForce Premium (6c)
Bodily Injury	12,057	747	12,805	229	0.900	206	228	5.0%	2.7%	2.3%	233	234	0.915	214	2.2%	3.9%	2.3%	2,299,498	142,324	2,441,822
Property Damage	12,058	747	12,805	153	0.817	125	151	3.5%	2.0%	1.4%	154	152	1.170	178	-0.7%	42.4%	1.6%	1,435,986	79,999	1,515,985
Medical Payments	8,834	353	9,186	50	0.920	46	50	3.5%	-3.1%	6.8%	53	53	1.000	53	6.0%	15.2%	6.4%	301,507	13,012	314,519
Uninsured Motorist - BI	11,213	675	11,889	19	0.947	18	19	-5.0%	0.1%	-5.1%	18	18	1.200	22	-5.3%	22.2%	-3.9%	258,134	13,793	271,927
Underinsured Motorist - BI	7,684	406	8,090	50	0.840	42	50	32.0%	0.1%	31.9%	65	66	0.840	55	32.0%	31.0%	32.0%	345,894	13,190	359,084
Uninsured Motorist - PD	10,798	651	11,449	8	0.875	7	8	-6.0%	-0.1%	-5.9%	7	7	1.000	7	-12.5%	0.0%	-12.0%	122,141	5,485	127,626
Comprehensive	9,876	542	10,417	79	0.835	66	78	21.0%	9.6%	10.4%	86	87	0.840	73	10.1%	10.6%	10.1%	981,861	43,235	1,025,096
Collision	9,716	533	10,249	281	0.950	267	280	0.0%	0.3%	-0.3%	279	279	1.000	279	-0.7%	4.5%	-0.4%	1,980,135	115,948	2,096,083
Roadside Assistance	7,415	334	7,749	7	1.000	7	7	14.9%	0.0%	14.9%	8	8	1.125	9	-38.5%	-30.8%	-38.1%	188,251	8,658	196,908
Wage Loss	7,440	362	7,802	3	1.000	3	3	0.0%	0.0%	0.0%	3	3	1.000	3	0.0%	0.0%	0.0%	45,629	1,710	47,339
Rental Reimbursement	384	91	475	9	2.667	24	12	0.0%	0.0%	0.0%	12	9	2.667	24	0.0%	0.0%	0.0%	7,452	2,666	10,118
Accidental Death and Dismemberment	8,440	382	8,821	2	1.000	2	2	0.0%	0.0%	0.0%	2	2	1.000	2	0.0%	0.0%	0.0%	34,098	1,196	35,294

Calculations:

(2b) = (2c) / (2a)
(2d) = ((2a) * (1a) + (2c) * (1b)) / (1c)
(3c) = (1 + (3a)) / (1 + (3b)) - 1
(4a) = (2d) * (1 + (3c))
(4b) = (4a) * (1c) / ((1a) + (1b) * (4c))
(4d) = (4b) * (4c)
(5a) = (4b) / (2a) - 1
(5b) = (4d) / (2c) - 1
(5c) = ((5a) * (6a) + (5b) * (6b)) / (6c) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Bodily Injury

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.021	-100.0%	0.000	0.000	1.056	0.000	0.000	0.000	0.000	0.000	1.020	1.036	1.5%
100	60	0	60	1.260	-48.2%	0.649	1.179	1.230	0.030	0.000	0.970	1.163	1.162	1.160	1.178	-6.5%
101	47	1	48	1.552	208.7%	4.767	1.304	1.611	0.043	0.000	0.957	1.453	1.450	1.375	1.396	-10.1%
102	50	6	55	1.323	187.1%	3.780	1.231	1.301	0.043	0.000	0.957	1.341	1.339	1.190	1.208	-8.7%
103	41	4	45	1.146	150.6%	2.857	1.231	0.973	0.043	0.000	0.957	1.301	1.299	1.150	1.168	1.9%
104	22	1	23	1.469	-67.0%	0.483	1.273	1.332	0.043	0.000	0.957	1.239	1.237	1.280	1.300	-11.5%
105	19	0	19	1.229	-69.9%	0.369	1.159	2.189	0.000	0.000	1.000	1.159	1.157	1.150	1.168	-5.0%
106	49	12	60	1.458	-69.1%	0.448	1.117	1.716	0.000	0.000	1.000	1.117	1.116	1.150	1.168	-19.9%
107	91	9	100	1.333	-1.7%	1.304	1.200	1.320	0.061	0.000	0.939	1.207	1.205	1.200	1.219	-8.6%
108	18	0	18	1.375	-59.3%	0.557	1.128	1.709	0.000	0.000	1.000	1.128	1.126	1.150	1.168	-15.1%
109	14	0	14	1.198	-62.4%	0.448	1.148	1.179	0.000	0.000	1.000	1.148	1.147	1.140	1.158	-3.3%
110	90	2	92	1.250	-32.7%	0.837	1.128	1.202	0.030	0.000	0.970	1.119	1.117	1.100	1.117	-10.6%
111	21	5	26	0.990	53.0%	1.507	1.159	0.819	0.030	0.000	0.970	1.169	1.168	1.100	1.117	12.8%
112	192	11	203	1.219	1.4%	1.230	1.169	1.147	0.061	0.000	0.939	1.173	1.171	1.120	1.137	-6.7%
113	98	25	123	1.021	212.8%	3.179	1.086	1.150	0.068	0.000	0.932	1.229	1.227	1.080	1.097	7.4%
114	118	7	125	1.010	117.5%	2.186	1.097	0.674	0.061	0.000	0.939	1.163	1.161	1.165	1.183	17.1%
115	1	0	1	1.302	-63.2%	0.476	1.107	1.340	0.000	0.000	1.000	1.107	1.105	1.105	1.122	-13.8%
116	17	0	17	1.156	-52.9%	0.542	0.983	1.126	0.000	0.000	1.000	0.983	0.981	1.062	1.078	-6.7%
117	1	0	1	1.031	-57.7%	0.434	1.097	1.000	0.000	0.000	1.000	1.097	1.095	1.092	1.109	7.6%
118	8	0	8	1.146	-58.4%	0.474	1.097	1.217	0.000	0.000	1.000	1.097	1.095	1.030	1.046	-8.7%
119	25	1	26	1.375	-57.9%	0.575	1.086	1.303	0.000	0.000	1.000	1.086	1.085	1.130	1.148	-16.5%
120	7	0	7	1.094	-47.2%	0.575	1.107	0.906	0.000	0.000	1.000	1.107	1.105	1.105	1.122	2.6%
121	245	17	262	0.875	21.5%	1.058	1.086	0.968	0.043	0.000	0.957	1.085	1.083	0.950	0.965	10.3%
122	234	11	245	0.859	-55.5%	0.381	0.900	0.704	0.053	0.000	0.947	0.873	0.871	0.845	0.858	-0.1%
123	82	9	90	0.849	-2.4%	0.825	0.900	0.929	0.030	0.000	0.970	0.898	0.896	0.865	0.878	3.4%
124	235	8	243	0.844	-59.2%	0.343	0.838	0.796	0.043	0.000	0.957	0.817	0.815	0.810	0.823	-2.5%
125	175	3	178	0.792	10.9%	0.874	0.879	0.762	0.043	0.000	0.957	0.879	0.878	0.830	0.843	6.4%
126	5	0	5	0.802	-61.3%	0.309	0.921	0.553	0.000	0.000	1.000	0.921	0.919	0.919	0.934	16.5%
127	443	44	487	0.979	28.2%	1.249	0.942	0.719	0.101	0.000	0.899	0.973	0.971	0.971	0.986	0.7%
128	374	21	395	0.990	-7.2%	0.914	0.942	0.856	0.080	0.000	0.920	0.939	0.938	0.950	0.965	-2.5%
129	237	5	242	0.937	-7.6%	0.862	0.962	0.833	0.043	0.000	0.957	0.958	0.956	0.956	0.971	3.6%
130	222	3	225	0.990	-18.2%	0.806	1.004	0.973	0.068	0.000	0.932	0.990	0.989	0.985	1.000	1.0%
131	1,253	35	1,288	0.948	16.7%	1.101	1.004	1.027	0.152	0.000	0.848	1.018	1.017	1.010	1.026	8.2%
132	684	10	694	1.021	-9.4%	0.921	1.014	1.033	0.110	0.000	0.890	1.004	1.002	1.040	1.056	3.4%
133	1,039	20	1,059	1.010	-9.1%	0.913	1.004	1.041	0.096	0.000	0.904	0.995	0.993	0.970	0.985	-2.5%
134	18	1	19	0.906	75.6%	1.583	0.942	0.813	0.030	0.000	0.970	0.961	0.959	0.960	0.975	7.6%
135	15	0	15	0.943	-66.5%	0.314	0.931	1.129	0.000	0.000	1.000	0.931	0.930	0.930	0.944	0.1%
136	13	0	13	0.875	-63.7%	0.316	0.921	0.757	0.000	0.000	1.000	0.921	0.919	0.930	0.944	7.9%
137	23	5	28	0.875	-65.1%	0.304	0.921	0.845	0.000	0.000	1.000	0.921	0.919	0.926	0.940	7.4%
138	6	0	6	0.979	-67.3%	0.318	0.983	1.293	0.000	0.000	1.000	0.983	0.981	0.950	0.965	-1.4%
139	14	0	14	1.135	-59.3%	0.460	0.921	1.135	0.000	0.000	1.000	0.921	0.919	0.960	0.975	-14.1%
140	7	0	7	0.969	-61.9%	0.368	1.148	0.984	0.000	0.000	1.000	1.148	1.147	1.146	1.164	20.1%
141	8	0	8	0.885	-57.0%	0.379	1.148	0.785	0.000	0.000	1.000	1.148	1.147	1.000	1.016	14.8%
142	53	17	70	0.969	189.7%	2.794	1.097	0.894	0.043	0.000	0.957	1.170	1.168	1.100	1.117	15.3%
143	23	0	23	0.906	528.9%	5.670	0.942	0.933	0.030	0.000	0.970	1.085	1.084	1.080	1.097	21.1%
144	131	0	131	1.229	-37.6%	0.763	1.097	1.398	0.043	0.000	0.957	1.082	1.081	1.080	1.097	-10.7%
145	49	3	52	1.031	126.1%	2.320	1.055	1.071	0.043	0.000	0.957	1.110	1.108	1.050	1.066	3.4%
146	10	0	10	0.979	-62.8%	0.362	0.942	1.029	0.000	0.000	1.000	0.942	0.940	0.940	0.955	-2.5%
147	9	4	14	0.990	-59.8%	0.396	1.107	0.740	0.000	0.000	1.000	1.107	1.105	1.050	1.066	7.7%
148	2	0	2	1.062	-65.0%	0.370	1.138	1.418	0.000	0.000	1.000	1.138	1.136	1.150	1.168	10.0%
149	38	1	39	0.823	-62.2%	0.310	0.931	0.737	0.000	0.000	1.000	0.931	0.930	0.930	0.944	14.7%
150	0	0	0	0.896	-61.5%	0.343	1.014	0.799	0.000	0.000	1.000	1.014	1.012	0.950	0.965	7.7%
151	45	16	61	0.891	16.0%	1.029	0.983	0.701	0.030	0.000	0.970	0.984	0.983	0.910	0.924	3.7%
152	37	0	37	1.172	-10.6%	1.043	1.086	1.380	0.043	0.000	0.957	1.084	1.083	1.080	1.097	-6.4%
153	9	0	9	1.052	-61.7%	0.401	1.117	1.150	0.000	0.000	1.000	1.117	1.116	1.110	1.127	7.1%
154	88	1	89	0.859	-48.0%	0.445	1.076	0.980	0.030	0.000	0.970	1.057	1.055	0.950	0.965	12.3%
155	5	0	5	0.979	902.4%	9.766	1.107	0.889	0.030	0.000	0.970	1.370	1.368	1.150	1.168	19.3%
156	25	0	25	0.885	-50.8%	0.433	1.014	0.728	0.000	0.000	1.000	1.014	1.012	1.012	1.028	16.2%
157	81	4	85	0.812	37.6%	1.112	0.869	0.698	0.030	0.000	0.970	0.876	0.875	0.890	0.904	11.3%
158	92	0	92	0.896	150.5%	2.234	0.900	0.801	0.043	0.000	0.957	0.957	0.956	0.910	0.924	3.1%
159	23	2	24	1.000	-63.0%	0.368	1.045	0.689	0.000	0.000	1.000	1.045	1.043	1.043	1.059	5.9%
160	48	0	48	0.948	-63.3%	0.346	0.910	0.728	0.000	0.000	1.000	0.910	0.909	0.909	0.923	-2.6%
161	11	4	15	1.000	-64.1%	0.357	0.993	1.040	0.000	0.000	1.000	0.993	0.992	1.030	1.046	4.6%
162	23	3	27	1.167	-61.3%	0.449	1.117	1.049	0.000	0.000	1.000	1.117	1.116	1.049	1.065	-8.7%
163	118	3	122	1.302	-12.4%	1.135	1.283	1.586	0.053	0.000	0.947	1.275	1.273	1.270	1.290	-0.9%
164	62	6	68	1.531	-27.4%	1.107	1.304	1.838	0.053	0.000	0.947	1.293	1.291	1.350	1.371	-10.5%
165	183	28	211	1.198	-26.2%	0.880	1.086	1.074	0.068	0.000	0.932	1.072	1.071	1.065	1.082	-9.7%
166	292	62	354	1.021	55.2%	1.577	1.086	1.214	0.105	0.000	0.895	1.138	1.136	1.050	1.066	4.4%
167	299	12	310	0.896	18.2%	1.054	0.859	0.662	0.053	0.000	0.947	0.869	0.868	0.820	0.833	-7.0%
168	12	1	14	0.844	-65.3%	0.292	0.848	0.694	0.000	0.000	1.000	0.848	0.847	0.795	0.807	-4.4%
169	101	6	107	0.812	-13.6%	0.698	0.848	0.667	0.053	0.000	0.947	0.840	0.839	0.820	0.833	2.6%
170	259	11	270	0.901	-59.7%	0.361	0.848	1.021	0.068	0.000	0.932	0.815	0.814	0.800	0.812	-9.9%
171	102	2	104	0.823	-32.5%	0.553	0.838	0.643	0.030	0.000	0.970	0.829	0.828	0.828	0.841	2.2%
172	164	6	170	0.854	-61.9%	0.324	0.838	0.616	0.030	0.000	0.970	0.822	0.821	0.821	0.834	-2.3%
173	176	8	184	0.948	25.7%	1.186	0.942	1.454	0.074	0.000	0.926	0.960	0.958	0.958	0.973	2.6%
174	364	31	395	0.979	-13.2%	0.846	0.942	0.855	0.086	0.000	0.914	0.933	0.932	0.950	0.965	-1.4%
175	219	14	233	0.969	-40.6%	0.573	0.942	0.813	0.053	0.000	0.947	0.922	0.921	0.960	0.975	0.6%
176	397	51	449	1.021	-49.5%	0.513	0.942	1.149	0.080	0.000	0.920	0.907	0.906	0.900	0.914	-10.5%
177	235	30	265	0.990	-28.9%	0.701	0.942	1.062	0.086	0.000	0.914	0.921	0.919	0.919	0.934	-5.7%
178	171	5	175	1.000	-37.3%	0.624	0.942	1.312	0.061	0.000	0.939	0.922	0.921	0.921	0.935	-6.5%
179	172	9	180	0.979	37.5%	1.340	0.942	0.975	0.053	0.000	0.947	0.962	0.961	0.961	0.976	-0.3%
180	333	29	362	0.979	-22.6%	0.754	0.942	1.134	0.061	0.000	0.939	0.930	0.929	0.920	0.934	-4.6%
181	215	13	228	0.885	-18.8%	0.715	0.952	0.541	0.053	0.000	0.947	0.939	0.938	0.900	0.914	3.3%
182	206	7	213	1.031	-17.9%	0.842	1.004	1.249	0.061	0.000	0.939	0.994	0.992	0.992	1.008	-2.2%
183	634	75	709	0.990	3.3%	1.018	1.148	1.046	0.122	0.000	0.878	1.133	1.131	1.110	1.127	13.8%
184	12	2	14	0.958	-67.7%	0.307	0.993	0.880	0.000	0.000	1.000	0.993	0.992	0.950	0.965	0.7%
185	14	0	14	1.135	-67.1%	0.372	1.107	1.084	0.000	0.000	1.000	1.107	1.105	1.105	1.122	-1.1%
186	3	0	3	0.948	-55.1%	0.424	1.014	0.977	0.000	0.000	1.000	1.014	1.012	1.012	1.028	8.4%
187	41	0	41	1.260	97.1%	2.471	1.117	1.202	0.030	0.000	0.970	1.159	1.157	1.170	1.188	-5.7%
188	2	0	2	0.979	-3.8%	0.937	1.107	0.903	0.000	0.000	1.000	1.107	1.105	1.110	1.127	15.1%
189	15	0	15	1.250	-56.1%	0.546	1.128	1.366	0.000	0.000	1.000	1.128	1.126	1.126	1.143	-8.6%
190	59	0	59	1.229	59.8%	1.955	1.107	1.016	0.053	0.000	0.947	1.152	1.150	1.150	1.168	-5.0%
191	2	0	2	1.146	-67.7%	0.368	1.117	1.387	0.000	0.000	1.000	1.117	1.116	1.116	1.133	-1.1%
192	1	0	1	1.021	-64.4%	0.362	1.148	0.769	0.000	0.000	1.000	1.148	1.147	1.100	1.117	9.4%
193	12	1	13	0.969	-67.1%	0.317	0.973	1.091	0.000	0.000	1.000	0.973	0.971	0.950	0.965	-0.4%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Bodily Injury

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
194	58	5	63	1.260	12.1%	1.406	1.117	1.254	0.053	0.000	0.947	1.133	1.131	1.090	1.107	-12.1%
	12,057	747	12,805	0.997		1.000	1.000	1.000				1.002	1.000	0.985	1.000	0.3%

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized
(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized
(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Property Damage

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.002	-100.0%	0.000	0.000	1.016	0.000	0.000	0.000	0.000	0.000	1.015	1.047	4.5%
100	226	12	239	1.104	-50.5%	0.601	1.009	1.131	0.101	0.899	0.000	1.077	1.059	0.950	0.980	-11.2%
101	182	0	182	1.145	-16.9%	1.045	1.079	1.195	0.136	0.864	0.000	1.174	1.155	1.060	1.093	-4.5%
102	696	73	769	0.910	-10.3%	0.897	1.099	1.139	0.221	0.779	0.000	1.085	1.067	1.050	1.083	19.0%
103	34	0	34	1.104	-100.0%	0.000	1.139	1.142	0.000	1.000	0.000	1.142	1.123	1.140	1.176	6.5%
104	292	62	354	1.022	81.7%	2.041	1.009	1.062	0.185	0.815	0.000	1.243	1.222	1.002	1.033	1.1%
105	183	28	211	1.124	-100.0%	0.000	1.009	1.136	0.139	0.861	0.000	0.978	0.961	0.850	0.877	-22.0%
106	47	1	48	1.155	-100.0%	0.000	1.169	1.147	0.086	0.914	0.000	1.048	1.030	1.150	1.186	2.7%
107	807	75	882	0.981	-37.5%	0.674	1.009	0.991	0.251	0.749	0.000	0.911	0.896	0.910	0.939	-4.3%
108	32	0	32	0.818	-77.8%	0.199	1.029	0.970	0.043	0.957	0.000	0.937	0.921	0.921	0.950	16.1%
109	1	0	1	1.175	-100.0%	0.000	1.029	1.239	0.000	0.764	0.236	1.190	1.170	1.030	1.062	-9.6%
110	14	0	14	0.961	54.2%	1.628	0.880	0.966	0.043	0.957	0.000	0.995	0.978	0.966	0.996	3.6%
111	17	0	17	1.022	-100.0%	0.000	0.910	1.048	0.000	1.000	0.000	1.048	1.031	1.002	1.033	1.1%
112	346	13	359	1.032	39.3%	1.580	1.019	1.153	0.204	0.796	0.000	1.240	1.219	1.070	1.104	7.0%
113	740	67	807	1.094	-3.4%	1.161	1.009	1.032	0.245	0.755	0.000	1.064	1.046	1.010	1.042	-4.8%
114	62	6	68	1.186	-100.0%	0.000	1.169	1.320	0.091	0.909	0.000	1.200	1.180	1.080	1.114	-6.1%
115	117	4	121	1.165	-32.5%	0.864	1.169	1.199	0.110	0.890	0.000	1.163	1.143	1.145	1.181	1.4%
116	58	6	64	1.226	-44.3%	0.751	1.129	1.416	0.068	0.932	0.000	1.371	1.348	1.080	1.114	-9.1%
117	14	0	14	1.063	-95.3%	0.054	1.029	1.087	0.030	0.970	0.000	1.055	1.038	1.030	1.062	-0.1%
118	26	0	26	1.032	0.0%	1.134	0.990	1.041	0.053	0.947	0.000	1.046	1.029	1.000	1.031	-0.1%
119	684	10	694	1.002	-41.3%	0.646	0.960	0.989	0.223	0.777	0.000	0.912	0.897	0.975	1.006	0.4%
120	102	2	104	0.858	-63.9%	0.341	0.870	0.837	0.068	0.932	0.000	0.804	0.790	0.840	0.866	0.9%
121	50	3	53	1.104	-100.0%	0.000	1.149	1.116	0.030	0.970	0.000	1.082	1.064	1.100	1.135	2.8%
122	8	0	8	1.267	-100.0%	0.000	1.179	1.442	0.000	0.578	0.422	1.331	1.309	1.210	1.248	-1.5%
123	58	5	63	1.196	-13.0%	1.144	1.119	1.185	0.068	0.932	0.000	1.182	1.162	1.070	1.104	-7.7%
124	49	12	60	1.206	-21.0%	1.047	1.119	1.184	0.043	0.957	0.000	1.178	1.159	1.100	1.135	-5.9%
125	8	0	8	1.012	-100.0%	0.000	1.079	0.960	0.000	1.000	0.000	0.960	0.944	0.975	1.006	-0.6%
126	18	1	19	1.134	-100.0%	0.000	0.980	1.118	0.000	1.000	0.000	1.118	1.100	1.000	1.031	-9.1%
127	213	6	218	0.797	-32.8%	0.588	0.850	0.706	0.101	0.899	0.000	0.694	0.683	0.840	0.866	8.7%
128	72	2	74	1.114	-100.0%	0.000	1.079	1.135	0.080	0.920	0.000	1.044	1.027	0.980	1.011	-9.2%
129	397	51	449	1.042	15.7%	1.324	1.019	1.137	0.177	0.823	0.000	1.170	1.151	1.060	1.093	4.9%
130	10	0	10	0.961	-29.5%	0.744	0.890	0.887	0.030	0.970	0.000	0.883	0.868	0.870	0.897	-6.7%
131	788	17	805	1.104	112.1%	2.573	1.009	1.139	0.239	0.761	0.000	1.482	1.457	1.025	1.057	-4.3%
132	428	11	439	1.042	-29.9%	0.802	1.009	1.056	0.172	0.828	0.000	1.012	0.995	0.970	1.000	-4.0%
133	665	16	682	0.991	22.8%	1.338	1.009	0.966	0.208	0.792	0.000	1.044	1.026	1.045	1.078	8.8%
134	31	0	31	0.807	-54.0%	0.408	0.860	0.773	0.030	0.931	0.039	0.765	0.752	0.985	1.016	25.9%
135	53	17	70	0.726	119.2%	1.748	0.960	0.943	0.074	0.926	0.000	1.003	0.986	0.945	0.975	34.3%
136	3	0	3	0.961	-100.0%	0.000	1.019	0.883	0.000	1.000	0.000	0.883	0.868	0.885	0.913	-5.0%
137	317	15	331	0.981	2.4%	1.104	0.910	0.925	0.149	0.851	0.000	0.951	0.936	0.920	0.949	-3.3%
138	6	0	6	0.869	-100.0%	0.000	0.910	0.944	0.000	0.771	0.229	0.936	0.920	0.900	0.928	6.8%
139	12	2	14	0.797	-84.5%	0.136	0.900	0.887	0.030	0.761	0.208	0.866	0.852	0.840	0.866	8.7%
140	9	1	10	0.675	451.3%	4.090	0.930	0.867	0.030	0.845	0.125	0.973	0.957	0.790	0.815	20.7%
141	91	9	100	1.216	80.1%	2.406	1.129	1.338	0.125	0.875	0.000	1.472	1.447	1.160	1.196	-1.6%
142	33	4	37	1.226	-100.0%	0.000	1.129	1.296	0.068	0.932	0.000	1.208	1.187	1.170	1.207	-1.5%
143	248	19	267	0.981	-100.0%	0.000	1.009	0.976	0.139	0.861	0.000	0.840	0.826	0.980	1.011	3.1%
144	333	16	349	0.971	19.5%	1.275	1.019	0.884	0.155	0.845	0.000	0.945	0.929	0.940	0.969	-0.2%
145	8	0	8	0.961	-100.0%	0.000	1.019	0.979	0.000	0.764	0.236	0.988	0.972	0.970	1.000	4.1%
146	53	2	55	1.114	-100.0%	0.000	1.099	1.240	0.053	0.947	0.000	1.174	1.155	1.030	1.062	-4.7%
147	16	0	16	1.053	-100.0%	0.000	1.109	1.033	0.000	0.940	0.060	1.037	1.020	1.050	1.083	2.8%
148	34	0	34	1.032	-17.2%	0.939	0.990	0.975	0.061	0.840	0.099	0.974	0.958	0.958	0.988	-4.3%
149	146	13	158	1.063	-27.6%	0.846	1.119	1.035	0.114	0.886	0.000	1.014	0.997	1.035	1.067	0.4%
150	115	7	122	0.940	132.2%	2.398	1.019	0.717	0.086	0.914	0.000	0.862	0.847	0.950	0.980	4.3%
151	14	5	19	0.756	-30.2%	0.580	1.039	0.901	0.030	0.856	0.114	0.907	0.891	0.905	0.933	23.4%
152	88	9	97	1.094	65.8%	1.993	0.990	0.989	0.105	0.895	0.000	1.095	1.076	0.990	1.021	-6.7%
153	64	8	72	0.746	-74.1%	0.212	0.850	0.626	0.053	0.714	0.234	0.656	0.646	0.785	0.810	8.6%
154	15	0	15	0.869	-100.0%	0.000	0.910	0.753	0.000	0.425	0.575	0.843	0.829	0.800	0.825	-5.1%
155	752	24	776	0.981	-6.6%	1.006	0.999	0.901	0.227	0.773	0.000	0.925	0.909	0.970	1.000	1.9%
156	239	5	244	1.104	-73.0%	0.328	0.999	1.024	0.101	0.899	0.000	0.953	0.938	1.025	1.057	-4.3%
157	278	10	288	0.961	-44.4%	0.587	0.960	0.887	0.110	0.890	0.000	0.854	0.840	0.890	0.918	-4.5%
158	259	1	260	0.869	-32.6%	0.644	0.910	0.803	0.110	0.890	0.000	0.786	0.773	0.800	0.825	-5.1%
159	67	10	76	0.899	-42.4%	0.569	0.950	0.836	0.053	0.801	0.146	0.839	0.825	0.800	0.825	-8.2%
160	302	12	314	0.869	-37.6%	0.596	0.880	0.733	0.101	0.899	0.000	0.719	0.707	0.800	0.825	-5.1%
161	45	5	50	0.787	-77.4%	0.196	0.910	0.802	0.043	0.957	0.000	0.776	0.763	0.800	0.825	4.8%
162	21	1	22	0.756	43.4%	1.191	0.880	0.736	0.043	0.762	0.195	0.784	0.771	0.880	0.908	20.1%
163	30	1	31	0.869	-79.8%	0.193	0.870	0.760	0.030	0.716	0.254	0.771	0.758	0.871	0.898	3.3%
164	50	29	80	0.838	-68.5%	0.290	0.990	0.924	0.043	0.881	0.076	0.902	0.887	0.900	0.928	10.7%
165	190	6	196	0.899	-54.1%	0.453	0.900	0.805	0.086	0.914	0.000	0.775	0.762	0.800	0.825	-8.2%
166	56	0	56	0.869	-73.3%	0.255	0.900	0.781	0.030	0.684	0.286	0.799	0.786	0.800	0.825	-5.1%
167	0	0	0	0.848	-100.0%	0.000	0.870	0.826	0.000	1.000	0.000	0.826	0.812	0.825	0.851	0.4%
168	2	0	2	0.940	-100.0%	0.000	0.950	0.827	0.000	0.858	0.142	0.844	0.830	0.940	0.969	3.1%
169	3	0	3	0.858	-100.0%	0.000	0.930	0.869	0.000	0.615	0.385	0.892	0.877	0.870	0.897	4.5%
170	19	0	19	0.950	-100.0%	0.000	1.029	0.961	0.000	0.680	0.320	0.983	0.966	0.960	0.990	4.2%
171	15	0	15	0.961	-77.8%	0.234	1.069	0.968	0.030	0.613	0.357	0.982	0.965	0.960	0.990	3.0%
172	68	9	77	0.981	0.7%	1.085	0.930	1.001	0.074	0.808	0.117	0.999	0.982	0.900	0.928	-5.4%
173	63	2	65	1.042	-26.5%	0.841	1.009	1.068	0.061	0.813	0.126	1.047	1.029	0.930	0.959	-8.0%
174	51	1	52	0.940	8.2%	1.118	0.870	0.847	0.043	0.957	0.000	0.859	0.845	0.850	0.877	-6.7%
175	35	0	36	1.002	203.9%	3.346	1.009	0.993	0.043	0.957	0.000	1.094	1.076	0.990	1.021	1.9%
176	5	0	5	0.879	-100.0%	0.000	0.980	0.871	0.000	0.689	0.311	0.904	0.889	0.870	0.897	2.0%
177	9	0	9	0.910	-100.0%	0.000	0.990	0.904	0.000	0.845	0.155	0.917	0.902	0.975	1.006	10.5%
178	14	0	14	0.981	-100.0%	0.000	0.980	0.886	0.000	0.708	0.292	0.914	0.898	0.980	1.011	3.1%
179	52	1	53	0.910	-36.5%	0.635	0.920	0.862	0.043	0.771	0.186	0.863	0.848	0.830	0.856	-5.9%
180	23	2	24	0.858	-15.3%	0.799	0.960	0.759	0.030	0.845	0.125	0.785	0.772	0.800	0.825	-3.8%
181	43	5	48	1.002	-7.3%	1.021	1.059	0.949	0.053	0.947	0.000	0.953	0.937	0.930	0.959	-4.3%
182	17	2	19	0.920	-44.1%	0.566	0.930	0.887	0.030	0.970	0.000	0.877	0.863	0.885	0.913	-0.8%
183	15	4	19	0.920	-72.7%	0.276	0.930	0.859	0.030	0.726	0.244	0.858	0.844	0.855	0.882	-4.1%
184	11	0	11	0.879	-100.0%	0.000	0.850	0.808	0.000	0.764	0.236	0.817	0.804	0.810	0.835	-5.0%
185	89	4	93	0.756	17.0%	0.972	0.850	0.678	0.043	0.763	0.194	0.724	0.712	0.800	0.825	9.1%
186	64	0	64	0.746	-70.5%	0.242	0.850	0.660	0.043	0.735	0.222	0.684	0.673	0.800	0.825	10.6%
187	8	0	8	0.991	-100.0%	0.000	1.019	0.934	0.000	0.996	0.004	0.934	0.919	0.985	1.016	2.5%
188	14	0	14	0.838	-100.0%	0.000	0.900	0.817	0.000	0.771	0.229	0.836	0.822	0.901	0.929	10.9%
189	12	2	14	0.873	-81.7%	0.175	0.930	0.864	0.030	0.380	0.590	0.882	0.867	0.865	0.892	2.2%
190	7	0	7	0.922	286.3%	3.914	1.029	0.761	0.043	0.426	0.531	1.039	1.022	0.970	1.000	8.5%
	12,058	747	12,805	1.001		1.000	1.000	1.000				1.017	1.000	0.970	1.000	-0.1%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Property Damage

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized
(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized
(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Medical Payments

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.093	-100.0%	0.000	0.000	1.207	0.000	0.000	0.000	0.000	0.000	1.095	1.135	3.8%
100	27	0	27	1.274	-100.0%	0.000	1.057	1.498	0.000	0.914	0.086	1.460	1.432	1.010	1.047	-17.8%
101	34	0	34	1.173	-100.0%	0.000	1.129	3.005	0.000	0.685	0.315	2.415	2.368	1.290	1.337	14.0%
102	33	2	35	0.998	-100.0%	0.000	1.016	0.983	0.000	0.630	0.370	0.995	0.976	1.035	1.073	7.5%
103	30	0	30	0.944	-100.0%	0.000	1.016	0.908	0.000	0.804	0.196	0.929	0.911	0.910	0.943	-0.1%
104	10	0	10	1.222	-100.0%	0.000	1.129	2.050	0.030	0.519	0.451	1.572	1.542	1.160	1.203	-1.6%
105	16	0	16	1.292	-100.0%	0.000	1.242	2.237	0.000	0.478	0.522	1.717	1.684	1.210	1.254	-2.9%
106	18	0	18	1.047	-100.0%	0.000	1.006	1.603	0.000	0.557	0.443	1.339	1.313	1.060	1.099	5.0%
107	59	0	59	1.045	-100.0%	0.000	1.016	1.127	0.000	0.747	0.253	1.099	1.077	0.980	1.016	-2.8%
108	14	0	14	1.361	-100.0%	0.000	1.026	1.966	0.000	0.923	0.077	1.893	1.856	1.080	1.120	-17.7%
109	11	0	11	0.989	-100.0%	0.000	1.026	0.988	0.000	0.260	0.740	1.016	0.996	0.980	1.016	2.7%
110	43	0	43	1.061	-100.0%	0.000	1.036	1.421	0.030	0.970	0.000	1.378	1.351	0.970	1.006	-5.2%
111	9	0	9	1.143	-100.0%	0.000	1.047	1.183	0.000	0.518	0.482	1.117	1.096	1.110	1.151	0.7%
112	102	2	104	1.093	47.0%	1.632	1.016	1.359	0.030	0.765	0.204	1.298	1.272	0.980	1.016	-7.0%
113	57	11	68	1.140	-62.3%	0.436	1.047	1.389	0.030	0.393	0.577	1.163	1.140	1.010	1.047	-8.2%
114	73	2	75	1.031	-100.0%	0.000	1.047	1.090	0.000	0.453	0.547	1.066	1.046	1.020	1.058	2.6%
115	1	0	1	1.014	-100.0%	0.000	1.078	1.214	0.000	0.351	0.649	1.125	1.103	1.120	1.161	14.5%
116	9	0	9	1.272	-100.0%	0.000	1.036	1.354	0.000	0.622	0.378	1.234	1.210	1.120	1.161	-8.7%
117	1	0	1	1.108	-100.0%	0.000	1.036	1.209	0.000	0.476	0.524	1.119	1.097	1.041	1.079	-2.6%
118	8	0	8	1.071	-100.0%	0.000	1.036	1.079	0.000	0.360	0.640	1.052	1.031	1.000	1.037	-3.2%
119	24	1	25	1.100	-100.0%	0.000	1.078	1.243	0.000	0.768	0.232	1.205	1.182	1.050	1.089	-1.0%
120	4	0	4	1.052	504.8%	6.461	1.078	1.221	0.030	0.367	0.602	1.294	1.269	1.120	1.161	10.4%
121	177	12	188	0.974	93.4%	1.913	0.995	1.093	0.068	0.863	0.069	1.142	1.119	1.030	1.068	9.7%
122	203	5	208	0.984	-63.8%	0.361	0.965	1.172	0.053	0.542	0.405	1.045	1.025	0.850	0.881	-10.5%
123	68	6	73	0.923	-100.0%	0.000	0.985	0.933	0.000	0.423	0.577	0.963	0.944	0.930	0.964	4.4%
124	205	7	212	1.033	-73.6%	0.277	0.965	1.093	0.030	0.523	0.447	1.011	0.991	0.930	0.964	-6.7%
125	113	1	114	0.952	-11.5%	0.855	0.995	0.980	0.053	0.527	0.421	0.980	0.961	0.970	1.006	5.7%
126	5	0	5	1.011	-100.0%	0.000	1.016	0.988	0.000	0.254	0.746	1.009	0.989	0.990	1.026	1.5%
127	390	29	418	0.927	-32.9%	0.632	0.975	0.876	0.091	0.641	0.268	0.880	0.863	0.880	0.912	-1.6%
128	343	16	360	0.994	20.0%	1.211	0.975	1.268	0.101	0.581	0.318	1.169	1.146	1.030	1.068	7.4%
129	187	1	189	0.974	-30.0%	0.693	0.985	1.035	0.061	0.557	0.382	0.995	0.976	1.010	1.047	7.5%
130	160	1	161	0.953	-100.0%	0.000	1.006	1.000	0.053	0.386	0.562	0.951	0.932	0.970	1.006	5.6%
131	915	28	943	0.944	-56.4%	0.417	1.006	0.806	0.114	0.713	0.173	0.796	0.781	0.810	0.840	-11.0%
132	495	4	499	1.021	113.1%	2.209	1.026	1.001	0.114	0.583	0.303	1.146	1.124	1.005	1.042	2.1%
133	811	6	818	0.924	210.0%	2.908	1.006	0.000	0.122	0.622	0.256	0.611	0.599	0.970	1.006	8.9%
134	13	0	13	1.067	-27.6%	0.784	1.047	1.075	0.030	0.468	0.502	1.052	1.032	1.043	1.081	1.3%
135	5	0	5	1.021	-100.0%	0.000	1.036	1.005	0.000	0.329	0.671	1.026	1.006	1.005	1.042	2.1%
136	9	0	9	1.023	-100.0%	0.000	1.026	1.076	0.000	0.421	0.579	1.047	1.027	1.023	1.061	3.7%
137	21	3	24	1.103	-100.0%	0.000	1.036	2.082	0.000	0.361	0.639	1.414	1.386	1.050	1.089	-1.3%
138	3	0	3	1.192	-100.0%	0.000	1.036	1.784	0.000	0.443	0.557	1.367	1.341	1.000	1.037	-13.0%
139	11	0	11	1.073	-100.0%	0.000	1.026	1.088	0.000	0.598	0.402	1.063	1.042	1.090	1.130	5.3%
140	5	0	5	1.133	-100.0%	0.000	1.088	1.441	0.000	0.473	0.527	1.255	1.231	1.085	1.125	-0.7%
141	7	0	7	1.029	-100.0%	0.000	1.108	1.027	0.000	0.401	0.599	1.076	1.055	1.025	1.063	3.3%
142	25	4	29	1.161	-100.0%	0.000	1.047	1.297	0.000	0.554	0.446	1.185	1.162	1.020	1.058	-8.9%
143	12	0	12	0.974	-100.0%	0.000	1.057	1.018	0.000	0.452	0.548	1.040	1.019	1.030	1.068	9.7%
144	106	0	106	1.143	-82.5%	0.203	1.036	1.363	0.030	0.762	0.208	1.260	1.236	1.150	1.192	4.3%
145	23	2	25	1.039	-100.0%	0.000	1.036	1.088	0.000	0.764	0.236	1.076	1.055	1.010	1.047	0.8%
146	9	0	9	1.350	-100.0%	0.000	1.057	1.506	0.000	0.526	0.474	1.293	1.268	1.080	1.120	-17.0%
147	3	4	7	1.056	-100.0%	0.000	1.098	1.200	0.000	0.407	0.593	1.139	1.117	1.000	1.037	-1.8%
148	0	0	0	1.202	-100.0%	0.000	1.108	1.239	0.000	0.419	0.581	1.163	1.140	1.080	1.120	-6.8%
149	14	0	14	1.055	-100.0%	0.000	1.036	1.142	0.000	0.454	0.546	1.085	1.064	1.070	1.109	5.1%
150	0	0	0	1.050	-100.0%	0.000	1.057	1.101	0.000	0.452	0.548	1.077	1.056	1.100	1.140	8.6%
151	29	0	29	1.021	-0.4%	1.033	1.026	1.153	0.030	0.375	0.595	1.074	1.053	0.990	1.026	0.5%
152	31	0	31	1.118	53.6%	1.743	1.098	1.173	0.030	0.440	0.530	1.151	1.128	1.140	1.182	5.7%
153	9	0	9	1.063	-100.0%	0.000	1.016	1.260	0.000	0.376	0.624	1.108	1.086	0.990	1.026	-3.5%
154	52	0	52	1.014	43.4%	1.476	1.016	1.449	0.030	0.611	0.359	1.295	1.270	1.000	1.037	2.3%
155	3	0	3	1.061	-100.0%	0.000	1.006	1.287	0.000	0.385	0.615	1.114	1.092	1.070	1.109	4.5%
156	18	0	18	1.161	155.6%	3.013	1.047	1.248	0.030	0.535	0.434	1.214	1.191	1.150	1.192	2.7%
157	61	2	63	1.053	-100.0%	0.000	1.047	1.223	0.000	0.460	0.540	1.128	1.106	1.040	1.078	2.4%
158	70	0	70	1.147	8.5%	1.263	1.026	1.020	0.053	0.531	0.416	1.035	1.015	1.010	1.047	-8.7%
159	15	0	15	1.268	-100.0%	0.000	1.057	1.457	0.000	0.433	0.567	1.230	1.206	1.150	1.192	-6.0%
160	31	0	31	1.080	9.1%	1.197	1.047	0.944	0.030	0.507	0.463	0.999	0.980	0.945	0.980	-9.3%
161	11	4	15	1.109	-100.0%	0.000	1.036	1.249	0.000	0.352	0.648	1.111	1.090	0.970	1.006	-9.3%
162	13	2	15	0.944	-100.0%	0.000	1.006	0.859	0.000	0.542	0.458	0.926	0.908	0.855	0.886	-6.1%
163	63	0	63	1.242	-92.9%	0.090	1.129	2.155	0.030	0.653	0.317	1.767	1.733	1.145	1.187	-4.4%
164	37	5	42	1.296	-100.0%	0.000	1.119	2.612	0.043	0.719	0.238	2.145	2.103	1.290	1.337	3.2%
165	119	15	135	1.194	-100.0%	0.000	1.047	1.367	0.068	0.529	0.403	1.145	1.123	1.090	1.130	-5.4%
166	153	16	169	1.113	126.7%	2.563	1.047	1.175	0.080	0.688	0.232	1.257	1.233	1.054	1.093	-1.8%
167	217	3	220	0.974	-47.6%	0.518	0.954	0.887	0.043	0.568	0.389	0.897	0.880	0.850	0.881	-9.5%
168	11	1	12	0.952	-100.0%	0.000	0.944	0.912	0.000	0.272	0.728	0.935	0.917	0.875	0.907	-4.7%
169	81	1	82	0.956	-100.0%	0.000	0.954	0.948	0.000	0.302	0.698	0.952	0.934	0.940	0.975	2.0%
170	199	8	207	0.938	69.1%	1.611	0.965	0.857	0.074	0.429	0.497	0.967	0.948	0.855	0.886	-5.5%
171	82	2	84	0.974	-37.3%	0.620	0.944	1.079	0.030	0.490	0.479	1.001	0.981	0.950	0.985	1.1%
172	146	4	150	0.884	-100.0%	0.000	1.016	0.808	0.000	0.472	0.528	0.918	0.900	0.810	0.840	-5.0%
173	147	6	153	0.974	49.5%	1.479	0.975	1.022	0.074	0.555	0.371	1.039	1.018	1.020	1.058	8.6%
174	300	19	320	0.974	-12.1%	0.870	0.975	1.204	0.080	0.613	0.306	1.107	1.085	1.030	1.068	9.7%
175	178	8	186	1.014	-59.9%	0.413	0.975	1.154	0.053	0.646	0.302	1.061	1.040	1.030	1.068	5.3%
176	329	36	364	1.043	6.8%	1.132	0.975	1.257	0.096	0.777	0.127	1.209	1.186	0.970	1.006	-3.5%
177	200	8	208	1.043	133.9%	2.478	0.975	1.131	0.086	0.564	0.350	1.192	1.169	1.030	1.068	2.4%
178	155	3	158	0.974	-5.4%	0.936	0.975	1.055	0.053	0.524	0.423	1.015	0.995	1.030	1.068	9.7%
179	144	7	151	1.043	-100.0%	0.000	0.975	1.334	0.000	0.460	0.540	1.140	1.118	1.030	1.068	2.4%
180	281	21	302	0.953	-57.7%	0.409	0.975	0.957	0.074	0.544	0.382	0.923	0.905	0.910	0.943	-1.0%
181	161	8	169	0.938	-64.2%	0.341	0.975	0.873	0.043	0.392	0.565	0.908	0.890	0.870	0.902	-3.8%
182	150	0	150	1.113	15.9%	1.310	1.006	1.615	0.061	0.418	0.521	1.279	1.254	1.040	1.078	-3.1%
183	282	23	305	0.954	-16.2%	0.812	1.016	0.996	0.086	0.798	0.116	0.982	0.963	0.980	1.016	6.5%
184	5	1	6	0.957	-100.0%	0.000	1.036	0.942	0.000	0.410	0.590	0.998	0.978	0.945	0.980	2.4%
185	13	0	13	1.248	-100.0%	0.000	1.108	1.379	0.000	0.676	0.324	1.291	1.266	1.180	1.223	-2.0%
186	0	0	0	1.057	-100.0%	0.000	1.047	1.116	0.000	0.409	0.591	1.075	1.054	1.115	1.156	9.4%
187	21	0	21	1.012	-100.0%	0.000	1.006	1.021	0.000	0.565	0.435	1.014	0.995	1.020	1.058	4.5%
188	0	0	0	1.272	-100.0%	0.000	1.036	1.339	0.000	0.440	0.560	1.170	1.147	1.080	1.120	-11.9%
189	12	0	12	1.212	-100.0%	0.000	1.026	1.259	0.000	0.525	0.475	1.148	1.126	1.080	1.120	-7.6%
190	41	0	41	1.053	-100.0%	0.000	1.036	0.983	0.000	0.523	0.477	1.009	0.989	1.010	1.047	-0.6%
191	2	0	2	1.097	-100.0%	0.000	1.129	1.148	0.000	0.464	0.536	1.138	1.116	1.150	1.192	8.7%
192	1	0	1	0.924	-100.0%	0.000	1.088	0.881	0.000	0.285	0.715	1.029	1.009	0.885	0.918	-0.6%
193	12	1	13	1.154	-15.6%	0.989	1.047	1.356	0.030	0.467	0.503	1.189	1.166	1.120	1.161	0.6%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Medical Payments

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
194	31	0	31	1.077	-100.0%	0.000	1.006	1.186	0.000	0.719	0.281	1.135	1.113	1.000	1.037	-3.7%
	8,834	353	9,186	0.999		1.000	1.000	1.000				1.020	1.000	0.965	1.000	0.1%

Calculations:

(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized
(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized
(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Uninsured Motorist - BI

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	0.925	-100.0%	0.000	0.000	0.000	0.000	0.000	0.000	0.925	0.938	1.4%
100	53	0	53	0.977	-86.1%	0.195	1.125	0.000	1.000	1.125	1.109	1.000	1.014	3.8%
101	44	0	44	1.080	-100.0%	0.000	1.198	0.000	1.000	1.198	1.181	1.181	1.197	10.8%
102	47	5	52	1.131	-86.6%	0.218	1.114	0.000	1.000	1.114	1.098	0.995	1.009	-10.8%
103	41	4	45	1.028	-100.0%	0.000	1.114	0.000	1.000	1.114	1.098	1.020	1.035	0.7%
104	19	1	20	1.234	-100.0%	0.000	1.177	0.000	1.000	1.177	1.160	1.160	1.177	-4.6%
105	18	0	18	1.089	-89.7%	0.161	1.104	0.000	1.000	1.104	1.088	1.400	1.420	30.4%
106	42	10	51	0.977	-83.8%	0.228	1.073	0.000	1.000	1.073	1.057	1.057	1.073	9.8%
107	78	6	84	1.028	-100.0%	0.000	1.083	0.000	1.000	1.083	1.068	1.010	1.025	-0.3%
108	17	0	17	1.190	-89.2%	0.185	1.125	0.000	1.000	1.125	1.109	1.109	1.125	-5.5%
109	13	0	13	1.028	-87.3%	0.188	1.114	0.000	1.000	1.114	1.098	1.065	1.080	5.1%
110	71	0	71	1.028	-89.1%	0.161	1.104	0.000	1.000	1.104	1.088	1.090	1.106	7.6%
111	16	5	21	1.080	-86.6%	0.209	1.177	0.000	1.000	1.177	1.160	1.160	1.177	9.0%
112	164	10	174	1.028	-63.4%	0.541	1.062	0.000	1.000	1.062	1.047	0.970	0.984	-4.3%
113	96	25	120	0.987	-89.3%	0.153	0.969	0.000	1.000	0.969	0.955	0.940	0.954	-3.3%
114	108	7	116	1.028	-66.3%	0.498	0.989	0.000	1.000	0.989	0.975	0.975	0.989	-3.8%
115	1	0	1	1.028	-100.0%	0.000	1.094	0.000	1.000	1.094	1.078	1.078	1.093	6.3%
116	16	0	16	1.028	-88.6%	0.169	1.010	0.000	1.000	1.010	0.996	1.416	1.436	39.7%
117	1	0	1	0.977	-86.6%	0.189	1.041	0.000	1.000	1.041	1.027	1.077	1.092	11.8%
118	7	0	7	1.028	-81.1%	0.279	1.041	0.000	1.000	1.041	1.027	0.980	0.994	-3.3%
119	24	1	25	1.028	-87.5%	0.185	1.073	0.000	1.000	1.073	1.057	1.130	1.146	11.5%
120	7	0	7	0.977	-87.4%	0.177	1.073	0.000	1.000	1.073	1.057	1.160	1.177	20.5%
121	215	15	230	1.020	-89.2%	0.158	1.052	0.000	1.000	1.052	1.037	0.980	0.994	-2.5%
122	231	8	239	0.963	-89.7%	0.142	0.969	0.000	1.000	0.969	0.955	0.900	0.913	-5.2%
123	78	8	86	1.074	-88.3%	0.180	1.031	0.000	1.000	1.031	1.016	1.100	1.116	3.9%
124	222	6	228	0.953	-89.6%	0.142	1.000	0.000	1.000	1.000	0.985	1.120	1.136	19.2%
125	154	3	156	1.025	-79.6%	0.301	1.031	0.030	0.970	1.009	0.994	1.070	1.085	5.9%
126	5	0	5	0.977	-87.9%	0.170	0.948	0.000	1.000	0.948	0.934	0.934	0.948	-3.0%
127	430	43	472	0.955	-87.9%	0.167	0.948	0.030	0.970	0.924	0.911	0.950	0.964	0.9%
128	361	16	377	0.952	229.3%	4.510	0.948	0.030	0.970	1.056	1.041	0.950	0.964	1.3%
129	225	5	230	1.028	-89.2%	0.160	0.969	0.000	1.000	0.969	0.955	0.955	0.968	-5.8%
130	207	3	211	1.028	-100.0%	0.000	0.989	0.043	0.957	0.947	0.933	0.933	0.947	-7.9%
131	1,180	33	1,213	1.028	-82.8%	0.255	0.989	0.043	0.957	0.958	0.944	0.920	0.933	-9.2%
132	660	10	669	1.028	40.9%	2.084	1.021	0.053	0.947	1.077	1.061	1.061	1.076	4.7%
133	990	19	1,009	1.028	15.3%	1.705	0.989	0.043	0.957	1.020	1.006	0.940	0.954	-7.2%
134	13	0	13	0.977	-88.1%	0.167	1.083	0.000	1.000	1.083	1.068	1.517	1.539	57.5%
135	12	0	12	1.028	-68.2%	0.471	1.010	0.000	1.000	1.010	0.996	0.996	1.010	-1.8%
136	11	0	11	0.977	-87.9%	0.170	0.979	0.000	1.000	0.979	0.965	1.517	1.539	57.5%
137	23	2	25	0.977	-87.7%	0.172	0.948	0.000	1.000	0.948	0.934	0.934	0.948	-3.0%
138	6	0	6	0.977	-87.7%	0.173	1.010	0.000	1.000	1.010	0.996	0.996	1.010	3.4%
139	12	0	12	0.977	-89.0%	0.155	1.104	0.000	1.000	1.104	1.088	1.506	1.528	56.4%
140	3	0	3	1.156	-90.6%	0.156	1.104	0.000	1.000	1.104	1.088	1.550	1.572	36.0%
141	8	0	8	1.028	-88.8%	0.166	1.104	0.000	1.000	1.104	1.088	1.500	1.522	48.1%
142	47	17	64	1.080	-84.7%	0.238	1.010	0.000	1.000	1.010	0.996	0.996	1.010	-6.5%
143	19	0	19	1.028	-100.0%	0.000	1.041	0.000	1.000	1.041	1.027	1.520	1.542	50.0%
144	117	0	117	1.225	-90.1%	0.175	1.062	0.000	1.000	1.062	1.047	1.047	1.062	-13.3%
145	42	3	45	1.080	-89.7%	0.160	1.052	0.000	1.000	1.052	1.037	1.085	1.101	1.9%
146	7	0	7	1.028	-89.1%	0.161	1.062	0.000	1.000	1.062	1.047	1.047	1.062	3.3%
147	9	4	14	1.028	-89.4%	0.157	1.094	0.000	1.000	1.094	1.078	1.040	1.055	2.6%
148	0	0	0	1.028	-100.0%	0.000	1.104	0.000	1.000	1.104	1.088	1.088	1.104	7.4%
149	26	0	26	1.028	-88.4%	0.171	1.010	0.000	1.000	1.010	0.996	1.350	1.369	33.2%
150	0	0	0	1.028	-86.5%	0.200	1.104	0.000	1.000	1.104	1.088	1.088	1.104	7.4%
151	37	13	50	1.028	-89.3%	0.158	0.989	0.000	1.000	0.989	0.975	1.000	1.014	-1.4%
152	34	0	34	1.130	2163.3%	36.791	1.125	0.030	0.970	2.209	2.177	1.130	1.146	1.4%
153	9	0	9	1.028	-89.0%	0.163	1.052	0.000	1.000	1.052	1.037	1.060	1.075	4.6%
154	80	1	81	1.025	-89.7%	0.151	1.073	0.000	1.000	1.073	1.057	1.000	1.014	-1.1%
155	3	0	3	1.080	-88.9%	0.173	1.052	0.000	1.000	1.052	1.037	1.037	1.052	-2.6%
156	23	0	23	1.174	-89.9%	0.170	1.062	0.000	1.000	1.062	1.047	1.047	1.062	-9.5%
157	71	4	75	0.963	-89.6%	0.144	1.000	0.000	1.000	1.000	0.985	1.220	1.238	28.6%
158	82	0	82	1.028	-89.7%	0.152	1.073	0.000	1.000	1.073	1.057	1.100	1.116	8.6%
159	17	2	18	1.080	-89.7%	0.161	1.073	0.000	1.000	1.073	1.057	1.057	1.073	-0.6%
160	38	0	38	1.065	-89.8%	0.156	1.010	0.000	1.000	1.010	0.996	0.996	1.010	-5.2%
161	11	4	15	1.028	-89.2%	0.159	1.062	0.000	1.000	1.062	1.047	1.100	1.116	8.6%
162	20	2	23	1.080	-100.0%	0.000	1.073	0.000	1.000	1.073	1.057	1.035	1.050	-2.8%
163	105	3	108	1.080	-87.5%	0.194	1.208	0.000	1.000	1.208	1.191	1.100	1.116	3.3%
164	59	6	65	1.080	-100.0%	0.000	1.198	0.000	1.000	1.198	1.181	1.181	1.197	10.8%
165	174	28	202	0.954	-100.0%	0.000	0.969	0.043	0.957	0.927	0.914	0.914	0.927	-2.8%
166	278	57	335	0.960	114.2%	2.958	0.969	0.043	0.957	1.054	1.039	0.982	0.996	3.8%
167	271	10	281	0.925	-89.0%	0.147	1.000	0.000	1.000	1.000	0.985	1.100	1.116	20.6%
168	11	1	12	1.016	-89.6%	0.153	0.979	0.000	1.000	0.979	0.965	0.980	0.994	-2.2%
169	93	5	98	1.027	-89.6%	0.154	1.010	0.000	1.000	1.010	0.996	1.140	1.156	12.6%
170	245	11	256	0.946	-89.0%	0.149	1.010	0.000	1.000	1.010	0.996	1.140	1.156	22.2%
171	98	2	100	0.960	-89.5%	0.146	1.000	0.000	1.000	1.000	0.985	0.985	1.000	4.2%
172	158	4	162	0.952	-89.7%	0.141	1.000	0.000	1.000	1.000	0.985	0.985	1.000	5.0%
173	172	7	180	0.953	-89.6%	0.142	0.948	0.000	1.000	0.948	0.934	0.934	0.948	-0.5%
174	351	31	382	0.952	41.4%	1.937	0.948	0.030	0.970	0.978	0.964	0.964	0.978	2.7%
175	206	13	220	0.952	-89.9%	0.138	0.948	0.000	1.000	0.948	0.934	0.934	0.948	-0.4%
176	381	46	427	0.952	-3.8%	1.317	0.948	0.030	0.970	0.959	0.945	0.890	0.903	-5.1%
177	226	29	255	0.958	-50.9%	0.677	0.948	0.030	0.970	0.940	0.926	0.926	0.939	-2.0%
178	168	5	173	0.952	-89.6%	0.142	0.948	0.000	1.000	0.948	0.934	0.934	0.948	-0.4%
179	166	7	174	0.817	-100.0%	0.000	0.948	0.000	1.000	0.948	0.934	0.934	0.948	16.0%
180	321	29	349	0.955	-87.5%	0.172	0.948	0.030	0.970	0.924	0.911	0.855	0.867	-9.2%
181	202	13	214	1.028	322.7%	6.250	0.979	0.043	0.957	1.206	1.188	0.950	0.964	-6.2%
182	184	5	189	0.977	-3.7%	1.353	0.989	0.043	0.957	1.005	0.991	0.991	1.005	2.9%
183	536	62	598	1.028	-89.4%	0.157	1.052	0.000	1.000	1.052	1.037	0.990	1.004	-2.3%
184	11	2	13	0.977	2032.3%	29.969	0.989	0.030	0.970	1.870	1.844	1.050	1.065	9.0%
185	13	0	13	1.089	-89.7%	0.161	1.073	0.000	1.000	1.073	1.057	1.057	1.073	-1.5%
186	3	0	3	1.028	-89.1%	0.162	1.104	0.000	1.000	1.104	1.088	1.088	1.104	7.4%
187	32	0	32	0.977	-100.0%	0.000	1.073	0.000	1.000	1.073	1.057	1.057	1.073	9.8%
188	0	0	0	0.977	-100.0%	0.000	1.073	0.000	1.000	1.073	1.057	1.057	1.073	9.8%
189	12	0	12	1.069	-89.3%	0.164	1.125	0.000	1.000	1.125	1.109	1.109	1.125	5.2%
190	57	0	57	1.028	-88.3%	0.174	1.062	0.000	1.000	1.062	1.047	0.990	1.004	-2.3%
191	2	0	2	1.080	-89.6%	0.161	1.177	0.000	1.000	1.177	1.160	1.160	1.177	9.0%
192	1	0	1	1.028	-87.2%	0.189	1.104	0.000	1.000	1.104	1.088	1.590	1.613	56.9%
193	6	1	7	0.977	-87.7%	0.172	1.010	0.000	1.000	1.010	0.996	0.996	1.010	3.4%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Uninsured Motorist - BI

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
194	51	2	53	1.080	-86.4%	0.211	1.125	0.000	1.000	1.125	1.109	1.020	1.035	-4.2%
	11,213	675	11,889	0.999		1.000	1.000			1.015	1.000	0.986	1.000	0.1%

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Underinsured Motorist - BI

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	0.912	-100.0%	0.000	0.000	0.000	0.000	0.000	0.000	0.912	0.935	2.5%
100	39	0	39	1.013	-77.7%	0.265	1.132	0.000	1.000	1.132	1.100	1.035	1.061	4.7%
101	37	0	37	1.064	-100.0%	0.000	1.194	0.000	1.000	1.194	1.161	1.161	1.190	11.8%
102	26	0	26	1.114	-100.0%	0.000	1.101	0.000	1.000	1.101	1.070	1.100	1.127	1.2%
103	22	0	22	1.013	-100.0%	0.000	1.101	0.000	1.000	1.101	1.070	1.100	1.127	11.3%
104	12	0	12	1.130	-100.0%	0.000	1.184	0.000	1.000	1.184	1.151	1.151	1.179	4.3%
105	13	0	13	1.181	-79.6%	0.283	1.101	0.000	1.000	1.101	1.070	1.070	1.097	-7.1%
106	24	3	27	0.962	-72.5%	0.310	1.111	0.000	1.000	1.111	1.080	1.080	1.107	15.1%
107	52	0	52	1.064	-100.0%	0.000	1.059	0.000	1.000	1.059	1.030	1.100	1.127	5.9%
108	8	0	8	1.064	-100.0%	0.000	1.111	0.000	1.000	1.111	1.080	1.080	1.107	4.0%
109	11	0	11	1.013	-79.3%	0.246	1.111	0.000	1.000	1.111	1.080	1.060	1.086	7.2%
110	44	0	44	0.998	-79.6%	0.238	1.101	0.000	1.000	1.101	1.070	1.030	1.056	5.8%
111	8	1	9	0.980	-76.4%	0.272	1.163	0.000	1.000	1.163	1.131	1.131	1.159	18.3%
112	87	0	87	1.003	-100.0%	0.000	1.028	0.000	1.000	1.028	0.999	1.040	1.066	6.3%
113	82	21	104	0.973	532.9%	7.228	0.924	0.030	0.970	1.116	1.085	1.050	1.076	10.6%
114	76	7	84	1.013	-23.5%	0.910	0.945	0.000	1.000	0.945	0.919	0.919	0.941	-7.1%
115	1	0	1	1.013	-100.0%	0.000	1.091	0.000	1.000	1.091	1.060	1.060	1.086	7.2%
116	10	0	10	1.013	-76.7%	0.277	0.966	0.000	1.000	0.966	0.939	1.073	1.100	8.6%
117	1	0	1	1.013	-79.4%	0.245	1.070	0.000	1.000	1.070	1.040	1.003	1.028	1.5%
118	2	0	3	1.013	47.8%	1.758	1.070	0.000	1.000	1.070	1.040	0.980	1.004	-0.9%
119	17	0	17	1.013	-65.5%	0.410	1.111	0.000	1.000	1.111	1.080	1.070	1.097	8.3%
120	1	0	1	1.064	-74.6%	0.317	1.111	0.000	1.000	1.111	1.080	1.040	1.066	0.2%
121	159	13	172	0.980	-77.2%	0.262	1.039	0.000	1.000	1.039	1.010	0.950	0.974	-0.6%
122	191	5	196	0.986	309.8%	4.743	0.987	0.043	0.957	1.148	1.116	0.900	0.922	-6.5%
123	44	4	48	0.942	-77.1%	0.253	1.028	0.000	1.000	1.028	0.999	1.060	1.086	15.3%
124	167	6	173	0.980	-79.4%	0.237	1.007	0.000	1.000	1.007	0.979	0.990	1.015	3.6%
125	82	0	82	0.980	-79.6%	0.235	1.007	0.000	1.000	1.007	0.979	1.020	1.045	6.6%
126	4	0	4	0.962	-79.2%	0.235	0.904	0.000	1.000	0.904	0.878	0.878	0.900	-6.4%
127	389	38	427	0.962	-77.9%	0.250	0.966	0.000	1.000	0.966	0.939	0.939	0.962	0.0%
128	325	10	335	1.004	-79.3%	0.243	0.966	0.000	1.000	0.966	0.939	0.939	0.962	-4.2%
129	149	1	150	0.993	-78.2%	0.254	0.987	0.000	1.000	0.987	0.959	0.959	0.983	-1.0%
130	128	1	129	1.013	-100.0%	0.000	1.007	0.030	0.970	0.977	0.949	0.949	0.973	-3.9%
131	708	20	728	1.013	-77.3%	0.269	1.018	0.000	1.000	1.018	0.989	0.920	0.943	-6.9%
132	377	1	378	1.013	-100.0%	0.000	1.039	0.000	1.000	1.039	1.010	1.010	1.035	2.2%
133	636	5	641	1.013	301.3%	4.771	1.007	0.053	0.947	1.206	1.172	0.980	1.004	-0.9%
134	7	0	7	0.962	-78.9%	0.238	1.070	0.000	1.000	1.070	1.040	1.094	1.121	16.5%
135	3	0	3	0.962	-47.3%	0.595	0.966	0.000	1.000	0.966	0.939	0.939	0.962	0.0%
136	7	0	7	0.962	-80.0%	0.225	0.935	0.000	1.000	0.935	0.909	1.073	1.100	14.3%
137	19	0	19	0.962	-78.0%	0.248	0.904	0.000	1.000	0.904	0.878	0.878	0.900	-6.4%
138	3	0	3	0.962	-79.0%	0.238	0.966	0.000	1.000	0.966	0.939	0.939	0.962	0.0%
139	5	0	5	0.962	-79.2%	0.235	1.101	0.000	1.000	1.101	1.070	1.073	1.100	14.3%
140	0	0	0	1.155	-100.0%	0.000	1.101	0.000	1.000	1.101	1.070	1.147	1.175	1.7%
141	8	0	8	1.013	-74.6%	0.302	1.101	0.000	1.000	1.101	1.070	1.110	1.138	12.3%
142	25	14	39	0.996	-64.9%	0.410	0.966	0.000	1.000	0.966	0.939	1.050	1.076	8.0%
143	10	0	10	0.980	-100.0%	0.000	1.007	0.000	1.000	1.007	0.979	0.979	1.004	2.4%
144	64	0	64	1.155	-79.8%	0.273	1.059	0.000	1.000	1.059	1.030	1.030	1.055	-8.7%
145	22	3	25	1.064	-77.4%	0.282	1.049	0.000	1.000	1.049	1.020	1.030	1.056	-0.8%
146	6	0	6	1.013	-77.4%	0.268	1.049	0.000	1.000	1.049	1.020	1.020	1.045	3.2%
147	4	4	8	1.013	-76.2%	0.282	1.122	0.000	1.000	1.122	1.090	1.000	1.025	1.2%
148	0	0	0	1.013	-100.0%	0.000	1.091	0.000	1.000	1.091	1.060	1.060	1.086	7.2%
149	5	0	5	0.980	-77.9%	0.254	0.997	0.000	1.000	0.997	0.969	1.115	1.143	16.6%
150	0	0	0	1.013	-77.1%	0.272	1.080	0.000	1.000	1.080	1.050	1.050	1.076	6.2%
151	29	12	41	0.962	-78.2%	0.247	0.935	0.000	1.000	0.935	0.909	0.990	1.015	5.5%
152	21	0	21	1.064	-77.5%	0.282	1.132	0.000	1.000	1.132	1.100	1.040	1.066	0.2%
153	4	0	4	0.980	-79.0%	0.241	1.049	0.000	1.000	1.049	1.020	0.960	0.984	0.4%
154	49	1	50	0.992	-78.7%	0.248	1.070	0.000	1.000	1.070	1.040	1.000	1.025	3.3%
155	0	0	0	1.013	-76.3%	0.282	1.049	0.000	1.000	1.049	1.020	1.020	1.045	3.2%
156	16	0	16	1.163	-79.6%	0.279	1.049	0.000	1.000	1.049	1.020	1.020	1.045	-10.1%
157	57	0	57	0.962	-78.4%	0.244	1.018	0.000	1.000	1.018	0.989	1.030	1.056	9.8%
158	45	0	45	1.013	-79.4%	0.245	1.059	0.000	1.000	1.059	1.030	1.020	1.045	3.2%
159	14	0	14	1.064	-77.9%	0.276	1.059	0.000	1.000	1.059	1.030	1.030	1.055	-0.8%
160	27	0	27	1.064	-78.2%	0.272	1.018	0.000	1.000	1.018	0.989	0.989	1.014	-4.7%
161	10	4	14	1.013	-75.7%	0.289	1.049	0.000	1.000	1.049	1.020	1.020	1.045	3.2%
162	13	2	14	1.064	-100.0%	0.000	1.111	0.000	1.000	1.111	1.080	1.040	1.066	0.2%
163	66	0	66	1.064	-79.3%	0.258	1.194	0.000	1.000	1.194	1.161	1.161	1.190	11.8%
164	37	5	42	1.064	-100.0%	0.000	1.194	0.000	1.000	1.194	1.161	1.161	1.190	11.8%
165	141	25	166	1.013	-100.0%	0.000	0.924	0.000	1.000	0.924	0.898	0.898	0.921	-9.1%
166	215	49	264	1.013	-100.0%	0.000	0.924	0.030	0.970	0.896	0.871	1.000	1.025	1.2%
167	118	2	120	0.962	125.1%	2.541	1.018	0.030	0.970	1.064	1.034	1.000	1.025	6.5%
168	7	1	8	0.980	-79.8%	0.232	0.997	0.000	1.000	0.997	0.969	0.980	1.004	2.4%
169	40	1	41	0.988	-78.9%	0.245	1.028	0.000	1.000	1.028	0.999	1.040	1.066	7.9%
170	134	2	136	0.962	-79.0%	0.238	1.018	0.000	1.000	1.018	0.989	1.040	1.066	10.8%
171	85	0	85	0.983	-79.4%	0.237	1.007	0.000	1.000	1.007	0.979	0.979	1.004	2.1%
172	132	4	136	0.980	-79.5%	0.236	1.007	0.000	1.000	1.007	0.979	0.979	1.004	2.4%
173	136	6	142	1.004	-78.6%	0.252	0.966	0.000	1.000	0.966	0.939	0.939	0.962	-4.2%
174	309	14	322	1.004	-78.9%	0.248	0.966	0.000	1.000	0.966	0.939	0.939	0.962	-4.2%
175	185	8	194	0.962	-78.4%	0.243	0.966	0.000	1.000	0.966	0.939	0.939	0.962	0.0%
176	339	35	374	0.962	250.4%	3.956	0.966	0.053	0.947	1.123	1.092	1.000	1.025	6.5%
177	213	19	232	0.962	-0.9%	1.119	0.966	0.030	0.970	0.971	0.943	0.943	0.967	0.5%
178	149	4	152	1.004	-78.8%	0.250	0.966	0.000	1.000	0.966	0.939	0.939	0.962	-4.2%
179	139	7	146	1.004	-100.0%	0.000	0.966	0.000	1.000	0.966	0.939	0.939	0.962	-4.2%
180	279	25	304	1.004	-79.1%	0.246	0.966	0.000	1.000	0.966	0.939	0.920	0.943	-6.1%
181	132	12	143	1.013	-78.5%	0.256	0.987	0.000	1.000	0.987	0.959	0.960	0.984	-2.9%
182	97	0	97	0.962	-76.2%	0.268	1.007	0.000	1.000	1.007	0.979	0.979	1.004	4.4%
183	205	8	213	0.985	-79.4%	0.238	1.018	0.000	1.000	1.018	0.989	1.070	1.097	11.4%
184	4	2	6	0.962	-69.3%	0.347	0.945	0.000	1.000	0.945	0.919	0.919	0.941	-2.2%
185	13	0	13	1.114	-78.1%	0.287	1.059	0.000	1.000	1.059	1.030	1.030	1.055	-5.3%
186	0	0	0	1.013	-100.0%	0.000	1.070	0.000	1.000	1.070	1.040	1.040	1.066	5.2%
187	25	0	25	0.962	-100.0%	0.000	1.111	0.000	1.000	1.111	1.080	1.080	1.107	15.1%
188	0	0	0	0.962	-100.0%	0.000	1.059	0.000	1.000	1.059	1.030	1.030	1.055	9.7%
189	7	0	7	1.205	-79.1%	0.296	1.111	0.000	1.000	1.111	1.080	1.080	1.107	-8.1%
190	37	0	37	1.013	-77.3%	0.270	1.059	0.000	1.000	1.059	1.030	1.013	1.038	2.5%
191	2	0	2	1.064	-77.2%	0.284	1.163	0.000	1.000	1.163	1.131	1.131	1.159	8.9%
192	1	0	1	1.064	-71.3%	0.358	1.101	0.000	1.000	1.101	1.070	0.980	1.004	-5.6%
193	0	0	0	0.980	-76.4%	0.272	0.987	0.000	1.000	0.987	0.959	0.959	0.983	0.3%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Underinsured Motorist - BI

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
194	28	0	28	1.064	-78.4%	0.270	1.111	0.000	1.000	1.111	1.080	1.020	1.045	-1.8%
	7,684	406	8,090	0.999		1.000	1.000			1.029	1.000	0.976	1.000	0.1%

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Uninsured Motorist - PD

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	0.985	-100.0%	0.000	0.000	0.000	0.000	0.000	0.000	0.985	1.016	3.1%
100	621	15	636	0.958	-42.3%	0.554	1.009	0.074	0.926	0.975	0.953	0.920	0.949	-0.9%
101	823	19	843	0.958	311.7%	3.952	1.009	0.114	0.886	1.344	1.313	1.000	1.032	7.7%
102	528	36	564	0.958	-50.5%	0.475	0.968	0.061	0.939	0.939	0.917	0.930	0.960	0.2%
103	172	10	182	0.958	-35.5%	0.619	0.968	0.053	0.947	0.950	0.928	0.928	0.957	-0.1%
104	327	34	361	0.958	-83.0%	0.163	0.968	0.043	0.957	0.934	0.912	0.912	0.941	-1.8%
105	328	25	353	0.958	-37.1%	0.603	0.968	0.061	0.939	0.946	0.924	0.924	0.954	-0.4%
106	416	41	457	0.958	-66.3%	0.324	0.968	0.061	0.939	0.929	0.908	0.908	0.936	-2.3%
107	1	0	1	1.109	-100.0%	0.000	1.091	0.000	1.000	1.091	1.065	1.065	1.099	-0.9%
108	16	1	17	1.058	132.6%	2.465	1.070	0.043	0.957	1.130	1.104	1.104	1.139	7.7%
109	13	4	17	0.958	-100.0%	0.000	0.999	0.000	1.000	0.999	0.976	1.036	1.069	11.6%
110	12	0	12	0.907	-100.0%	0.000	1.009	0.000	1.000	1.009	0.986	0.986	1.017	12.1%
111	111	0	111	0.907	-100.0%	0.000	1.019	0.000	1.000	1.019	0.996	0.996	1.027	13.2%
112	66	0	66	0.907	-77.5%	0.204	1.019	0.030	0.970	0.995	0.971	0.965	0.996	9.8%
113	295	14	308	0.958	-71.5%	0.274	0.948	0.053	0.947	0.913	0.891	0.910	0.939	-2.0%
114	241	8	248	0.958	-94.7%	0.051	0.948	0.030	0.970	0.921	0.899	0.925	0.954	-0.4%
115	702	21	723	0.907	199.6%	2.723	1.009	0.091	0.909	1.166	1.138	1.090	1.125	24.0%
116	183	5	188	0.958	88.6%	1.811	1.009	0.068	0.932	1.064	1.039	1.039	1.072	11.9%
117	842	19	862	0.958	5.1%	1.009	0.999	0.091	0.909	1.000	0.977	0.977	1.008	5.2%
118	97	1	99	1.008	-47.6%	0.529	0.948	0.030	0.970	0.935	0.914	0.914	0.943	-6.4%
119	223	25	248	0.958	11.7%	1.072	0.968	0.068	0.932	0.976	0.953	0.953	0.983	2.6%
120	168	5	173	1.008	-72.2%	0.281	0.968	0.030	0.970	0.948	0.925	0.925	0.955	-5.3%
121	168	7	176	0.958	-58.3%	0.401	0.968	0.043	0.957	0.944	0.922	0.922	0.951	-0.7%
122	87	5	92	1.008	-100.0%	0.000	0.968	0.000	1.000	0.968	0.946	0.946	0.976	-3.2%
123	231	13	244	1.008	-100.0%	0.000	0.968	0.061	0.939	0.910	0.888	0.888	0.917	-9.0%
124	151	10	161	0.958	-25.2%	0.718	0.968	0.043	0.957	0.958	0.935	0.950	0.980	2.3%
125	71	2	73	1.008	-100.0%	0.000	0.958	0.000	1.000	0.958	0.936	0.936	0.966	-4.2%
126	0	0	0	1.109	-100.0%	0.000	1.040	0.000	1.000	1.040	1.016	1.082	1.116	0.6%
127	37	17	53	1.008	55.1%	1.567	0.979	0.030	0.970	0.997	0.973	0.970	1.001	-0.7%
128	21	0	21	1.008	76.8%	1.786	0.958	0.030	0.970	0.983	0.960	0.990	1.021	1.3%
129	6	0	6	0.958	-100.0%	0.000	0.968	0.000	1.000	0.968	0.946	0.946	0.976	1.9%
130	8	2	10	1.008	-100.0%	0.000	0.958	0.000	1.000	0.958	0.936	0.936	0.966	-4.2%
131	26	8	33	1.058	718.9%	8.682	0.968	0.030	0.970	1.203	1.175	0.970	1.001	-5.4%
132	176	34	210	1.109	-100.0%	0.000	0.968	0.000	1.000	0.968	0.946	0.945	0.975	-12.1%
133	14	0	14	1.058	-100.0%	0.000	0.968	0.000	1.000	0.968	0.946	1.040	1.073	1.4%
134	8	2	10	1.058	159.7%	2.753	0.958	0.030	0.970	1.013	0.989	0.990	1.021	-3.5%
135	155	9	163	1.058	188.6%	3.059	1.101	0.043	0.957	1.185	1.158	1.000	1.032	-2.5%
136	438	84	522	1.109	-29.2%	0.786	0.968	0.096	0.904	0.951	0.929	0.929	0.958	-13.6%
137	8	0	8	1.008	-100.0%	0.000	1.009	0.000	1.000	1.009	0.986	0.986	1.017	0.9%
138	19	1	20	1.260	-100.0%	0.000	1.203	0.000	1.000	1.203	1.175	1.175	1.212	-3.8%
139	54	6	60	1.260	-100.0%	0.000	1.183	0.068	0.932	1.102	1.076	1.076	1.111	-11.8%
140	78	3	82	1.260	16.0%	1.464	1.183	0.043	0.957	1.195	1.167	1.167	1.204	-4.4%
141	43	0	43	1.310	-100.0%	0.000	1.183	0.030	0.970	1.147	1.120	1.120	1.155	-11.8%
142	10	0	10	1.159	27.9%	1.486	1.050	0.030	0.970	1.063	1.038	1.038	1.071	-7.6%
143	14	0	14	1.210	-100.0%	0.000	1.050	0.000	1.000	1.050	1.026	1.050	1.083	-10.5%
144	7	0	7	1.008	-100.0%	0.000	0.958	0.000	1.000	0.958	0.936	0.940	0.970	-3.8%
145	7	0	7	1.058	-100.0%	0.000	0.958	0.000	1.000	0.958	0.936	0.940	0.970	-8.3%
146	17	1	18	1.008	-100.0%	0.000	0.999	0.000	1.000	0.999	0.976	1.071	1.105	9.6%
147	76	6	82	1.159	-100.0%	0.000	1.121	0.043	0.957	1.073	1.048	0.980	1.011	-12.8%
148	57	4	61	1.159	-100.0%	0.000	1.152	0.000	1.000	1.152	1.125	1.040	1.073	-7.4%
149	2	0	2	1.058	-100.0%	0.000	1.070	0.000	1.000	1.070	1.045	1.060	1.094	3.4%
150	8	0	8	1.008	-100.0%	0.000	1.040	0.000	1.000	1.040	1.016	1.050	1.083	7.4%
151	45	1	46	1.008	-100.0%	0.000	1.019	0.000	1.000	1.019	0.996	0.996	1.027	1.9%
152	34	2	36	1.008	-100.0%	0.000	0.968	0.000	1.000	0.968	0.946	0.960	0.991	-1.7%
153	7	0	7	1.008	-100.0%	0.000	1.009	0.000	1.000	1.009	0.986	1.061	1.095	8.6%
154	0	0	0	1.058	-100.0%	0.000	0.999	0.000	1.000	0.999	0.976	0.996	1.028	-2.8%
155	30	2	32	0.958	-100.0%	0.000	1.030	0.000	1.000	1.030	1.006	1.035	1.068	11.5%
156	20	0	20	1.058	-100.0%	0.000	1.070	0.030	0.970	1.038	1.014	1.014	1.046	-1.1%
157	28	0	28	1.109	-100.0%	0.000	1.070	0.000	1.000	1.070	1.045	1.045	1.079	-2.7%
158	68	10	78	1.109	-100.0%	0.000	1.030	0.030	0.970	0.998	0.975	0.975	1.006	-9.3%
159	58	2	61	1.159	-100.0%	0.000	1.132	0.000	1.000	1.132	1.105	1.025	1.058	-8.7%
160	21	5	26	1.260	-100.0%	0.000	1.152	0.000	1.000	1.152	1.125	1.090	1.125	-10.7%
161	18	1	19	1.109	-100.0%	0.000	1.030	0.000	1.000	1.030	1.006	0.980	1.011	-8.8%
162	245	18	262	1.058	-76.4%	0.250	1.091	0.043	0.957	1.055	1.030	1.030	1.063	0.5%
163	81	0	81	1.008	-49.3%	0.512	0.979	0.030	0.970	0.964	0.942	0.942	0.972	-3.6%
164	212	13	225	1.008	-100.0%	0.000	1.060	0.000	1.000	1.060	1.035	1.045	1.078	6.9%
165	94	2	96	0.958	9.7%	1.053	0.948	0.030	0.970	0.951	0.929	0.929	0.959	0.1%
166	124	1	125	1.008	-100.0%	0.000	0.989	0.000	1.000	0.989	0.966	0.966	0.996	-1.2%
167	51	11	61	1.058	95.1%	2.068	1.091	0.030	0.970	1.121	1.094	1.070	1.104	4.3%
168	24	0	24	1.008	-100.0%	0.000	0.958	0.000	1.000	0.958	0.936	1.030	1.063	5.5%
169	235	8	243	1.361	-64.3%	0.487	0.968	0.043	0.957	0.948	0.926	0.940	0.970	-28.7%
170	70	3	73	0.958	-100.0%	0.000	0.948	0.000	1.000	0.948	0.926	0.926	0.955	-0.3%
171	167	7	174	1.058	113.9%	2.268	0.958	0.053	0.947	1.027	1.003	0.900	0.929	-12.2%
172	274	40	314	1.058	-87.3%	0.135	1.091	0.053	0.947	1.041	1.016	1.016	1.049	-0.9%
173	37	1	38	1.008	-100.0%	0.000	1.030	0.000	1.000	1.030	1.006	0.990	1.021	1.3%
174	295	10	305	0.958	-64.0%	0.345	0.958	0.043	0.957	0.932	0.910	0.920	0.949	-0.9%
175	154	13	167	0.958	-100.0%	0.000	0.999	0.000	1.000	0.999	0.976	0.990	1.021	6.6%
176	0	0	0	1.008	-100.0%	0.000	1.050	0.000	1.000	1.050	1.026	1.026	1.058	5.0%
177	24	0	25	1.008	-100.0%	0.000	1.060	0.000	1.000	1.060	1.035	1.035	1.068	6.0%
178	12	0	12	1.159	-100.0%	0.000	1.070	0.000	1.000	1.070	1.045	1.035	1.068	-7.9%
179	17	2	18	0.958	-100.0%	0.000	0.999	0.000	1.000	0.999	0.976	0.976	1.007	5.1%
180	24	0	24	1.008	258.4%	3.620	1.030	0.030	0.970	1.108	1.083	1.083	1.117	10.8%
181	32	4	35	1.058	726.3%	8.760	1.009	0.030	0.970	1.245	1.216	1.110	1.145	8.2%
182	18	0	18	1.058	-100.0%	0.000	1.101	0.000	1.000	1.101	1.075	1.050	1.083	2.4%
183	14	0	14	1.109	-100.0%	0.000	1.040	0.000	1.000	1.040	1.016	1.016	1.048	-5.5%
184	49	0	49	1.058	-100.0%	0.000	1.070	0.000	1.000	1.070	1.045	1.020	1.052	-0.6%
185	38	0	38	1.008	207.0%	3.101	0.958	0.030	0.970	1.023	1.000	1.000	1.031	2.3%
	10,798	651	11,449	1.001		1.000	1.000			1.024	1.000	0.969	1.000	-0.1%

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Uninsured Motorist - PD

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Comprehensive

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.302	-100.0%	0.000	0.000	0.953	0.000	0.000	0.000	0.000	0.000	1.302	1.365	4.8%
100	220	22	242	0.835	-6.4%	0.794	0.853	0.970	0.180	0.000	0.820	0.842	0.832	0.830	0.870	4.2%
101	318	33	351	0.911	-31.6%	0.633	0.818	0.787	0.125	0.000	0.875	0.795	0.786	0.820	0.859	-5.7%
102	106	8	114	0.835	1.2%	0.858	0.818	0.861	0.061	0.000	0.939	0.820	0.811	0.811	0.850	1.8%
103	297	14	311	0.781	16.3%	0.922	0.818	0.702	0.125	0.000	0.875	0.831	0.821	0.780	0.818	4.7%
104	267	14	281	0.814	-76.3%	0.196	0.818	0.609	0.110	0.000	0.890	0.750	0.741	0.741	0.777	-4.5%
105	556	14	570	1.058	427.0%	5.662	0.923	0.952	0.118	0.000	0.882	1.481	1.464	0.970	1.017	-3.9%
106	177	8	185	0.792	-49.1%	0.409	0.818	0.599	0.091	0.000	0.909	0.781	0.772	0.800	0.839	5.9%
107	424	24	448	0.814	-8.2%	0.759	0.818	1.287	0.234	0.000	0.766	0.804	0.795	0.820	0.859	5.5%
108	146	5	152	0.732	-56.8%	0.321	0.818	0.772	0.091	0.000	0.909	0.773	0.764	0.764	0.800	9.3%
109	62	5	67	0.814	-100.0%	0.000	1.005	0.613	0.074	0.000	0.926	0.930	0.919	1.030	1.080	32.7%
110	52	3	56	0.955	-70.0%	0.291	1.051	1.160	0.043	0.000	0.957	1.019	1.007	1.100	1.153	20.7%
111	29	0	29	0.828	-38.5%	0.517	1.110	0.750	0.053	0.000	0.947	1.079	1.066	1.066	1.118	35.0%
112	512	7	519	0.955	-44.3%	0.540	0.923	0.710	0.118	0.000	0.882	0.878	0.868	0.920	0.964	0.9%
113	171	6	177	0.814	30.8%	1.081	0.818	0.766	0.143	0.000	0.857	0.855	0.845	0.845	0.886	8.8%
114	134	10	144	1.030	-31.5%	0.716	0.818	0.950	0.091	0.000	0.909	0.809	0.799	0.880	0.922	-10.5%
115	102	11	113	0.911	-44.8%	0.511	1.051	0.632	0.068	0.000	0.932	1.015	1.003	0.925	0.970	6.5%
116	498	55	553	0.879	-47.8%	0.466	0.958	0.661	0.161	0.000	0.839	0.879	0.869	0.869	0.911	3.6%
117	41	5	46	0.900	-84.8%	0.139	1.005	0.529	0.053	0.000	0.947	0.959	0.948	1.145	1.200	33.3%
118	121	2	123	0.955	-7.5%	0.897	0.829	1.061	0.101	0.000	0.899	0.836	0.827	0.827	0.866	-9.3%
119	159	8	167	0.868	17.2%	1.033	1.005	0.667	0.074	0.000	0.926	1.007	0.995	0.990	1.038	19.6%
120	219	9	229	0.911	-65.8%	0.316	1.040	0.555	0.074	0.000	0.926	0.986	0.975	0.940	0.985	8.1%
121	618	18	636	0.965	-100.0%	0.000	0.923	0.758	0.136	0.000	0.864	0.797	0.788	0.830	0.870	-9.8%
122	9	0	9	0.781	-100.0%	0.000	1.005	0.490	0.000	0.000	1.000	1.005	0.993	1.105	1.158	48.3%
123	48	3	51	1.030	-100.0%	0.000	1.110	0.727	0.030	0.000	0.970	1.076	1.064	1.064	1.115	8.3%
124	34	0	34	0.922	-100.0%	0.000	1.110	1.053	0.068	0.000	0.932	1.034	1.023	1.023	1.072	16.3%
125	15	1	16	1.237	-100.0%	0.000	1.250	0.825	0.030	0.000	0.970	1.212	1.198	1.200	1.258	1.7%
126	52	0	52	1.128	-76.9%	0.264	1.016	0.593	0.043	0.000	0.957	0.984	0.973	0.973	1.020	-9.6%
127	306	5	310	1.110	-61.5%	0.434	0.923	2.665	0.105	0.000	0.895	0.871	0.861	0.861	0.903	-18.6%
128	386	13	398	1.106	-71.2%	0.323	0.958	1.482	0.129	0.000	0.871	0.876	0.866	0.950	0.996	-9.9%
129	557	4	561	1.063	114.6%	2.317	0.946	2.358	0.185	0.000	0.815	1.200	1.186	1.180	1.237	16.4%
130	83	7	91	1.106	-100.0%	0.000	1.180	0.814	0.080	0.000	0.920	1.085	1.073	1.073	1.124	1.6%
131	140	25	165	0.922	-100.0%	0.000	1.180	0.650	0.110	0.000	0.890	1.051	1.039	1.039	1.089	18.1%
132	243	51	294	0.879	39.2%	1.242	1.180	0.684	0.143	0.000	0.857	1.189	1.175	1.140	1.195	35.9%
133	52	3	55	1.030	-100.0%	0.000	1.075	0.796	0.074	0.000	0.926	0.995	0.983	0.983	1.031	0.1%
134	93	3	96	1.039	-80.8%	0.203	1.110	0.764	0.053	0.000	0.947	1.062	1.050	1.150	1.205	16.0%
135	60	3	63	1.047	-87.1%	0.137	0.818	1.845	0.053	0.000	0.947	0.782	0.773	0.773	0.810	-22.6%
136	142	1	143	1.085	51.9%	1.673	1.051	1.071	0.125	0.000	0.875	1.129	1.116	0.890	0.933	-14.0%
137	83	2	85	1.063	-6.5%	1.009	1.180	0.619	0.101	0.000	0.899	1.163	1.149	1.100	1.153	8.5%
138	277	11	288	1.052	-57.1%	0.459	1.273	0.638	0.122	0.000	0.878	1.174	1.161	0.980	1.027	-2.4%
139	77	0	77	1.023	-34.7%	0.679	1.075	0.875	0.043	0.000	0.957	1.058	1.046	1.095	1.148	12.2%
140	84	0	84	1.128	-45.9%	0.619	1.087	0.505	0.086	0.000	0.914	1.046	1.034	1.034	1.084	-3.9%
141	24	0	25	1.150	152.3%	2.947	1.098	0.673	0.030	0.000	0.970	1.154	1.141	1.075	1.127	-2.0%
142	53	10	64	1.041	-4.4%	1.010	1.040	0.994	0.068	0.000	0.932	1.038	1.026	1.030	1.080	3.7%
143	72	20	92	1.096	-73.6%	0.293	1.180	0.848	0.053	0.000	0.947	1.133	1.120	1.080	1.132	3.3%
144	9	1	10	1.432	-100.0%	0.000	1.098	0.971	0.000	0.000	1.000	1.098	1.086	1.050	1.101	-23.1%
145	120	3	123	1.128	141.2%	2.763	1.168	0.786	0.133	0.000	0.867	1.380	1.364	1.100	1.153	2.2%
146	2	0	2	1.476	-100.0%	0.000	1.192	1.255	0.000	0.000	1.000	1.192	1.178	1.178	1.235	-16.3%
147	31	0	31	1.215	-98.8%	0.015	1.098	0.732	0.030	0.000	0.970	1.065	1.053	1.053	1.104	-9.1%
148	58	0	58	1.117	-100.0%	0.000	1.075	0.905	0.053	0.000	0.947	1.018	1.007	1.100	1.153	3.2%
149	2	0	2	1.650	-100.0%	0.000	1.507	1.517	0.000	0.000	1.000	1.507	1.490	1.182	1.239	-24.9%
150	42	0	42	1.356	-4.8%	1.310	1.402	1.299	0.053	0.000	0.947	1.397	1.381	1.381	1.448	6.8%
151	16	1	17	1.562	-100.0%	0.000	1.787	1.661	0.000	0.000	1.000	1.787	1.767	1.151	1.206	-22.8%
152	38	14	51	1.432	57.1%	2.285	1.554	1.580	0.105	0.000	0.895	1.631	1.612	1.240	1.300	-9.2%
153	2	0	2	1.584	-100.0%	0.000	1.951	1.984	0.000	0.000	1.000	1.951	1.929	1.929	2.021	27.6%
154	92	4	96	1.356	40.3%	1.931	1.297	1.318	0.101	0.000	0.899	1.361	1.345	1.120	1.174	-13.4%
155	10	1	11	1.161	-100.0%	0.000	1.180	1.203	0.000	0.000	1.000	1.180	1.166	0.900	0.943	-18.8%
156	15	0	15	1.462	-94.0%	0.089	1.344	1.246	0.030	0.000	0.970	1.305	1.290	1.290	1.352	-7.5%
157	3	0	3	1.736	-54.8%	0.797	1.332	1.875	0.030	0.000	0.970	1.316	1.300	1.300	1.363	-21.5%
158	15	0	15	1.551	166.5%	4.197	1.168	1.332	0.030	0.000	0.970	1.260	1.246	1.246	1.306	-15.8%
159	19	0	19	1.388	-160.0%	-0.846	1.659	1.644	0.030	0.000	0.970	1.583	1.565	1.050	1.101	-20.7%
160	1	0	1	1.464	-100.0%	0.000	1.016	0.862	0.000	0.000	1.000	1.016	1.005	1.064	1.115	-23.8%
161	13	0	13	1.811	-54.5%	0.837	1.507	1.632	0.053	0.000	0.947	1.472	1.455	1.455	1.525	-15.8%
162	8	0	8	1.552	165.3%	4.182	1.192	1.366	0.030	0.000	0.970	1.283	1.268	1.268	1.329	-14.4%
163	3	0	3	1.564	-100.0%	0.000	1.332	1.289	0.000	0.000	1.000	1.332	1.317	1.317	1.380	-11.8%
164	8	0	8	1.323	-100.0%	0.000	1.344	0.808	0.000	0.000	1.000	1.344	1.328	1.328	1.392	5.2%
165	3	0	3	1.464	-100.0%	0.000	1.297	0.944	0.000	0.000	1.000	1.297	1.282	1.282	1.344	-8.2%
166	28	0	28	1.182	0.7%	1.208	1.063	0.891	0.061	0.000	0.939	1.072	1.060	1.060	1.111	-6.0%
167	11	0	11	1.269	113.5%	2.751	1.110	1.111	0.068	0.000	0.932	1.221	1.207	1.150	1.205	-5.0%
168	181	3	184	1.215	-35.3%	0.799	1.180	0.794	0.114	0.000	0.886	1.137	1.124	1.124	1.178	-3.0%
169	16	0	16	1.432	-100.0%	0.000	1.344	1.715	0.000	0.000	1.000	1.344	1.328	1.328	1.392	-2.8%
170	11	0	11	1.681	-100.0%	0.000	1.717	1.953	0.000	0.000	1.000	1.717	1.698	1.129	1.183	-29.6%
171	209	12	221	0.829	-100.0%	0.000	0.818	0.716	0.129	0.000	0.871	0.712	0.704	0.704	0.738	-11.0%
172	4	0	4	1.388	-100.0%	0.000	1.717	0.999	0.000	0.000	1.000	1.717	1.698	1.050	1.101	-20.7%
173	10	0	10	1.627	-44.5%	0.917	1.834	1.112	0.030	0.000	0.970	1.806	1.786	1.336	1.400	-14.0%
174	14	1	15	1.475	-15.5%	1.265	1.741	1.559	0.043	0.000	0.957	1.720	1.701	1.195	1.253	-15.1%
175	19	0	19	1.464	-100.0%	0.000	1.834	1.166	0.068	0.000	0.932	1.710	1.690	1.120	1.174	-19.8%
176	24	2	26	1.112	-44.4%	0.628	1.449	0.984	0.068	0.000	0.932	1.393	1.377	1.216	1.275	14.7%
177	41	15	56	1.193	-55.6%	0.538	1.285	0.867	0.074	0.000	0.926	1.229	1.215	1.170	1.226	2.8%
178	84	1	85	1.117	-60.8%	0.445	1.192	0.822	0.068	0.000	0.932	1.141	1.128	1.128	1.182	5.8%
179	10	0	10	1.540	172.3%	4.259	1.904	1.425	0.030	0.000	0.970	1.976	1.953	1.390	1.457	-5.4%
180	4	0	4	1.638	-100.0%	0.000	1.858	1.623	0.000	0.000	1.000	1.858	1.836	1.314	1.377	-15.9%
181	2	0	2	1.586	-100.0%	0.000	1.834	1.733	0.000	0.000	1.000	1.834	1.813	1.813	1.900	19.8%
182	1	0	1	1.202	-100.0%	0.000	1.904	1.431	0.000	0.000	1.000	1.904	1.882	1.310	1.373	14.2%
183	36	3	39	1.323	83.7%	2.468	1.157	1.249	0.080	0.000	0.920	1.262	1.248	1.053	1.104	-16.6%
184	43	4	47	1.041	-95.5%	0.047	1.075	1.033	0.043	0.000	0.957	1.031	1.019	1.000	1.048	0.7%
185	206	10	216	1.128	-5.9%	1.078	1.203	0.918	0.158	0.000	0.842	1.183	1.170	1.019	1.068	-5.3%
186	59	7	66	1.323	-89.4%	0.142	1.180	0.981	0.030	0.000	0.970	1.148	1.135	0.960	1.006	-24.0%
187	12	0	12	1.247	-100.0%	0.000	1.262	0.696	0.000	0.000	1.000	1.262	1.247	1.247	1.307	4.8%
188	112	8	120	1.193	74.3%	2.111	1.297	1.157	0.096	0.000	0.904	1.375	1.359	1.150	1.205	1.0%
189	41	1	42	1.464	-67.6%	0.482	1.332	1.103	0.030	0.000	0.970	1.306	1.291	1.291	1.353	-7.6%
190	17	2	19	1.302	-64.2%	0.473	1.320	1.073	0.030	0.000	0.970	1.294	1.280	1.280	1.341	3.0%
191	1	0	1	1.573	-100.0%	0.000	1.437	1.253	0.000	0.000	1.000	1.437	1.420	1.420	1.489	-5.3%
192	14	0	14	1.410	-100.0%	0.000	1.250	1.068	0.000	0.000	1.000	1.250	1.236	1.236	1.295	-8.2%
193	14	0	14	1.388	-100.0%	0.000	1.285	0.711	0.000	0.000	1.000	1.285	1.270	1.270	1.331	-4.1%

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Comprehensive

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
194	21	4	25	1.280	-100.0%	0.000	1.320	0.783	0.000	0.000	1.000	1.320	1.305	1.120	1.174	-8.3%
	9,876	542	10,417	0.997		1.000	1.000	1.000				1.012	1.000	0.954	1.000	0.3%

Calculations:
(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized
(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized
(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Collision

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.048	-100.0%	0.000	0.000	1.064	0.000	0.000	0.000	0.000	0.000	1.048	1.097	4.7%
100	574	15	589	0.933	-100.0%	0.000	0.962	0.900	0.217	0.783	0.000	0.705	0.689	0.860	0.900	-3.5%
101	711	15	726	0.964	120.6%	2.415	0.962	0.927	0.247	0.753	0.000	1.294	1.266	0.920	0.963	-0.1%
102	466	24	490	1.069	-8.6%	1.110	0.952	0.965	0.217	0.783	0.000	0.997	0.975	0.975	1.020	-4.6%
103	173	8	181	0.996	-67.0%	0.373	0.952	0.912	0.096	0.904	0.000	0.860	0.842	0.960	1.005	0.9%
104	302	31	333	1.022	-31.9%	0.790	0.952	1.002	0.149	0.851	0.000	0.970	0.949	1.002	1.049	2.6%
105	287	14	301	0.964	-21.9%	0.855	0.952	0.945	0.152	0.848	0.000	0.932	0.911	0.910	0.952	-1.2%
106	372	22	394	0.985	-31.3%	0.769	0.952	0.930	0.195	0.805	0.000	0.898	0.878	0.890	0.932	-5.4%
107	1	0	1	0.975	-100.0%	0.000	1.045	0.949	0.000	1.000	0.000	0.949	0.928	0.949	0.993	1.8%
108	15	1	16	1.153	-34.8%	0.854	1.045	1.224	0.043	0.957	0.000	1.209	1.182	1.140	1.193	3.5%
109	14	1	15	1.048	73.7%	2.067	0.983	0.996	0.053	0.947	0.000	1.053	1.029	1.000	1.047	-0.1%
110	14	0	14	1.038	-27.0%	0.861	1.024	1.012	0.043	0.957	0.000	1.006	0.984	1.012	1.059	2.0%
111	84	0	84	1.027	-53.3%	0.544	1.024	1.046	0.096	0.904	0.000	0.998	0.976	1.046	1.095	6.6%
112	59	0	59	1.006	-67.2%	0.375	0.983	0.988	0.080	0.920	0.000	0.938	0.918	0.920	0.963	-4.3%
113	240	11	251	0.922	-9.9%	0.944	1.045	0.894	0.155	0.845	0.000	0.901	0.881	0.894	0.936	1.5%
114	202	7	209	0.901	-54.8%	0.462	0.972	0.745	0.118	0.882	0.000	0.712	0.696	0.850	0.890	-1.2%
115	613	14	627	0.954	3.9%	1.126	0.972	0.860	0.247	0.753	0.000	0.926	0.905	0.985	1.031	8.1%
116	134	3	137	1.048	-38.2%	0.735	0.962	1.021	0.105	0.895	0.000	0.991	0.969	1.000	1.047	-0.1%
117	738	11	749	1.027	-18.9%	0.946	0.993	0.955	0.256	0.744	0.000	0.953	0.932	0.960	1.005	-2.1%
118	96	3	99	0.996	-79.7%	0.230	0.941	0.886	0.053	0.947	0.000	0.852	0.833	0.886	0.927	-6.9%
119	179	17	197	1.111	-21.7%	0.989	0.952	1.064	0.143	0.857	0.000	1.053	1.030	1.000	1.047	-5.8%
120	140	3	142	1.111	-26.9%	0.922	0.952	1.030	0.136	0.864	0.000	1.015	0.993	1.000	1.047	-5.8%
121	145	5	151	1.059	22.8%	1.477	0.952	1.086	0.149	0.851	0.000	1.144	1.119	1.000	1.047	-1.1%
122	70	1	71	1.080	56.6%	1.921	0.952	1.120	0.105	0.895	0.000	1.204	1.178	1.000	1.047	-3.1%
123	200	11	210	0.964	-100.0%	0.000	0.952	0.940	0.133	0.867	0.000	0.815	0.797	0.940	0.984	2.1%
124	133	10	143	1.027	-21.4%	0.916	0.952	1.061	0.114	0.886	0.000	1.045	1.022	0.965	1.010	-1.7%
125	74	2	76	1.059	-82.2%	0.215	1.035	1.077	0.043	0.913	0.044	1.038	1.015	1.077	1.127	6.4%
126	4	0	4	1.237	-100.0%	0.000	1.148	1.242	0.000	1.000	0.000	1.242	1.215	1.089	1.140	-7.8%
127	40	15	55	1.122	-11.7%	1.126	1.066	1.144	0.068	0.932	0.000	1.143	1.118	0.940	0.984	-12.3%
128	24	0	24	1.143	-84.7%	0.199	1.097	1.099	0.043	0.957	0.000	1.060	1.037	0.957	1.002	-12.3%
129	4	0	4	1.090	-100.0%	0.000	1.138	1.048	0.000	1.000	0.000	1.048	1.025	1.000	1.047	-3.9%
130	7	3	10	1.090	-100.0%	0.000	1.128	1.107	0.000	0.764	0.236	1.112	1.087	0.990	1.036	-5.0%
131	22	6	28	1.090	-46.5%	0.662	1.107	1.081	0.030	0.970	0.000	1.068	1.044	0.930	0.973	-10.7%
132	157	31	188	1.101	9.6%	1.370	1.107	0.994	0.136	0.864	0.000	1.045	1.022	0.960	1.005	-8.7%
133	11	0	11	1.122	-100.0%	0.000	1.138	1.105	0.000	1.000	0.000	1.105	1.080	1.105	1.157	3.1%
134	8	2	10	1.059	-99.2%	0.009	1.086	1.058	0.030	0.970	0.000	1.026	1.003	0.970	1.015	-4.2%
135	158	8	166	1.048	110.9%	2.511	1.055	1.182	0.122	0.878	0.000	1.344	1.314	1.000	1.047	-0.1%
136	379	75	454	0.933	61.4%	1.710	1.107	1.065	0.262	0.738	0.000	1.234	1.207	0.977	1.023	9.6%
137	7	0	7	1.080	-100.0%	0.000	1.086	0.995	0.000	1.000	0.000	0.995	0.973	0.995	1.041	-3.6%
138	15	0	15	1.237	-100.0%	0.000	1.107	1.446	0.053	0.947	0.000	1.370	1.340	1.040	1.088	-12.0%
139	48	3	51	1.216	-100.0%	0.000	1.128	1.470	0.086	0.914	0.000	1.344	1.314	1.100	1.151	-5.3%
140	85	2	87	1.153	-21.3%	1.031	1.128	1.324	0.074	0.926	0.000	1.302	1.273	1.090	1.141	-1.0%
141	33	0	33	1.205	-100.0%	0.000	1.128	1.371	0.061	0.939	0.000	1.288	1.259	1.230	1.287	6.8%
142	11	0	11	1.195	-15.7%	1.144	1.097	1.184	0.043	0.957	0.000	1.182	1.156	1.140	1.193	-0.2%
143	19	0	19	0.975	-37.4%	0.694	1.076	1.204	0.043	0.957	0.000	1.182	1.156	1.020	1.068	9.5%
144	16	0	15	1.048	108.2%	2.479	1.117	1.019	0.030	0.970	0.000	1.064	1.040	0.980	1.026	-2.1%
145	20	0	20	0.996	-100.0%	0.000	1.107	0.951	0.000	0.868	0.132	0.972	0.950	0.950	0.995	-0.1%
146	22	2	24	1.080	80.2%	2.211	1.128	1.095	0.043	0.957	0.000	1.143	1.118	1.100	1.151	6.6%
147	75	6	81	1.143	-55.5%	0.578	1.097	1.358	0.096	0.904	0.000	1.283	1.255	0.960	1.005	-12.1%
148	56	4	61	1.038	-100.0%	0.000	1.097	1.212	0.086	0.914	0.000	1.108	1.084	0.930	0.973	-6.3%
149	6	0	6	1.132	130.9%	2.968	0.993	1.119	0.043	0.957	0.000	1.198	1.172	1.100	1.151	1.7%
150	11	0	11	1.122	-100.0%	0.000	1.138	1.048	0.000	1.000	0.000	1.048	1.025	1.040	1.088	-3.0%
151	42	1	43	0.954	13.3%	1.228	1.045	1.017	0.061	0.939	0.000	1.030	1.007	1.017	1.064	11.5%
152	26	1	27	1.101	131.8%	2.899	1.035	1.008	0.053	0.947	0.000	1.107	1.083	1.000	1.047	-4.9%
153	10	0	10	1.132	-100.0%	0.000	1.117	1.072	0.000	1.000	0.000	1.072	1.049	1.072	1.122	-0.9%
154	1	0	1	1.132	-100.0%	0.000	0.983	1.098	0.000	1.000	0.000	1.098	1.074	1.040	1.088	-3.9%
155	34	2	36	0.985	-38.0%	0.693	1.045	1.010	0.043	0.957	0.000	0.997	0.975	1.000	1.047	6.3%
156	35	2	37	1.059	-100.0%	0.000	1.055	1.202	0.043	0.957	0.000	1.150	1.125	1.090	1.141	7.7%
157	29	0	29	1.132	92.7%	2.477	1.055	1.202	0.068	0.932	0.000	1.289	1.261	1.090	1.141	0.8%
158	82	9	90	1.038	-100.0%	0.000	1.045	1.186	0.074	0.926	0.000	1.098	1.074	1.010	1.057	1.8%
159	72	3	75	1.069	-58.7%	0.502	1.024	1.123	0.061	0.939	0.000	1.086	1.062	0.950	0.994	-7.0%
160	22	5	27	1.153	116.5%	2.835	1.097	1.367	0.074	0.926	0.000	1.476	1.443	1.150	1.204	4.4%
161	20	2	22	1.027	-100.0%	0.000	1.045	1.054	0.000	1.000	0.000	1.054	1.031	0.900	0.942	-8.3%
162	244	18	262	1.059	74.9%	2.104	1.045	1.075	0.182	0.818	0.000	1.263	1.235	1.075	1.125	6.2%
163	60	0	60	0.912	-82.6%	0.180	1.055	1.064	0.053	0.947	0.000	1.017	0.995	0.885	0.926	1.5%
164	226	9	235	0.954	-35.6%	0.697	0.962	1.035	0.114	0.886	0.000	0.997	0.975	0.930	0.973	2.0%
165	81	2	83	0.985	-65.4%	0.387	0.972	0.887	0.068	0.932	0.000	0.853	0.834	0.887	0.928	-5.8%
166	97	1	97	1.080	-26.7%	0.899	1.014	1.115	0.074	0.926	0.000	1.099	1.075	1.060	1.109	2.7%
167	60	10	71	1.006	-32.7%	0.769	1.086	1.112	0.091	0.909	0.000	1.080	1.057	0.950	0.994	-1.2%
168	26	0	26	1.048	-63.6%	0.434	1.107	1.062	0.043	0.957	0.000	1.035	1.013	1.062	1.112	6.1%
169	195	7	202	0.807	-33.8%	0.607	1.003	0.935	0.118	0.882	0.000	0.896	0.876	0.900	0.942	16.7%
170	47	3	50	0.933	13.7%	1.205	0.983	1.020	0.068	0.932	0.000	1.032	1.009	0.960	1.005	7.7%
171	129	4	133	0.954	36.9%	1.484	0.983	1.098	0.110	0.890	0.000	1.141	1.115	0.890	0.932	-2.3%
172	265	37	302	1.069	-23.7%	0.927	1.045	1.260	0.164	0.836	0.000	1.206	1.179	0.950	0.994	-7.0%
173	40	1	41	0.839	-22.6%	0.738	1.066	1.063	0.053	0.947	0.000	1.046	1.023	0.980	1.026	22.3%
174	236	9	245	0.912	3.9%	1.077	1.014	0.868	0.164	0.836	0.000	0.903	0.883	0.855	0.895	-1.9%
175	141	11	152	0.849	-27.0%	0.704	1.035	0.966	0.105	0.895	0.000	0.939	0.918	0.957	1.002	18.0%
176	0	0	0	1.132	-100.0%	0.000	1.107	1.128	0.000	1.000	0.000	1.128	1.104	1.128	1.181	4.3%
177	28	0	29	0.922	102.4%	2.120	0.972	1.040	0.061	0.939	0.000	1.105	1.081	0.950	0.994	7.8%
178	9	0	9	1.143	-57.9%	0.546	1.045	1.185	0.030	0.882	0.088	1.153	1.127	1.100	1.151	0.7%
179	19	0	19	1.006	-10.0%	1.028	0.993	0.968	0.030	0.970	0.000	0.970	0.948	0.968	1.013	0.7%
180	20	0	20	1.038	-36.4%	0.750	1.035	0.894	0.053	0.947	0.000	0.886	0.867	0.894	0.936	-9.8%
181	31	4	34	1.059	-41.2%	0.708	0.993	0.966	0.043	0.957	0.000	0.955	0.934	0.960	1.005	-5.1%
182	20	0	20	1.038	-2.8%	1.146	1.107	1.245	0.030	0.970	0.000	1.242	1.215	1.030	1.078	3.9%
183	10	0	10	1.090	-74.2%	0.320	1.014	1.143	0.030	0.970	0.000	1.118	1.094	1.060	1.109	1.7%
184	56	0	56	1.069	-100.0%	0.000	1.014	1.166	0.000	1.000	0.000	1.166	1.140	0.990	1.036	-3.1%
185	34	0	34	0.985	-100.0%	0.000	1.024	0.976	0.000	1.000	0.000	0.976	0.954	0.976	1.022	3.8%
	9,716	533	10,249	1.000		1.000	1.000	1.000				1.023	1.000	0.955	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)
(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio
(5) = (1 + (4)) * (3a) normalized
(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

American National Property and Casualty Company
American National General Insurance Company
Sector Relativity Calculation
Collision

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3a)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement
(13) = (12b) / (3) - 1

American National Property and Casualty Company
American National General Insurance Company
Model Year Relativity Revisions
Arkansas

Comprehensive

Model Year	Premium Distribution	Present	Proposed	Percent Change
2014	0.0%	1.10	1.05	-4.5%
2013	2.2%	1.05	1.00	-4.8%
2012	9.1%	1.00	0.96	-4.0%
2011	8.0%	0.96	0.93	-3.1%
2010	7.4%	0.93	0.90	-3.2%
2009	6.2%	0.90	0.87	-3.3%
2008	8.8%	0.87	0.84	-3.4%
2007	10.1%	0.84	0.81	-3.6%
2006	8.0%	0.81	0.78	-3.7%
2005	7.2%	0.78	0.76	-2.6%
2004	6.7%	0.76	0.74	-2.6%
2003	5.4%	0.74	0.72	-2.7%
2002	4.3%	0.72	0.70	-2.8%
2001	3.3%	0.70	0.68	-2.9%
2000	2.6%	0.68	0.66	-2.9%
1999	1.8%	0.66	0.64	-3.0%
1998	1.3%	0.64	0.62	-3.1%
1997	0.8%	0.62	0.62	0.0%
1996	0.6%	0.62	0.62	0.0%
1995	0.5%	0.62	0.62	0.0%
1994	0.4%	0.62	0.62	0.0%
<=1993	5.3%	0.62	0.62	0.0%
Est. Total				-3.0%

Collision

Model Year	Premium Distribution	Present	Proposed	Percent Change
2014	0.0%	1.10	1.05	-4.5%
2013	2.4%	1.05	1.00	-4.8%
2012	10.7%	1.00	0.94	-6.0%
2011	9.3%	0.94	0.88	-6.4%
2010	8.5%	0.88	0.83	-5.7%
2009	6.7%	0.83	0.78	-6.0%
2008	9.8%	0.78	0.73	-6.4%
2007	10.4%	0.73	0.68	-6.8%
2006	8.2%	0.68	0.64	-5.9%
2005	7.3%	0.64	0.60	-6.3%
2004	6.2%	0.60	0.57	-5.0%
2003	5.1%	0.57	0.54	-5.3%
2002	3.9%	0.54	0.51	-5.6%
2001	2.9%	0.51	0.48	-5.9%
2000	2.1%	0.48	0.45	-6.2%
1999	1.4%	0.45	0.42	-6.7%
1998	1.0%	0.42	0.39	-7.1%
1997	0.6%	0.39	0.39	0.0%
1996	0.4%	0.39	0.39	0.0%
1995	0.4%	0.39	0.39	0.0%
1994	0.3%	0.39	0.39	0.0%
<=1993	2.5%	0.39	0.39	0.0%
Est. Total				-5.8%

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Account Composition Proposed Factors
Countrywide
All Coverages Combined

Vehicle Count	Driver Count	Youths on Account Count	Age of youngest youth	Account Owner Marital Status	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio	Current Factor	Cashback Adjustment	Ultimate Companywide Selected Factor	Arkansas Phase 1 Selected Factor
1	1	0	N/A	Married	328,901	23%	28%	1.00	1.01	0.86	0.86
1	2	0	N/A	Married	42,590,421	50%	67%	1.00	1.00	0.77	0.77
1	3	0	N/A	Married	5,522,549	84%	71%	1.00	0.99	1.09	1.09
1	4	0	N/A	Married	2,032,922	68%	59%	1.00	0.99	1.09	1.09
2	1	0	N/A	Married	117,175	224%	170%	1.00	1.01	1.18	1.10
2	2	0	N/A	Married	240,689,454	54%	67%	1.00	1.00	0.79	0.79
2	3	0	N/A	Married	13,644,085	63%	68%	1.00	0.99	0.86	0.86
2	4	0	N/A	Married	6,351,010	58%	65%	1.00	0.99	0.86	0.86
3	1	0	N/A	Married	-	0%	0%	1.00	1.00	1.21	1.10
3	2	0	N/A	Married	89,159,557	63%	68%	1.00	0.99	0.93	0.93
3	3	0	N/A	Married	15,849,098	66%	64%	1.00	0.98	0.95	0.95
3	4	0	N/A	Married	4,585,433	79%	78%	1.00	0.98	0.95	0.95
4	1	0	N/A	Married	-	0%	0%	1.00	0.99	1.36	1.17
4	2	0	N/A	Married	19,797,929	86%	73%	1.00	0.99	1.20	1.10
4	3	0	N/A	Married	5,787,116	79%	67%	1.00	0.98	1.09	1.09
4	4	0	N/A	Married	3,271,642	66%	66%	1.00	0.98	0.92	0.92
1	1	1	16-20	Married	674	0%	0%	1.00	0.98	0.92	0.92
1	2	1	16-20	Married	79,397	76%	69%	1.00	0.98	1.10	1.10
1	3	1	16-20	Married	5,156,982	107%	73%	1.00	0.97	1.46	1.21
1	4	1	16-20	Married	1,057,699	88%	58%	1.00	0.97	1.46	1.21
2	1	1	16-20	Married	468	107%	60%	1.00	0.98	1.21	1.10
2	2	1	16-20	Married	264,796	68%	57%	1.00	0.98	1.10	1.10
2	3	1	16-20	Married	19,602,796	78%	70%	1.00	0.97	1.08	1.08
2	4	1	16-20	Married	3,133,161	65%	58%	1.00	0.97	1.08	1.08
3	1	1	16-20	Married	-	0%	0%	1.00	0.98	1.27	1.13
3	2	1	16-20	Married	66,694	196%	138%	1.00	0.97	1.26	1.12
3	3	1	16-20	Married	47,846,137	83%	68%	1.00	0.96	1.14	1.10
3	4	1	16-20	Married	4,821,263	89%	68%	1.00	0.96	1.23	1.11
4	1	1	16-20	Married	-	0%	0%	1.00	0.97	1.41	1.19
4	2	1	16-20	Married	10,901	785%	485%	1.00	0.96	1.25	1.12
4	3	1	16-20	Married	16,308,057	99%	68%	1.00	0.95	1.36	1.17
4	4	1	16-20	Married	3,568,321	68%	68%	1.00	0.95	0.92	0.92
1	1	1	21-24	Married	2,889	4%	3%	1.00	1.00	0.94	0.94
1	2	1	21-24	Married	1,097,303	45%	61%	1.00	0.99	0.77	0.77
1	3	1	21-24	Married	3,751,210	59%	69%	1.00	0.98	0.87	0.87
1	4	1	21-24	Married	1,626,025	60%	65%	1.00	0.98	0.87	0.87
2	1	1	21-24	Married	-	0%	0%	1.00	1.00	1.23	1.11
2	2	1	21-24	Married	6,289,149	53%	65%	1.00	0.99	0.79	0.79
2	3	1	21-24	Married	7,593,046	65%	66%	1.00	0.98	0.94	0.94
2	4	1	21-24	Married	2,035,423	73%	74%	1.00	0.98	0.94	0.94
3	1	1	21-24	Married	61	0%	0%	1.00	0.99	1.29	1.14
3	2	1	21-24	Married	1,408,018	90%	74%	1.00	0.98	1.18	1.10
3	3	1	21-24	Married	18,705,957	62%	70%	1.00	0.97	0.86	0.86
3	4	1	21-24	Married	3,782,277	53%	58%	1.00	0.97	0.86	0.86
4	1	1	21-24	Married	-	0%	0%	1.00	0.98	1.42	1.19
4	2	1	21-24	Married	188,713	135%	110%	1.00	0.98	1.18	1.10
4	3	1	21-24	Married	7,773,884	79%	68%	1.00	0.97	1.13	1.10
4	4	1	21-24	Married	5,521,073	75%	68%	1.00	0.97	1.05	1.05
1	2	>1	16-20	Married	288,764	49%	51%	1.00	0.96	0.88	0.88
1	3	>1	16-20	Married	55,832	94%	74%	1.00	0.95	1.20	1.10
1	4	>1	16-20	Married	6,765,917	89%	72%	1.00	0.95	1.20	1.10
2	2	>1	16-20	Married	993,339	75%	83%	1.00	0.96	0.74	0.74
2	3	>1	16-20	Married	86,739	89%	72%	1.00	0.95	1.12	1.10
2	4	>1	16-20	Married	10,193,060	81%	68%	1.00	0.95	1.12	1.10
3	2	>1	16-20	Married	169,119	117%	94%	1.00	0.96	1.05	1.05
3	3	>1	16-20	Married	85,039	42%	36%	1.00	0.95	1.06	1.06
3	4	>1	16-20	Married	27,667,918	76%	69%	1.00	0.95	1.06	1.06
4	2	>1	16-20	Married	22,948	172%	136%	1.00	0.95	1.05	1.05
4	3	>1	16-20	Married	15,432	175%	109%	1.00	0.94	1.38	1.17
4	4	>1	16-20	Married	43,667,192	82%	68%	1.00	0.94	1.15	1.10
1	2	>1	21-24	Married	691,494	154%	167%	1.00	0.99	0.91	0.91
1	3	>1	21-24	Married	41,934	41%	44%	1.00	0.98	0.95	0.95
1	4	>1	21-24	Married	1,232,803	65%	69%	1.00	0.98	0.95	0.95
2	2	>1	21-24	Married	3,542,147	53%	64%	1.00	0.99	0.76	0.76
2	3	>1	21-24	Married	125,740	29%	29%	1.00	0.98	0.93	0.93
2	4	>1	21-24	Married	1,463,556	68%	71%	1.00	0.98	0.93	0.93
3	2	>1	21-24	Married	584,685	95%	83%	1.00	0.98	1.05	1.05
3	3	>1	21-24	Married	44,159	36%	33%	1.00	0.97	1.04	1.04
3	4	>1	21-24	Married	2,935,980	89%	84%	1.00	0.97	1.04	1.04
4	2	>1	21-24	Married	80,575	290%	247%	1.00	0.98	1.05	1.05
4	3	>1	21-24	Married	15,010	266%	266%	1.00	0.97	0.97	0.97
4	4	>1	21-24	Married	4,919,725	66%	67%	1.00	0.97	0.97	0.97

American National Property and Casualty Company
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Account Composition Proposed Factors
Countrywide
All Coverages Combined

Vehicle Count	Driver Count	Youths on Account Count	Age of youngest youth	Account Owner Marital Status	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio	Current Factor	Cashback Adjustment	Ultimate Companywide Selected Factor	Arkansas Phase 1 Selected Factor
1	1	0	N/A	Single	103,865,640	61%	67%	1.00	1.00	0.85	0.85
1	2	0	N/A	Single	10,795,255	69%	67%	1.00	0.99	0.93	0.93
1	3	0	N/A	Single	1,757,489	55%	47%	1.00	0.98	1.06	1.06
1	4	0	N/A	Single	309,939	88%	73%	1.00	0.98	1.06	1.06
2	1	0	N/A	Single	34,442,602	83%	67%	1.00	1.00	1.17	1.10
2	2	0	N/A	Single	16,977,464	68%	67%	1.00	0.99	0.88	0.88
2	3	0	N/A	Single	1,901,607	96%	81%	1.00	0.98	1.06	1.06
2	4	0	N/A	Single	375,134	108%	88%	1.00	0.98	1.06	1.06
3	1	0	N/A	Single	7,653,861	81%	67%	1.00	0.99	1.20	1.10
3	2	0	N/A	Single	5,554,657	76%	68%	1.00	0.99	1.02	1.02
3	3	0	N/A	Single	1,708,236	88%	74%	1.00	0.98	1.07	1.07
3	4	0	N/A	Single	315,468	39%	33%	1.00	0.98	1.07	1.07
4	1	0	N/A	Single	1,785,251	88%	66%	1.00	0.99	1.36	1.17
4	2	0	N/A	Single	1,350,760	93%	72%	1.00	0.98	1.20	1.10
4	3	0	N/A	Single	550,955	50%	41%	1.00	0.97	1.08	1.08
4	4	0	N/A	Single	303,651	47%	43%	1.00	0.97	0.97	0.97
1	1	1	16-20	Single	1,407,383	58%	72%	1.00	0.98	0.92	0.92
1	2	1	16-20	Single	3,037,622	87%	68%	1.00	0.97	1.27	1.13
1	3	1	16-20	Single	594,456	63%	44%	1.00	0.96	1.34	1.16
1	4	1	16-20	Single	179,910	79%	55%	1.00	0.96	1.34	1.16
2	1	1	16-20	Single	128,809	53%	46%	1.00	0.98	1.21	1.10
2	2	1	16-20	Single	9,735,980	98%	68%	1.00	0.97	1.32	1.15
2	3	1	16-20	Single	1,301,969	75%	67%	1.00	0.96	1.01	1.01
2	4	1	16-20	Single	326,432	34%	30%	1.00	0.96	1.01	1.01
3	1	1	16-20	Single	9,099	2531%	1925%	1.00	0.97	1.26	1.12
3	2	1	16-20	Single	2,970,240	113%	71%	1.00	0.96	1.46	1.21
3	3	1	16-20	Single	1,363,801	130%	76%	1.00	0.95	1.54	1.24
3	4	1	16-20	Single	316,335	59%	35%	1.00	0.95	1.54	1.24
4	1	1	16-20	Single	590	0%	0%	1.00	0.96	1.39	1.18
4	2	1	16-20	Single	582,441	86%	55%	1.00	0.96	1.46	1.21
4	3	1	16-20	Single	537,619	254%	142%	1.00	0.95	1.63	1.28
4	4	1	16-20	Single	194,091	103%	57%	1.00	0.95	1.63	1.28
1	1	1	21-24	Single	5,143,519	53%	67%	1.00	0.99	0.93	0.93
1	2	1	21-24	Single	1,947,775	68%	68%	1.00	0.98	1.00	1.00
1	3	1	21-24	Single	486,106	54%	52%	1.00	0.97	0.99	0.99
1	4	1	21-24	Single	163,177	70%	66%	1.00	0.97	0.99	0.99
2	1	1	21-24	Single	790,898	83%	72%	1.00	0.99	1.22	1.10
2	2	1	21-24	Single	5,279,029	62%	68%	1.00	0.98	0.87	0.87
2	3	1	21-24	Single	831,980	88%	74%	1.00	0.97	1.10	1.10
2	4	1	21-24	Single	184,101	46%	39%	1.00	0.97	1.10	1.10
3	1	1	21-24	Single	106,479	207%	165%	1.00	0.98	1.27	1.13
3	2	1	21-24	Single	1,757,340	101%	73%	1.00	0.98	1.32	1.15
3	3	1	21-24	Single	1,181,997	86%	66%	1.00	0.97	1.20	1.10
3	4	1	21-24	Single	228,165	97%	74%	1.00	0.97	1.20	1.10
4	1	1	21-24	Single	12,081	71%	51%	1.00	0.98	1.42	1.19
4	2	1	21-24	Single	385,733	57%	42%	1.00	0.97	1.31	1.14
4	3	1	21-24	Single	458,328	123%	90%	1.00	0.96	1.27	1.13
4	4	1	21-24	Single	188,896	70%	51%	1.00	0.96	1.27	1.13
1	2	>1	16-20	Single	107,815	87%	108%	1.00	0.96	0.88	0.88
1	3	>1	16-20	Single	766,384	60%	48%	1.00	0.95	1.11	1.10
1	4	>1	16-20	Single	380,903	51%	40%	1.00	0.95	1.20	1.10
2	2	>1	16-20	Single	191,204	46%	63%	1.00	0.96	0.74	0.74
2	3	>1	16-20	Single	2,109,835	86%	69%	1.00	0.95	1.05	1.05
2	4	>1	16-20	Single	651,837	278%	178%	1.00	0.95	1.43	1.20
3	2	>1	16-20	Single	35,607	931%	866%	1.00	0.95	1.05	1.05
3	3	>1	16-20	Single	3,489,377	141%	84%	1.00	0.94	1.42	1.19
3	4	>1	16-20	Single	1,032,139	76%	50%	1.00	0.94	1.42	1.19
4	2	>1	16-20	Single	7,764	48%	46%	1.00	0.95	1.05	1.05
4	3	>1	16-20	Single	928,753	114%	68%	1.00	0.94	1.42	1.19
4	4	>1	16-20	Single	1,207,044	115%	68%	1.00	0.94	1.58	1.26
1	2	>1	21-24	Single	173,258	65%	77%	1.00	0.98	0.90	0.90
1	3	>1	21-24	Single	125,769	28%	29%	1.00	0.97	0.99	0.99
1	4	>1	21-24	Single	88,461	53%	52%	1.00	0.97	0.99	0.99
2	2	>1	21-24	Single	310,681	34%	46%	1.00	0.98	0.75	0.75
2	3	>1	21-24	Single	226,793	57%	55%	1.00	0.97	0.99	0.99
2	4	>1	21-24	Single	115,426	95%	91%	1.00	0.97	0.99	0.99
3	2	>1	21-24	Single	45,899	109%	109%	1.00	0.98	1.05	1.05
3	3	>1	21-24	Single	586,168	67%	62%	1.00	0.97	1.06	1.06
3	4	>1	21-24	Single	143,104	97%	88%	1.00	0.97	1.06	1.06
4	2	>1	21-24	Single	23,148	5%	5%	1.00	0.97	1.05	1.05
4	3	>1	21-24	Single	129,898	176%	142%	1.00	0.96	1.20	1.10
4	4	>1	21-24	Single	189,196	43%	34%	1.00	0.96	1.20	1.10

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Account Owner Marital Status
Countrywide
All Coverages Combined

Account Owner Marital Status	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio
Married	717,086,124	66%	68%
Single	244,546,812	74%	68%

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Account Owner Marital Status and Youth Count
Countrywide
All Coverages Combined

Youth Count	Account Owner Marital Status	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio
0	Married	449,706,492	59%	67%
1	Married	161,690,523	78%	68%
>1	Married	105,689,108	80%	69%
0	Single	189,647,970	68%	67%
1	Single	41,832,379	85%	69%
>1	Single	13,066,463	110%	77%

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Youth Count and Age of Youngest Youth
Countrywide
All Coverages Combined

Youths on Account Count	Age of Youngest Young	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio
0	NA	639,354,462	62%	67%
1	16-20	124,603,705	88%	69%
>1	16-20	100,919,962	85%	70%
1	21-24	78,919,198	66%	68%
>1	21-24	17,835,610	73%	73%

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Driver Count and Vehicle Count
Countrywide
All Coverages Combined

Vehicle Count	Driver Count	Current Earned Premium	Current Loss Ratio	Projected Loss Ratio
1	1	110,749,007	61%	67%
>1	1	45,024,721	84%	68%
<2	2	60,809,105	57%	68%
2	2	284,273,241	57%	67%
>2	2	124,202,729	71%	68%
<3	3	65,683,301	75%	68%
3	3	90,859,970	79%	69%
>3	3	32,505,054	94%	70%
<4	4	84,494,976	77%	69%
>3	4	63,030,832	79%	68%

American National Property and Casualty Company
American National General Insurance Company
Account Composition Offset
Arkansas

Coverage	Current Premium	Proposed Premium	Revenue Effect
BI	2,450,115	2,312,921	-5.6%
PD	1,521,065	1,433,914	-5.7%
Med	316,804	298,823	-5.7%
Comp	1,048,349	984,329	-6.1%
Coll	2,108,634	1,961,656	-7.0%

American National Property and Casualty Company
American National General Insurance Company
American National County Mutual Insurance Company
ANPAC Louisiana Insurance Company
Age-Gender-Marital Status Proposed Factors
Countrywide
Bodily Injury and Property Damage

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16	M	M	3,661	6,317	10,678	292%	3.23	169%
17	M	M	4,538	7,703	-	0%	2.89	0%
18	M	M	25,452	32,116	15,004	59%	2.56	47%
19	M	M	72,138	81,851	32,055	44%	2.18	39%
20	M	M	172,437	155,077	140,388	81%	1.80	91%
21	M	M	298,235	278,199	208,989	70%	1.65	75%
22	M	M	540,110	476,851	558,705	103%	1.57	117%
23	M	M	754,186	665,182	1,223,289	162%	1.47	184%
24	M	M	1,064,237	866,388	191,209	18%	1.35	22%
25	M	M	1,236,071	983,634	694,204	56%	1.10	71%
26	M	M	1,517,539	1,201,452	430,791	28%	1.10	36%
27	M	M	1,802,597	1,420,005	815,480	45%	1.10	57%
28	M	M	2,078,275	1,635,696	702,413	34%	1.10	43%
29	M	M	2,328,500	1,833,966	835,729	36%	1.10	46%
30	M	M	2,467,411	1,956,050	1,503,168	61%	1.11	77%
31	M	M	2,626,046	2,086,265	1,586,983	60%	1.11	76%
32	M	M	2,756,700	2,175,975	1,095,093	40%	1.10	50%
33	M	M	2,832,506	2,242,073	1,642,639	58%	1.10	73%
34	M	M	2,917,757	2,322,099	1,303,809	45%	1.10	56%
35	M	M	3,085,150	2,466,231	1,358,339	44%	1.10	55%
36	M	M	3,361,821	2,710,728	1,785,816	53%	1.10	66%
37	M	M	3,520,221	2,864,496	1,896,517	54%	1.10	66%
38	M	M	3,545,893	2,883,980	3,324,416	94%	1.09	115%
39	M	M	3,418,711	2,789,664	1,771,252	52%	1.08	63%
40	M	M	3,369,950	2,890,016	2,392,372	71%	1.08	83%
41	M	M	3,279,073	2,829,389	1,707,162	52%	1.07	60%
42	M	M	3,348,684	2,944,378	1,666,918	50%	1.07	57%
43	M	M	3,466,850	3,068,767	2,443,690	70%	1.06	80%
44	M	M	3,506,929	3,122,027	2,452,226	70%	1.05	79%
45	M	M	3,075,146	3,129,728	2,539,312	83%	1.04	81%
46	M	M	3,197,538	3,274,404	2,592,822	81%	1.04	79%
47	M	M	3,354,198	3,442,527	1,768,893	53%	1.04	51%
48	M	M	3,412,913	3,498,316	2,481,844	73%	1.04	71%
49	M	M	3,485,049	3,538,943	3,147,326	90%	1.03	89%
50	M	M	3,527,842	3,666,084	2,567,141	73%	1.03	70%
51	M	M	3,522,603	3,625,894	2,396,745	68%	1.03	66%
52	M	M	3,460,197	3,530,796	2,688,138	78%	1.03	76%
53	M	M	3,421,410	3,466,307	2,507,491	73%	1.03	72%
54	M	M	3,310,008	3,320,787	1,968,642	59%	1.03	59%
55	M	M	3,206,894	3,155,190	2,359,861	74%	1.02	75%
56	M	M	3,099,771	2,963,146	1,761,735	57%	1.00	59%
57	M	M	2,963,807	2,734,228	1,393,080	47%	0.97	51%
58	M	M	2,877,763	2,631,615	1,557,155	54%	0.97	59%
59	M	M	2,815,181	2,559,038	1,926,056	68%	0.97	75%
60	M	M	2,794,022	2,446,130	1,813,092	65%	1.01	74%
61	M	M	2,559,426	2,209,056	1,209,799	47%	1.01	55%
62	M	M	2,266,254	1,942,846	1,264,927	56%	1.01	65%
63	M	M	2,017,876	1,726,495	1,062,823	53%	1.01	62%
64	M	M	2,002,454	1,686,773	1,354,854	68%	1.02	80%
65	M	M	2,034,685	1,553,176	912,819	45%	1.02	59%
66	M	M	1,796,397	1,363,858	744,413	41%	1.02	55%
67	M	M	1,580,143	1,251,528	1,153,648	73%	1.07	92%
68	M	M	1,448,223	1,182,048	940,875	65%	1.11	80%
69	M	M	1,365,534	1,158,394	699,605	51%	1.15	60%
70	M	M	1,367,397	1,112,824	911,379	67%	1.26	82%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
71	M	M	1,216,168	1,024,126	827,383	68%	1.31	81%
72	M	M	1,068,098	929,911	485,995	46%	1.36	52%
73	M	M	965,480	870,786	620,645	64%	1.41	71%
74	M	M	873,754	811,548	781,058	89%	1.48	96%
75	M	M	843,969	737,875	293,512	35%	1.53	40%
76	M	M	733,889	662,614	177,152	24%	1.58	27%
77	M	M	676,906	635,405	595,389	88%	1.65	94%
78	M	M	631,190	612,363	922,284	146%	1.72	151%
79	M	M	602,123	602,756	241,051	40%	1.77	40%
80	M	M	541,445	555,440	464,246	86%	1.82	84%
81	M	M	469,893	492,434	218,843	47%	1.88	44%
82	M	M	412,540	439,497	325,492	79%	1.93	74%
83	M	M	339,958	372,464	211,583	62%	1.98	57%
84	M	M	281,693	316,661	339,363	120%	2.03	107%
85	M	M	228,416	263,797	154,771	68%	2.09	59%
86	M	M	186,320	217,931	267,907	144%	2.14	123%
87	M	M	143,547	172,744	54,894	38%	2.19	32%
88	M	M	106,397	131,097	38,831	36%	2.24	30%
89	M	M	72,032	90,369	13,049	18%	2.30	14%
90	M	M	132,034	166,876	41,426	31%	2.35	25%
16	M	S	8,160,062	10,164,336	7,385,882	91%	4.05	73%
17	M	S	9,315,788	11,493,980	8,741,685	94%	3.54	76%
18	M	S	9,420,786	11,002,469	6,142,169	65%	3.02	56%
19	M	S	7,651,077	8,625,103	6,470,150	85%	2.60	75%
20	M	S	6,960,471	7,344,951	5,550,987	80%	2.42	76%
21	M	S	5,918,136	5,364,114	4,044,214	68%	2.04	75%
22	M	S	5,158,139	4,471,800	2,700,366	52%	1.96	60%
23	M	S	4,094,673	3,599,158	2,178,004	53%	1.84	61%
24	M	S	3,425,076	2,912,431	1,528,814	45%	1.78	52%
25	M	S	2,271,790	2,250,058	2,004,658	88%	1.38	89%
26	M	S	2,129,826	2,071,869	1,003,977	47%	1.38	48%
27	M	S	1,879,442	1,807,471	679,144	36%	1.38	38%
28	M	S	1,663,981	1,587,804	862,762	52%	1.38	54%
29	M	S	1,486,942	1,415,994	2,583,260	174%	1.38	182%
30	M	S	1,216,702	1,195,014	554,370	46%	1.26	46%
31	M	S	1,162,394	1,127,722	599,562	52%	1.25	53%
32	M	S	1,081,391	1,039,982	564,447	52%	1.24	54%
33	M	S	1,012,756	968,595	652,848	64%	1.22	67%
34	M	S	1,021,769	972,534	794,309	78%	1.21	82%
35	M	S	1,039,319	982,034	587,571	57%	1.20	60%
36	M	S	1,078,074	1,013,791	576,128	53%	1.19	57%
37	M	S	1,101,448	1,030,266	961,857	87%	1.18	93%
38	M	S	1,108,532	1,022,916	469,547	42%	1.17	46%
39	M	S	1,081,673	992,643	1,937,652	179%	1.16	195%
40	M	S	1,020,409	960,551	578,493	57%	1.15	60%
41	M	S	1,014,063	955,047	739,985	73%	1.14	77%
42	M	S	1,004,678	952,168	602,281	60%	1.14	63%
43	M	S	1,030,892	982,283	673,362	65%	1.14	69%
44	M	S	1,078,911	1,021,581	1,274,698	118%	1.13	125%
45	M	S	992,412	1,080,068	1,024,505	103%	1.13	95%
46	M	S	1,031,659	1,117,494	825,082	80%	1.13	74%
47	M	S	1,030,336	1,108,657	958,413	93%	1.11	86%
48	M	S	1,047,770	1,127,614	580,229	55%	1.11	51%
49	M	S	1,086,380	1,170,171	406,074	37%	1.10	35%
50	M	S	1,078,908	1,124,836	805,450	75%	1.04	72%

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51	M	S	1,061,825	1,106,122	882,595	83%	1.04	80%
52	M	S	1,035,369	1,069,460	507,777	49%	1.04	47%
53	M	S	1,003,478	1,034,102	509,340	51%	1.04	49%
54	M	S	979,623	1,002,728	616,001	63%	1.04	61%
55	M	S	929,703	949,758	503,324	54%	1.04	53%
56	M	S	868,523	880,298	519,845	60%	1.04	59%
57	M	S	812,742	826,567	683,226	84%	1.04	83%
58	M	S	772,706	784,512	367,501	48%	1.04	47%
59	M	S	762,356	777,157	575,434	75%	1.04	74%
60	M	S	718,919	759,726	215,308	30%	1.13	28%
61	M	S	640,313	703,669	587,292	92%	1.18	83%
62	M	S	540,678	617,962	505,075	93%	1.23	82%
63	M	S	467,303	551,012	221,718	47%	1.26	40%
64	M	S	468,344	556,626	623,404	133%	1.30	112%
65	M	S	476,247	537,522	422,972	89%	1.36	79%
66	M	S	430,003	506,094	424,106	99%	1.40	84%
67	M	S	385,386	465,063	185,330	48%	1.45	40%
68	M	S	348,110	441,488	225,092	65%	1.51	51%
69	M	S	312,892	408,481	758,405	242%	1.56	186%
70	M	S	303,875	373,613	279,395	92%	1.68	75%
71	M	S	282,086	353,729	672,947	239%	1.71	190%
72	M	S	257,319	329,115	156,386	61%	1.75	48%
73	M	S	239,077	308,764	62,724	26%	1.78	20%
74	M	S	221,314	290,409	79,697	36%	1.82	27%
75	M	S	234,637	286,882	186,581	80%	1.87	65%
76	M	S	230,910	290,338	122,249	53%	1.92	42%
77	M	S	224,106	283,836	116,145	52%	1.97	41%
78	M	S	225,115	294,550	102,685	46%	2.02	35%
79	M	S	223,452	300,861	230,880	103%	2.06	77%
80	M	S	229,465	311,466	172,687	75%	2.11	55%
81	M	S	211,165	290,172	496,856	235%	2.16	171%
82	M	S	181,691	256,229	152,639	84%	2.21	60%
83	M	S	171,589	247,094	337,640	197%	2.26	137%
84	M	S	163,967	240,639	65,385	40%	2.30	27%
85	M	S	147,513	217,842	14,991	10%	2.35	7%
86	M	S	115,430	171,412	192,931	167%	2.40	113%
87	M	S	86,701	131,349	61,808	71%	2.45	47%
88	M	S	65,461	102,613	28,237	43%	2.50	28%
89	M	S	52,976	82,666	24,021	45%	2.54	29%
90	M	S	133,119	208,635	116,728	88%	2.59	56%
16	F	M	1,545	2,859	-	0%	2.03	0%
17	F	M	7,466	11,631	1,109	15%	1.79	10%
18	F	M	42,517	57,177	17,371	41%	1.72	30%
19	F	M	131,273	149,049	97,202	74%	1.51	65%
20	F	M	282,192	281,535	237,081	84%	1.31	84%
21	F	M	445,858	404,201	299,601	67%	1.29	74%
22	F	M	670,368	586,095	521,395	78%	1.24	89%
23	F	M	970,503	820,900	571,632	59%	1.20	70%
24	F	M	1,323,488	1,081,455	640,878	48%	1.15	59%
25	F	M	1,644,489	1,348,625	996,609	61%	1.15	74%
26	F	M	1,942,180	1,589,307	950,867	49%	1.15	60%
27	F	M	2,192,911	1,795,907	1,355,674	62%	1.15	75%
28	F	M	2,421,983	1,983,895	1,309,982	54%	1.15	66%
29	F	M	2,634,385	2,159,901	1,264,171	48%	1.15	59%
30	F	M	2,801,147	2,309,942	955,946	34%	1.16	41%

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31	F	M	2,860,516	2,367,648	1,457,200	51%	1.16	62%
32	F	M	2,909,436	2,415,722	1,647,932	57%	1.16	68%
33	F	M	3,001,012	2,509,410	1,393,604	46%	1.16	56%
34	F	M	3,118,971	2,597,220	1,641,450	53%	1.14	63%
35	F	M	3,276,387	2,725,720	1,535,660	47%	1.13	56%
36	F	M	3,493,963	2,922,631	1,965,919	56%	1.12	67%
37	F	M	3,617,431	3,040,083	2,465,661	68%	1.11	81%
38	F	M	3,568,470	3,033,187	3,099,766	87%	1.11	102%
39	F	M	3,475,623	2,999,462	2,406,983	69%	1.11	80%
40	F	M	3,362,172	2,987,660	1,733,452	52%	1.09	58%
41	F	M	3,315,361	2,995,325	1,912,901	58%	1.09	64%
42	F	M	3,347,866	3,068,095	2,901,246	87%	1.09	95%
43	F	M	3,505,229	3,251,009	2,209,262	63%	1.09	68%
44	F	M	3,574,227	3,355,829	2,227,018	62%	1.09	66%
45	F	M	3,152,285	3,404,044	2,031,932	64%	1.09	60%
46	F	M	3,229,793	3,498,401	2,944,911	91%	1.09	84%
47	F	M	3,305,965	3,572,377	3,474,712	105%	1.09	97%
48	F	M	3,319,326	3,562,780	1,776,009	54%	1.09	50%
49	F	M	3,347,443	3,559,232	2,752,384	82%	1.09	77%
50	F	M	3,382,856	3,629,172	2,146,471	63%	1.08	59%
51	F	M	3,362,484	3,568,312	2,567,914	76%	1.08	72%
52	F	M	3,364,280	3,530,409	2,719,674	81%	1.08	77%
53	F	M	3,258,418	3,374,933	2,103,671	65%	1.08	62%
54	F	M	3,135,129	3,201,759	2,704,692	86%	1.08	84%
55	F	M	3,006,511	3,045,070	1,740,854	58%	1.08	57%
56	F	M	2,832,099	2,844,992	2,184,007	77%	1.08	77%
57	F	M	2,697,422	2,690,295	2,768,891	103%	1.08	103%
58	F	M	2,573,345	2,538,306	1,954,721	76%	1.08	77%
59	F	M	2,463,633	2,462,579	1,066,880	43%	1.10	43%
60	F	M	2,342,459	2,301,210	1,916,597	82%	1.17	83%
61	F	M	2,046,753	2,066,788	1,438,008	70%	1.22	70%
62	F	M	1,780,634	1,852,157	1,539,468	86%	1.26	83%
63	F	M	1,549,202	1,672,555	1,229,485	79%	1.31	74%
64	F	M	1,498,007	1,636,467	835,058	56%	1.35	51%
65	F	M	1,482,754	1,526,170	1,030,075	69%	1.40	67%
66	F	M	1,304,323	1,338,299	1,001,943	77%	1.40	75%
67	F	M	1,133,449	1,160,238	693,330	61%	1.40	60%
68	F	M	998,460	1,022,392	565,510	57%	1.40	55%
69	F	M	894,619	914,383	716,120	80%	1.40	78%
70	F	M	864,236	806,448	330,459	38%	1.46	41%
71	F	M	763,265	707,583	438,710	57%	1.46	62%
72	F	M	655,224	607,595	376,286	57%	1.46	62%
73	F	M	578,902	535,394	619,353	107%	1.46	116%
74	F	M	504,853	477,544	331,522	66%	1.50	69%
75	F	M	482,713	422,557	124,311	26%	1.53	29%
76	F	M	434,002	389,782	190,300	44%	1.57	49%
77	F	M	395,646	363,412	171,891	43%	1.61	47%
78	F	M	351,328	330,039	233,622	66%	1.66	71%
79	F	M	304,427	290,126	339,874	112%	1.70	117%
80	F	M	261,672	254,986	174,181	67%	1.74	68%
81	F	M	229,939	227,342	66,883	29%	1.78	29%
82	F	M	187,908	187,058	51,536	27%	1.82	28%
83	F	M	144,392	147,291	104,713	73%	1.86	71%
84	F	M	107,593	109,698	50,883	47%	1.90	46%
85	F	M	82,267	87,092	13,304	16%	1.94	15%

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86	F	M	70,883	76,230	50,857	72%	1.98	67%
87	F	M	57,539	63,127	109,534	190%	2.03	174%
88	F	M	39,376	44,544	2,228	6%	2.07	5%
89	F	M	23,171	26,912	13,467	58%	2.11	50%
90	F	M	27,109	31,384	184,654	681%	2.15	588%
16	F	S	6,904,447	9,176,270	6,256,595	91%	3.69	68%
17	F	S	7,619,663	10,103,300	7,877,041	103%	3.25	78%
18	F	S	7,630,587	9,807,770	7,635,797	100%	2.79	78%
19	F	S	6,413,999	8,095,542	5,499,753	86%	2.43	68%
20	F	S	5,758,001	6,340,591	3,849,218	67%	2.11	61%
21	F	S	4,765,496	4,948,796	2,977,821	62%	1.97	60%
22	F	S	4,074,581	4,106,366	2,470,213	61%	1.91	60%
23	F	S	3,185,028	3,300,300	3,656,413	115%	1.83	111%
24	F	S	2,678,565	2,655,570	1,379,213	51%	1.75	52%
25	F	S	1,860,668	2,177,091	2,242,871	121%	1.45	103%
26	F	S	1,679,546	1,924,051	1,020,396	61%	1.45	53%
27	F	S	1,507,258	1,700,978	1,039,711	69%	1.45	61%
28	F	S	1,366,545	1,526,354	1,834,815	134%	1.45	120%
29	F	S	1,266,653	1,405,162	584,563	46%	1.45	42%
30	F	S	1,163,746	1,188,996	1,015,047	87%	1.34	85%
31	F	S	1,110,379	1,130,723	718,610	65%	1.34	64%
32	F	S	1,084,483	1,098,682	988,849	91%	1.34	90%
33	F	S	1,022,993	1,037,970	567,597	55%	1.34	55%
34	F	S	1,000,354	1,018,834	897,876	90%	1.34	88%
35	F	S	1,014,992	1,034,189	742,044	73%	1.34	72%
36	F	S	1,085,369	1,102,117	406,767	37%	1.33	37%
37	F	S	1,160,640	1,175,832	979,940	84%	1.32	83%
38	F	S	1,158,428	1,180,374	506,265	44%	1.32	43%
39	F	S	1,078,116	1,107,174	1,312,425	122%	1.32	119%
40	F	S	1,053,947	1,127,983	948,158	90%	1.32	84%
41	F	S	1,027,354	1,107,744	951,131	93%	1.32	86%
42	F	S	1,108,308	1,195,662	614,695	55%	1.32	51%
43	F	S	1,161,971	1,263,396	2,179,884	188%	1.32	173%
44	F	S	1,207,900	1,321,333	712,610	59%	1.32	54%
45	F	S	1,107,649	1,377,870	1,074,954	97%	1.32	78%
46	F	S	1,187,573	1,484,057	1,002,774	84%	1.32	68%
47	F	S	1,259,050	1,564,129	997,141	79%	1.32	64%
48	F	S	1,281,210	1,588,737	1,441,268	112%	1.32	91%
49	F	S	1,308,002	1,615,727	943,325	72%	1.32	58%
50	F	S	1,312,415	1,603,346	883,498	67%	1.27	55%
51	F	S	1,323,155	1,558,271	883,317	67%	1.24	57%
52	F	S	1,333,182	1,517,630	679,065	51%	1.20	45%
53	F	S	1,298,548	1,430,953	572,125	44%	1.17	40%
54	F	S	1,285,793	1,367,087	1,445,502	112%	1.14	106%
55	F	S	1,226,467	1,286,552	1,118,510	91%	1.12	87%
56	F	S	1,201,206	1,253,458	713,367	59%	1.12	57%
57	F	S	1,171,814	1,213,289	723,168	62%	1.12	60%
58	F	S	1,117,096	1,154,724	573,752	51%	1.12	50%
59	F	S	1,109,938	1,144,861	732,343	66%	1.12	64%
60	F	S	1,094,660	1,136,938	579,309	53%	1.18	51%
61	F	S	1,002,687	1,052,580	637,831	64%	1.20	61%
62	F	S	910,282	966,767	705,885	78%	1.23	73%
63	F	S	835,593	909,081	624,616	75%	1.25	69%
64	F	S	853,094	923,132	598,981	70%	1.28	65%
65	F	S	889,512	898,832	510,933	57%	1.31	57%

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66	F	S	811,402	834,028	984,925	121%	1.34	118%
67	F	S	743,679	776,124	483,649	65%	1.36	62%
68	F	S	692,600	742,181	634,803	92%	1.39	86%
69	F	S	650,843	713,888	261,208	40%	1.43	37%
70	F	S	646,697	682,063	425,664	66%	1.55	62%
71	F	S	615,008	666,529	278,153	45%	1.59	42%
72	F	S	602,289	665,699	731,112	121%	1.63	110%
73	F	S	562,287	634,470	431,787	77%	1.66	68%
74	F	S	548,853	628,206	305,221	56%	1.70	49%
75	F	S	589,190	630,422	431,782	73%	1.75	68%
76	F	S	565,349	620,407	203,548	36%	1.80	33%
77	F	S	569,458	643,303	646,744	114%	1.85	101%
78	F	S	569,938	664,315	1,117,134	196%	1.92	168%
79	F	S	548,863	653,673	409,386	75%	1.97	63%
80	F	S	514,731	622,440	364,060	71%	2.02	58%
81	F	S	484,619	604,482	398,267	82%	2.07	66%
82	F	S	451,225	572,127	278,951	62%	2.13	49%
83	F	S	404,862	521,665	824,037	204%	2.18	158%
84	F	S	357,537	475,297	232,224	65%	2.23	49%
85	F	S	328,329	445,433	152,537	46%	2.30	34%
86	F	S	278,945	386,250	144,503	52%	2.35	37%
87	F	S	227,195	321,861	114,453	50%	2.40	36%
88	F	S	161,485	232,151	37,815	23%	2.45	16%
89	F	S	115,104	168,934	14,762	13%	2.50	9%
90	F	S	224,244	333,841	265,667	118%	2.56	80%

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Age-Gender-Marital Status Projected Loss Ratios
Countrywide
Bodily Injury and Property Damage

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-24	F	M	3,875,210	3,394,901	2,386,268	62%	70%
25-29	F	M	10,835,948	8,877,634	5,877,302	54%	66%
30-39	F	M	32,122,957	26,921,025	18,570,121	58%	69%
40-49	F	M	33,459,665	33,254,751	23,963,827	72%	72%
50-59	F	M	30,076,178	30,885,826	21,957,777	73%	71%
60-69	F	M	15,030,662	15,490,659	10,965,595	73%	71%
70-79	F	M	5,334,594	4,930,480	3,156,328	59%	64%
80+	F	M	1,231,851	1,255,664	822,240	67%	65%
16-24	F	S	49,030,365	58,534,504	41,602,065	85%	71%
25-29	F	S	7,680,672	8,733,635	6,722,355	88%	77%
30-39	F	S	10,879,499	11,074,889	8,135,419	75%	73%
40-49	F	S	11,702,964	13,646,638	10,865,940	93%	80%
50-59	F	S	12,379,615	13,530,172	8,324,647	67%	62%
60-69	F	S	8,484,351	8,953,551	6,022,140	71%	67%
70-79	F	S	5,817,931	6,489,087	4,980,530	86%	77%
80+	F	S	3,548,277	4,684,480	2,827,275	80%	60%
16-24	M	M	2,934,993	2,569,683	2,380,317	81%	93%
25-29	M	M	8,962,981	7,074,753	3,478,617	39%	49%
30-39	M	M	30,532,217	24,497,561	17,268,034	57%	70%
40-49	M	M	33,496,330	31,738,495	23,192,564	69%	73%
50-59	M	M	32,205,475	31,653,085	21,126,044	66%	67%
60-69	M	M	19,865,015	16,520,305	11,156,857	56%	68%
70-79	M	M	8,978,973	8,000,208	5,855,849	65%	73%
80+	M	M	2,914,276	3,219,309	2,130,405	73%	66%
16-24	M	S	60,104,208	64,978,342	44,742,272	74%	69%
25-29	M	S	9,431,981	9,133,196	7,133,800	76%	78%
30-39	M	S	10,904,058	10,345,496	7,698,292	71%	74%
40-49	M	S	10,337,511	10,475,633	7,663,120	74%	73%
50-59	M	S	9,305,232	9,555,540	5,970,493	64%	62%
60-69	M	S	4,788,197	5,547,644	4,168,702	87%	75%
70-79	M	S	2,441,891	3,112,097	2,009,690	82%	65%
80+	M	S	1,559,076	2,260,117	1,663,924	107%	74%

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Age-Gender-Marital Status Projected Loss Ratios
Countrywide
Bodily Injury and Property Damage

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
Combined	F	M	131,967,064	125,010,940	87,699,458	66%	70%
Combined	F	S	109,523,673	125,646,956	89,480,369	82%	71%
Combined	M	M	139,890,260	125,273,400	86,588,689	62%	69%
Combined	M	S	108,872,153	115,408,065	81,050,294	74%	70%

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Principal-Occasional Proposed Factors
Countrywide
Bodily Injury and Property Damage

Age	Principal Occasional Status	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	PRIN	S	62,368,796	76,197,834	55,092,796	88%	1.00	72%
21-24	PRIN	S	30,377,798	28,394,924	18,360,767	60%	1.00	65%
16-20	OCC	S	13,466,083	15,956,478	10,316,483	77%	0.90	65%
21-24	OCC	S	2,921,896	2,963,610	2,574,291	88%	0.95	87%
Combined	PRIN	S	92,746,595	104,592,758	73,453,563	79%	NA	70%
Combined	OCC	S	16,387,979	18,920,088	12,890,774	79%	NA	68%

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Good Student Proposed Discounts
Countrywide
Bodily Injury and Property Damage

Age	Gender	Marital Status	Good Student	Principal Occasional Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	F	S	No	PRIN	14,819,469	19,541,810	14,574,476	98%	0%	75%
21-24	F	S	No	PRIN	10,825,480	11,174,100	7,799,313	72%	0%	70%
16-20	M	S	No	PRIN	20,814,137	24,650,347	17,511,208	84%	0%	71%
21-24	M	S	No	PRIN	14,526,319	12,750,120	7,954,478	55%	0%	62%
16-20	F	S	Yes	PRIN	13,461,711	16,578,990	12,385,997	92%	20%	75%
21-24	F	S	Yes	PRIN	2,534,969	2,369,531	1,181,117	47%	20%	50%
16-20	M	S	Yes	PRIN	13,273,479	15,426,688	10,621,115	80%	25%	69%
21-24	M	S	Yes	PRIN	2,491,031	2,101,173	1,425,860	57%	25%	68%
16-20	F	S	No	OCC	3,169,164	4,338,339	2,230,004	70%	0%	51%
21-24	F	S	No	OCC	1,140,296	1,284,689	1,431,777	126%	0%	111%
16-20	M	S	No	OCC	4,447,848	5,559,869	4,227,578	95%	0%	76%
21-24	M	S	No	OCC	1,367,815	1,322,982	982,335	72%	0%	74%
16-20	F	S	Yes	OCC	2,876,352	3,064,333	1,927,928	67%	30%	63%
21-24	F	S	Yes	OCC	202,925	182,711	71,453	35%	25%	39%
16-20	M	S	Yes	OCC	2,972,719	2,993,936	1,930,972	65%	35%	64%
21-24	M	S	Yes	OCC	210,861	173,228	88,726	42%	30%	51%
Combined	Combined	S	No	Combined	71,110,527	80,622,256	56,711,169	80%	NA	70%
Combined	Combined	S	Yes	Combined	38,024,046	42,890,590	29,633,168	78%	NA	69%

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Annual Miles Driven Proposed Factors
Countrywide
Bodily Injury and Property Damage

Age	Annual Miles Driven	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	<7500	12,316,170	15,074,662	12,083,266	98%	1.00	80%
21-24	<7500	4,502,045	4,164,824	2,535,625	56%	0.98	61%
25-29	<7500	5,510,516	5,131,413	3,873,439	70%	0.95	75%
30-39	<7500	15,678,368	14,266,901	9,056,474	58%	0.95	63%
40-49	<7500	17,656,149	18,338,066	14,374,670	81%	0.95	78%
50-59	<7500	15,885,177	16,577,722	12,856,848	81%	0.95	78%
60-69	<7500	12,690,238	12,201,530	9,023,076	71%	0.90	74%
>69	<7500	15,073,403	15,874,218	10,465,244	69%	0.85	66%
16-20	>=7500	64,261,928	77,864,963	53,876,901	84%	1.00	69%
21-24	>=7500	34,864,634	32,372,981	22,615,131	65%	1.00	70%
25-29	>=7500	31,401,066	28,687,805	19,338,635	62%	1.00	67%
30-39	>=7500	68,760,362	58,572,071	42,615,391	62%	1.00	73%
40-49	>=7500	71,340,320	70,777,452	51,310,782	72%	1.00	72%
50-59	>=7500	68,081,323	69,046,901	44,522,113	65%	1.00	64%
60-69	>=7500	35,477,987	34,310,629	23,290,217	66%	1.00	68%
>69	>=7500	16,753,465	18,077,225	12,980,997	77%	1.00	72%
Combined	<7500	99,312,066	101,629,334	74,268,643	75%	NA	73%
Combined	>=7500	390,941,086	389,710,027	270,550,166	69%	NA	69%

American National Property and Casualty Company
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Vehicle Usage Proposed Factors
Countrywide
Bodily Injury and Property Damage

Age	Vehicle Usage	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	Pleasure	25,702,762	31,280,591	22,401,866	87%	1.00	72%
21-24	Pleasure	10,613,810	9,892,423	7,015,578	66%	1.00	71%
25-29	Pleasure	10,349,236	9,496,221	6,672,078	64%	1.00	70%
30-39	Pleasure	26,291,747	23,165,012	16,897,797	64%	1.00	73%
40-49	Pleasure	29,298,724	29,235,175	20,994,055	72%	1.00	72%
50-59	Pleasure	28,786,493	28,393,121	18,965,462	66%	1.00	67%
60-69	Pleasure	23,481,853	22,423,005	15,988,153	68%	1.00	71%
>69	Pleasure	23,949,897	25,723,443	18,013,741	75%	1.00	70%
16-20	Work	50,293,520	61,091,243	43,352,655	86%	1.00	71%
21-24	Work	28,488,125	26,456,109	18,051,835	63%	1.00	68%
25-29	Work	26,117,180	23,930,183	16,208,002	62%	1.05	68%
30-39	Work	56,421,284	48,067,139	33,080,558	59%	1.05	69%
40-49	Work	57,409,590	57,443,621	42,607,477	74%	1.10	74%
50-59	Work	52,752,763	54,634,663	36,642,584	69%	1.15	67%
60-69	Work	23,143,537	22,651,499	15,444,481	67%	1.15	68%
>69	Work	6,926,831	7,338,432	5,069,576	73%	1.15	69%
16-20	Business	1,834	2,624	-	0%	1.55	0%
21-24	Business	10,333	11,304	32,183	311%	1.55	285%
25-29	Business	209,325	229,777	246,122	118%	1.55	107%
30-39	Business	1,073,099	1,157,672	1,448,503	135%	1.55	125%
40-49	Business	1,534,694	1,853,015	915,793	60%	1.55	49%
50-59	Business	1,661,532	2,010,533	1,420,548	85%	1.55	71%
60-69	Business	838,684	928,311	620,106	74%	1.55	67%
>69	Business	244,193	290,338	43,942	18%	1.55	15%
16-20	Farm	579,982	565,167	205,645	35%	0.59	36%
21-24	Farm	254,410	177,969	51,160	20%	0.59	29%
25-29	Farm	235,841	163,037	85,873	36%	0.59	53%
30-39	Farm	652,601	449,148	245,008	38%	0.59	55%
40-49	Farm	753,461	583,706	1,168,127	155%	0.59	200%
50-59	Farm	765,711	586,306	350,367	46%	0.59	60%
60-69	Farm	704,151	509,344	260,553	37%	0.59	51%
>69	Farm	705,947	599,230	318,982	45%	0.59	53%
Combined	Pleasure	178,474,521	179,608,989	126,948,730	71%	NA	71%
Combined	Work	301,552,831	301,612,891	210,457,167	70%	NA	70%
Combined	Business	5,573,695	6,483,574	4,727,198	85%	NA	73%
Combined	Farm	4,652,105	3,633,908	2,685,714	58%	NA	74%

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Excess Vehicle Age Factors
Countrywide
Bodily Injury and Property Damage

Excess Vehicle Age Group	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
<45	26,857,526	29,287,685	20,828,385	78%	1.04	71%
45-64	16,344,928	13,216,743	9,406,278	58%	0.67	71%
>65	6,256,889	5,318,836	3,708,740	59%	0.75	70%

American National Property and Casualty Company
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Multi-Car Proposed Discounts
Countrywide
Bodily Injury and Property Damage

Age	Multi-Car Account	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	Yes	74,206,639	90,411,269	64,218,103	87%	11%	71%
21-24	Yes	35,429,203	33,327,185	22,362,360	63%	11%	67%
25-29	Yes	29,492,558	27,446,707	19,739,923	67%	11%	72%
30-39	Yes	69,591,373	60,652,861	42,177,855	61%	11%	70%
40-49	Yes	75,979,542	77,439,923	56,902,531	75%	11%	73%
50-59	Yes	70,248,674	73,322,032	49,067,665	70%	11%	67%
60-69	Yes	38,107,158	37,002,404	25,363,645	67%	16%	69%
>69	Yes	18,835,156	19,817,185	13,986,304	74%	16%	71%
16-20	No	2,371,459	2,528,356	1,742,063	73%	0%	69%
21-24	No	3,937,476	3,210,620	2,788,395	71%	0%	87%
25-29	No	7,419,024	6,372,511	3,472,151	47%	0%	54%
30-39	No	14,847,357	12,186,110	9,494,011	64%	0%	78%
40-49	No	13,016,927	11,675,594	8,782,921	67%	0%	75%
50-59	No	13,717,826	12,302,591	8,311,296	61%	0%	68%
60-69	No	10,061,067	9,509,755	6,949,649	69%	0%	73%
>69	No	12,991,712	14,134,258	9,459,937	73%	0%	67%
Combined	Yes	411,890,303	419,419,566	293,818,386	71%	NA	70%
Combined	No	78,362,848	71,919,795	51,000,423	65%	NA	71%

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Age-Gender-Marital Status Proposed Factors
Countrywide
Medical Payments

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16	M	M	92	115	-	0%	2.00	0%
17	M	M	66	77	-	0%	2.00	0%
18	M	M	1,265	1,266	14,578	1153%	2.00	1152%
19	M	M	3,617	3,070	-	0%	1.55	0%
20	M	M	7,265	5,913	9,429	130%	1.55	159%
21	M	M	12,062	7,503	1,375	11%	1.05	18%
22	M	M	21,290	13,335	15,459	73%	1.05	116%
23	M	M	29,825	19,927	8,526	29%	1.05	43%
24	M	M	42,077	28,004	(813)	-2%	1.05	-3%
25	M	M	50,009	32,332	20,249	40%	0.85	63%
26	M	M	63,633	40,547	26,207	41%	0.85	65%
27	M	M	76,103	48,301	12,706	17%	0.85	26%
28	M	M	92,814	58,799	52,569	57%	0.85	89%
29	M	M	107,221	67,790	60,852	57%	0.85	90%
30	M	M	111,024	70,653	60,363	54%	0.86	85%
31	M	M	117,983	75,076	33,884	29%	0.86	45%
32	M	M	123,057	78,534	61,863	50%	0.86	79%
33	M	M	125,599	80,764	46,499	37%	0.86	58%
34	M	M	129,279	83,403	72,199	56%	0.86	87%
35	M	M	137,982	89,589	39,607	29%	0.86	44%
36	M	M	153,394	100,410	46,950	31%	0.86	47%
37	M	M	161,852	107,071	57,941	36%	0.86	54%
38	M	M	161,818	108,067	61,763	38%	0.86	57%
39	M	M	152,907	103,203	75,256	49%	0.86	73%
40	M	M	152,721	111,914	85,404	56%	0.86	76%
41	M	M	153,434	113,896	34,248	22%	0.86	30%
42	M	M	158,896	119,938	57,492	36%	0.86	48%
43	M	M	163,385	125,140	47,379	29%	0.86	38%
44	M	M	162,347	126,659	120,679	74%	0.86	95%
45	M	M	145,567	167,518	87,160	60%	1.10	52%
46	M	M	155,832	180,614	61,469	39%	1.10	34%
47	M	M	163,510	189,697	138,480	85%	1.10	73%
48	M	M	169,003	195,772	63,307	37%	1.10	32%
49	M	M	172,229	199,520	98,271	57%	1.10	49%
50	M	M	175,891	209,928	157,198	89%	1.12	75%
51	M	M	178,466	210,326	87,614	49%	1.12	42%
52	M	M	178,924	209,037	125,678	70%	1.12	60%
53	M	M	180,539	209,217	86,436	48%	1.12	41%
54	M	M	175,244	199,838	96,504	55%	1.12	48%
55	M	M	170,525	154,887	99,997	59%	0.90	65%
56	M	M	164,264	147,940	100,316	61%	0.90	68%
57	M	M	162,087	144,948	72,834	45%	0.90	50%
58	M	M	159,424	140,818	97,512	61%	0.90	69%
59	M	M	155,231	136,414	74,574	48%	0.90	55%
60	M	M	155,944	130,537	78,393	50%	0.92	60%
61	M	M	143,313	118,032	72,024	50%	0.92	61%
62	M	M	128,474	105,174	70,473	55%	0.92	67%
63	M	M	116,860	95,587	46,190	40%	0.92	48%
64	M	M	115,821	93,215	18,212	16%	0.92	20%
65	M	M	118,238	85,796	29,819	25%	0.92	35%
66	M	M	104,836	75,306	63,369	60%	0.92	84%
67	M	M	91,791	66,071	35,225	38%	0.92	53%
68	M	M	83,857	60,134	34,562	41%	0.92	57%
69	M	M	79,091	56,431	11,145	14%	0.92	20%
70	M	M	80,310	58,601	23,883	30%	1.05	41%

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Age-Gender-Marital Status Proposed Factors
Countrywide
Medical Payments

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
71	M	M	72,422	52,787	29,132	40%	1.05	55%
72	M	M	65,258	47,530	29,092	45%	1.05	61%
73	M	M	59,464	43,142	13,257	22%	1.05	31%
74	M	M	53,391	38,286	5,693	11%	1.05	15%
75	M	M	50,281	32,487	37,691	75%	1.05	116%
76	M	M	44,597	28,837	21,052	47%	1.05	73%
77	M	M	42,300	27,293	13,762	33%	1.05	50%
78	M	M	39,448	25,293	9,851	25%	1.05	39%
79	M	M	38,606	24,711	23,451	61%	1.05	95%
80	M	M	33,747	21,430	20,388	60%	1.05	95%
81	M	M	30,106	18,992	441	1%	1.05	2%
82	M	M	25,951	16,244	9,842	38%	1.05	61%
83	M	M	21,553	13,354	19,946	93%	1.05	149%
84	M	M	16,530	10,322	13,204	80%	1.05	128%
85	M	M	13,626	8,515	3,100	23%	1.05	36%
86	M	M	10,791	6,724	2,260	21%	1.05	34%
87	M	M	8,381	5,180	101	1%	1.05	2%
88	M	M	6,079	3,773	-	0%	1.05	0%
89	M	M	4,174	2,582	-	0%	1.05	0%
90	M	M	8,010	4,901	-	0%	1.05	0%
16	M	S	432,483	343,190	188,356	44%	2.32	55%
17	M	S	473,619	418,033	168,945	36%	2.29	40%
18	M	S	465,978	445,559	248,583	53%	2.25	56%
19	M	S	384,646	308,014	123,660	32%	1.70	40%
20	M	S	347,706	275,974	127,191	37%	1.68	46%
21	M	S	287,986	187,264	91,397	32%	1.34	49%
22	M	S	248,301	159,942	118,487	48%	1.33	74%
23	M	S	195,591	133,594	44,041	23%	1.32	33%
24	M	S	159,730	107,500	62,561	39%	1.30	58%
25	M	S	107,545	94,267	40,033	37%	1.17	42%
26	M	S	97,961	84,465	67,135	69%	1.17	79%
27	M	S	83,412	70,933	31,502	38%	1.17	44%
28	M	S	75,914	63,885	11,834	16%	1.17	19%
29	M	S	68,466	57,843	72,518	106%	1.17	125%
30	M	S	57,130	54,318	16,518	29%	1.17	30%
31	M	S	54,222	51,329	42,170	78%	1.17	82%
32	M	S	50,373	47,758	39,807	79%	1.17	83%
33	M	S	46,936	44,609	21,122	45%	1.17	47%
34	M	S	47,591	45,710	20,934	44%	1.17	46%
35	M	S	47,678	45,872	24,979	52%	1.17	54%
36	M	S	48,637	46,867	21,508	44%	1.17	46%
37	M	S	47,917	46,231	58,442	122%	1.17	126%
38	M	S	47,465	46,012	19,093	40%	1.17	41%
39	M	S	47,440	46,014	6,819	14%	1.17	15%
40	M	S	44,951	43,785	3,492	8%	1.10	8%
41	M	S	45,593	44,770	6,083	13%	1.10	14%
42	M	S	44,581	44,174	21,432	48%	1.10	49%
43	M	S	44,810	44,466	27,193	61%	1.10	61%
44	M	S	48,827	48,627	41,910	86%	1.10	86%
45	M	S	46,114	52,896	14,835	32%	1.10	28%
46	M	S	47,893	54,517	18,819	39%	1.10	35%
47	M	S	48,118	54,700	28,223	59%	1.10	52%
48	M	S	47,583	54,018	13,906	29%	1.10	26%
49	M	S	51,363	59,067	27,338	53%	1.10	46%
50	M	S	52,941	62,699	28,207	53%	1.12	45%

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51	M	S	52,899	62,302	30,652	58%	1.12	49%
52	M	S	52,206	61,122	68,960	132%	1.12	113%
53	M	S	50,573	59,492	57,829	114%	1.12	97%
54	M	S	49,237	57,620	27,591	56%	1.12	48%
55	M	S	47,480	55,486	24,807	52%	1.12	45%
56	M	S	45,670	52,791	16,334	36%	1.12	31%
57	M	S	44,139	51,159	17,574	40%	1.12	34%
58	M	S	42,114	48,744	11,363	27%	1.12	23%
59	M	S	40,794	47,028	15,025	37%	1.12	32%
60	M	S	37,761	42,780	8,348	22%	1.15	20%
61	M	S	34,514	39,025	18,474	54%	1.15	47%
62	M	S	29,260	32,841	11,127	38%	1.15	34%
63	M	S	24,227	27,623	626	3%	1.15	2%
64	M	S	23,960	26,784	29,567	123%	1.15	110%
65	M	S	25,909	26,116	11,398	44%	1.15	44%
66	M	S	22,855	24,452	5,645	25%	1.20	23%
67	M	S	20,622	21,885	17,247	84%	1.20	79%
68	M	S	17,837	19,249	4,180	23%	1.20	22%
69	M	S	16,641	17,817	16,320	98%	1.20	92%
70	M	S	16,880	19,456	9,239	55%	1.46	47%
71	M	S	15,494	17,815	8,651	56%	1.46	49%
72	M	S	14,671	16,776	6,355	43%	1.46	38%
73	M	S	13,087	14,903	794	6%	1.46	5%
74	M	S	12,155	13,723	9,239	76%	1.46	67%
75	M	S	12,816	13,126	379	3%	1.46	3%
76	M	S	12,242	12,576	209	2%	1.46	2%
77	M	S	12,197	12,341	3,964	32%	1.46	32%
78	M	S	11,237	11,470	-	0%	1.46	0%
79	M	S	12,178	12,722	5,056	42%	1.46	40%
80	M	S	12,706	12,852	4,965	39%	1.46	39%
81	M	S	11,940	11,861	5,883	49%	1.46	50%
82	M	S	10,666	10,622	16,683	156%	1.46	157%
83	M	S	9,321	9,250	12,826	138%	1.46	139%
84	M	S	9,193	9,320	-	0%	1.46	0%
85	M	S	8,686	8,817	25,694	296%	1.46	291%
86	M	S	6,437	6,237	14,912	232%	1.46	239%
87	M	S	5,040	4,901	-	0%	1.46	0%
88	M	S	3,812	3,738	4,768	125%	1.46	128%
89	M	S	3,237	3,068	1,907	59%	1.46	62%
90	M	S	7,100	6,609	-	0%	1.46	0%
16	F	M	84	175	-	0%	2.22	0%
17	F	M	284	527	-	0%	2.22	0%
18	F	M	1,785	3,292	1,887	106%	2.22	57%
19	F	M	5,420	7,753	1,981	37%	1.77	26%
20	F	M	11,952	17,034	4,492	38%	1.77	26%
21	F	M	17,827	19,009	5,537	31%	1.43	29%
22	F	M	27,887	29,983	47,844	172%	1.43	160%
23	F	M	41,782	44,847	46,434	111%	1.43	104%
24	F	M	57,631	62,084	43,908	76%	1.43	71%
25	F	M	71,294	54,951	49,088	69%	1.04	89%
26	F	M	89,996	69,237	39,430	44%	1.04	57%
27	F	M	103,575	79,811	56,535	55%	1.04	71%
28	F	M	115,153	88,655	40,198	35%	1.04	45%
29	F	M	122,815	94,563	75,823	62%	1.04	80%
30	F	M	127,434	98,605	76,427	60%	1.04	78%

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31	F	M	130,718	101,747	66,306	51%	1.04	65%
32	F	M	135,140	105,654	40,125	30%	1.04	38%
33	F	M	139,493	109,919	49,388	35%	1.04	45%
34	F	M	144,610	114,242	101,042	70%	1.04	88%
35	F	M	152,940	121,923	71,023	46%	1.04	58%
36	F	M	162,333	131,511	85,582	53%	1.04	65%
37	F	M	170,531	140,324	85,743	50%	1.04	61%
38	F	M	170,134	141,591	102,756	60%	1.04	73%
39	F	M	165,746	140,291	62,736	38%	1.04	45%
40	F	M	163,394	149,723	49,560	30%	1.04	33%
41	F	M	160,443	149,388	114,369	71%	1.04	77%
42	F	M	163,119	153,555	86,983	53%	1.04	57%
43	F	M	172,215	164,508	119,268	69%	1.04	72%
44	F	M	179,070	173,343	99,550	56%	1.04	57%
45	F	M	160,145	251,311	135,696	85%	1.48	54%
46	F	M	166,865	263,082	221,645	133%	1.48	84%
47	F	M	170,723	268,724	151,445	89%	1.48	56%
48	F	M	172,420	269,015	133,446	77%	1.48	50%
49	F	M	175,993	271,341	91,967	52%	1.48	34%
50	F	M	180,283	283,930	95,991	53%	1.52	34%
51	F	M	183,103	285,339	187,596	102%	1.52	66%
52	F	M	186,592	287,758	124,595	67%	1.52	43%
53	F	M	180,378	274,198	119,564	66%	1.52	44%
54	F	M	176,633	265,207	170,994	97%	1.52	64%
55	F	M	170,110	215,633	173,499	102%	1.29	80%
56	F	M	162,731	205,100	113,889	70%	1.29	56%
57	F	M	154,537	193,058	62,972	41%	1.29	33%
58	F	M	150,033	184,987	92,730	62%	1.29	50%
59	F	M	145,880	178,208	46,589	32%	1.29	26%
60	F	M	139,808	163,023	81,739	58%	1.32	50%
61	F	M	123,829	142,963	45,287	37%	1.32	32%
62	F	M	108,188	124,046	74,125	69%	1.32	60%
63	F	M	93,533	107,459	101,774	109%	1.32	95%
64	F	M	90,689	102,357	78,811	87%	1.32	77%
65	F	M	91,585	94,069	36,020	39%	1.32	38%
66	F	M	81,329	86,816	26,268	32%	1.37	30%
67	F	M	71,303	75,793	50,739	71%	1.37	67%
68	F	M	62,214	65,967	115,307	185%	1.37	175%
69	F	M	55,818	59,263	51,988	93%	1.37	88%
70	F	M	54,693	52,432	2,605	5%	1.40	5%
71	F	M	47,888	45,626	25,999	54%	1.40	57%
72	F	M	40,702	38,806	30,407	75%	1.40	78%
73	F	M	36,286	34,493	31,113	86%	1.40	90%
74	F	M	30,052	28,602	18,789	63%	1.40	66%
75	F	M	29,424	25,186	39,877	136%	1.40	158%
76	F	M	27,381	23,607	6,980	25%	1.40	30%
77	F	M	26,675	22,811	14,460	54%	1.40	63%
78	F	M	23,371	20,125	9,897	42%	1.40	49%
79	F	M	20,406	17,332	10,187	50%	1.40	59%
80	F	M	16,563	13,924	-	0%	1.40	0%
81	F	M	14,026	11,689	51,811	369%	1.40	443%
82	F	M	12,193	10,129	11,919	98%	1.40	118%
83	F	M	9,226	7,719	-	0%	1.40	0%
84	F	M	6,622	5,311	2,148	32%	1.40	40%
85	F	M	4,710	3,736	-	0%	1.40	0%

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86	F	M	3,947	3,175	-	0%	1.40	0%
87	F	M	3,256	2,659	1,728	53%	1.40	65%
88	F	M	2,198	1,820	-	0%	1.40	0%
89	F	M	1,381	1,183	9,928	719%	1.40	839%
90	F	M	1,860	1,496	-	0%	1.40	0%
16	F	S	363,692	365,222	195,585	54%	2.45	54%
17	F	S	391,430	438,578	186,916	48%	2.44	43%
18	F	S	384,302	474,092	145,666	38%	2.41	31%
19	F	S	322,745	346,035	193,827	60%	1.89	56%
20	F	S	289,506	307,508	153,019	53%	1.88	50%
21	F	S	239,379	221,391	85,711	36%	1.60	39%
22	F	S	207,292	190,232	108,538	52%	1.59	57%
23	F	S	161,588	156,742	94,716	59%	1.58	60%
24	F	S	136,232	130,183	48,052	35%	1.57	37%
25	F	S	95,043	112,786	79,870	84%	1.42	71%
26	F	S	84,968	99,369	47,812	56%	1.42	48%
27	F	S	74,664	85,966	34,299	46%	1.42	40%
28	F	S	66,810	75,971	44,731	67%	1.42	59%
29	F	S	61,544	69,366	37,294	61%	1.42	54%
30	F	S	55,906	60,599	46,333	83%	1.37	76%
31	F	S	54,440	58,883	28,105	52%	1.37	48%
32	F	S	51,114	55,047	21,159	41%	1.37	38%
33	F	S	47,849	51,814	22,230	46%	1.37	43%
34	F	S	48,661	52,809	17,619	36%	1.37	33%
35	F	S	48,975	53,201	38,835	79%	1.37	73%
36	F	S	51,846	56,742	8,881	17%	1.37	16%
37	F	S	53,761	59,156	30,195	56%	1.37	51%
38	F	S	54,478	60,092	49,176	90%	1.37	82%
39	F	S	49,068	54,312	26,233	53%	1.37	48%
40	F	S	50,615	60,396	20,117	40%	1.37	33%
41	F	S	48,950	59,100	27,543	56%	1.37	47%
42	F	S	53,220	64,560	37,483	70%	1.37	58%
43	F	S	56,688	69,710	43,960	78%	1.37	63%
44	F	S	60,249	73,910	26,527	44%	1.37	36%
45	F	S	57,182	101,827	68,136	119%	1.76	67%
46	F	S	61,763	110,371	90,546	147%	1.76	82%
47	F	S	64,533	114,378	92,767	144%	1.76	81%
48	F	S	68,293	120,684	38,516	56%	1.76	32%
49	F	S	69,980	121,988	35,430	51%	1.76	29%
50	F	S	70,226	126,317	61,488	88%	1.80	49%
51	F	S	70,677	126,484	57,385	81%	1.80	45%
52	F	S	71,591	127,119	29,422	41%	1.80	23%
53	F	S	70,933	125,203	73,996	104%	1.80	59%
54	F	S	73,838	129,737	97,551	132%	1.80	75%
55	F	S	72,775	91,818	22,806	31%	1.29	25%
56	F	S	70,480	88,340	53,249	76%	1.29	60%
57	F	S	69,846	86,511	54,769	78%	1.29	63%
58	F	S	64,288	79,969	63,918	99%	1.29	80%
59	F	S	64,791	80,500	43,768	68%	1.29	54%
60	F	S	64,901	79,567	53,190	82%	1.32	67%
61	F	S	60,094	73,176	31,295	52%	1.32	43%
62	F	S	55,267	66,306	37,935	69%	1.32	57%
63	F	S	51,023	61,370	25,424	50%	1.32	41%
64	F	S	51,448	61,516	21,880	43%	1.32	36%
65	F	S	55,195	59,536	39,968	72%	1.32	67%

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66	F	S	50,812	57,153	22,849	45%	1.37	40%
67	F	S	45,932	51,553	18,612	41%	1.37	36%
68	F	S	42,351	47,340	14,362	34%	1.37	30%
69	F	S	40,622	45,038	28,209	69%	1.37	63%
70	F	S	40,328	41,185	47,065	117%	1.40	114%
71	F	S	38,064	39,268	36,108	95%	1.40	92%
72	F	S	37,069	38,094	15,146	41%	1.40	40%
73	F	S	34,821	35,778	5,592	16%	1.40	16%
74	F	S	33,388	33,992	10,644	32%	1.40	31%
75	F	S	36,198	32,945	10,156	28%	1.40	31%
76	F	S	34,203	30,982	15,109	44%	1.40	49%
77	F	S	34,124	31,294	13,288	39%	1.40	42%
78	F	S	35,318	32,212	17,814	50%	1.40	55%
79	F	S	36,006	32,758	14,071	39%	1.40	43%
80	F	S	33,650	30,328	10,893	32%	1.40	36%
81	F	S	30,907	28,162	22,730	74%	1.40	81%
82	F	S	27,266	24,847	14,990	55%	1.40	60%
83	F	S	26,270	23,473	3,708	14%	1.40	16%
84	F	S	22,305	20,118	11,082	50%	1.40	55%
85	F	S	21,074	18,824	1,310	6%	1.40	7%
86	F	S	18,228	16,264	13,605	75%	1.40	84%
87	F	S	15,027	13,309	6,224	41%	1.40	47%
88	F	S	10,287	9,032	-	0%	1.40	0%
89	F	S	7,482	6,608	-	0%	1.40	0%
90	F	S	15,573	13,733	2,787	18%	1.40	20%

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16-24	F	M	164,652	184,704	152,083	92%	82%
25-29	F	M	502,833	387,216	261,075	52%	67%
30-39	F	M	1,499,079	1,205,808	741,128	49%	61%
40-49	F	M	1,684,387	2,113,990	1,203,929	71%	57%
50-59	F	M	1,690,280	2,373,417	1,188,418	70%	50%
60-69	F	M	918,295	1,021,754	662,059	72%	65%
70-79	F	M	336,878	309,019	190,314	56%	62%
80+	F	M	75,983	62,841	77,534	102%	123%
16-24	F	S	2,496,166	2,629,982	1,212,030	49%	46%
25-29	F	S	383,029	443,458	244,007	64%	55%
30-39	F	S	516,098	562,655	288,767	56%	51%
40-49	F	S	591,473	896,923	481,026	81%	54%
50-59	F	S	699,445	1,061,997	558,352	80%	53%
60-69	F	S	517,644	602,555	293,725	57%	49%
70-79	F	S	359,518	348,508	184,992	51%	53%
80+	F	S	228,068	204,699	87,330	38%	43%
16-24	M	M	117,557	79,211	48,554	41%	61%
25-29	M	M	389,779	247,769	172,582	44%	70%
30-39	M	M	1,374,894	896,769	556,325	40%	62%
40-49	M	M	1,596,923	1,530,668	793,888	50%	52%
50-59	M	M	1,700,595	1,763,353	998,662	59%	57%
60-69	M	M	1,138,225	886,281	459,412	40%	52%
70-79	M	M	546,077	378,967	206,864	38%	55%
80+	M	M	178,949	112,016	69,281	39%	62%
16-24	M	S	2,996,042	2,379,071	1,173,221	39%	49%
25-29	M	S	433,299	371,393	223,021	51%	60%
30-39	M	S	495,389	474,721	271,393	55%	57%
40-49	M	S	469,833	501,019	203,231	43%	41%
50-59	M	S	478,053	558,443	298,341	62%	53%
60-69	M	S	253,585	278,573	122,933	48%	44%
70-79	M	S	132,957	144,908	43,885	33%	30%
80+	M	S	88,138	87,275	87,639	99%	100%

American National Property and Casualty Company
American National General Insurance Company
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ANPAC Louisiana Insurance Company
Age-Gender-Marital Status Projected Loss Ratios
Countrywide
Medical Payments

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
Combined	F	M	6,872,386	7,658,750	4,476,541	65%	58%
Combined	F	S	5,791,441	6,750,777	3,350,230	58%	50%
Combined	M	M	7,042,999	5,895,035	3,305,568	47%	56%
Combined	M	S	5,347,295	4,795,403	2,423,663	45%	51%

American National Property and Casualty Company
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ANPAC Louisiana Insurance Company
Principal-Occasional Proposed Factors
Countrywide
Medical Payments

Age	Principal Occasional Status	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	PRIN	S	3,183,847	3,062,179	1,396,837	44%	1.00	46%
21-24	PRIN	S	1,495,440	1,161,051	587,467	39%	1.00	51%
16-20	OCC	S	672,260	660,026	334,910	50%	0.90	51%
21-24	OCC	S	140,659	125,796	66,036	47%	1.00	52%
Combined	PRIN	S	4,679,288	4,223,230	1,984,305	42%	NA	47%
Combined	OCC	S	812,920	785,822	400,946	49%	NA	51%

American National Property and Casualty Company
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ANPAC Louisiana Insurance Company
Good Student Proposed Discounts
Countrywide
Medical Payments

Age	Gender	Marital Status	Good Student	Principal Occasional Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	F	S	No	PRIN	744,396	838,634	443,080	60%	0%	53%
21-24	F	S	No	PRIN	539,919	505,658	248,170	46%	0%	49%
16-20	M	S	No	PRIN	1,052,809	902,488	425,103	40%	0%	47%
21-24	M	S	No	PRIN	694,613	457,080	260,546	38%	0%	57%
16-20	F	S	Yes	PRIN	706,341	759,945	287,409	41%	15%	38%
21-24	F	S	Yes	PRIN	135,331	119,794	42,525	31%	15%	35%
16-20	M	S	Yes	PRIN	680,301	561,112	241,246	35%	25%	43%
21-24	M	S	Yes	PRIN	125,577	78,518	36,226	29%	25%	46%
16-20	F	S	No	OCC	159,689	179,360	107,689	67%	0%	60%
21-24	F	S	No	OCC	58,503	62,754	34,881	60%	0%	56%
16-20	M	S	No	OCC	227,747	198,859	132,093	58%	0%	66%
21-24	M	S	No	OCC	60,987	45,686	19,714	32%	0%	43%
16-20	F	S	Yes	OCC	141,248	153,495	36,835	26%	10%	24%
21-24	F	S	Yes	OCC	10,737	10,340	11,441	107%	15%	111%
16-20	M	S	Yes	OCC	143,577	128,311	58,292	41%	15%	45%
21-24	M	S	Yes	OCC	10,432	7,016	-	0%	25%	0%
Combined	Combined	S	No	Combined	3,538,664	3,190,520	1,671,277	47%	NA	52%
Combined	Combined	S	Yes	Combined	1,953,543	1,818,533	713,975	37%	NA	39%

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Annual Miles Driven Proposed Factors
Countrywide
Medical Payments

Age	Annual Miles Driven	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	<7500	656,695	634,628	324,472	49%	1.00	51%
21-24	<7500	213,979	176,938	93,824	44%	1.00	53%
25-29	<7500	253,225	231,099	203,782	80%	1.00	88%
30-39	<7500	706,856	631,742	393,827	56%	1.00	62%
40-49	<7500	845,053	1,044,974	625,035	74%	1.00	60%
50-59	<7500	863,149	1,044,132	556,211	64%	0.90	53%
60-69	<7500	751,003	727,085	512,610	68%	0.90	71%
>69	<7500	923,859	778,131	362,763	39%	0.90	47%
16-20	>=7500	3,231,243	3,126,799	1,439,642	45%	1.00	46%
21-24	>=7500	1,672,500	1,334,603	727,950	44%	1.00	55%
25-29	>=7500	1,455,715	1,218,737	696,904	48%	1.00	57%
30-39	>=7500	3,178,605	2,508,211	1,463,786	46%	1.00	58%
40-49	>=7500	3,497,562	3,997,627	2,057,038	59%	1.00	51%
50-59	>=7500	3,705,223	4,713,078	2,487,563	67%	1.00	53%
60-69	>=7500	2,076,746	2,062,078	1,025,518	49%	1.00	50%
>69	>=7500	1,022,708	870,102	585,075	57%	1.00	67%
Combined	<7500	5,213,818	5,268,729	3,072,524	59%	NA	58%
Combined	>=7500	19,840,303	19,831,235	10,483,477	53%	NA	53%

American National Property and Casualty Company
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Vehicle Usage Proposed Factors
Countrywide
Medical Payments

Age	Vehicle Usage	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	Pleasure	1,351,958	1,307,268	632,283	47%	1.00	48%
21-24	Pleasure	530,214	430,055	243,648	46%	1.00	57%
25-29	Pleasure	490,641	434,828	288,027	59%	1.00	66%
30-39	Pleasure	1,216,917	1,044,526	691,937	57%	1.00	66%
40-49	Pleasure	1,419,943	1,659,200	830,583	58%	1.00	50%
50-59	Pleasure	1,561,308	1,871,928	991,699	64%	1.00	53%
60-69	Pleasure	1,368,020	1,322,000	789,364	58%	1.00	60%
>69	Pleasure	1,457,192	1,235,345	672,812	46%	1.00	54%
16-20	Work	2,497,259	2,421,115	1,126,821	45%	1.00	47%
21-24	Work	1,341,167	1,070,988	578,096	43%	1.00	54%
25-29	Work	1,193,818	993,440	602,915	51%	1.00	61%
30-39	Work	2,580,157	2,015,485	1,137,792	44%	1.00	56%
40-49	Work	2,796,437	3,227,405	1,729,703	62%	1.10	54%
50-59	Work	2,851,278	3,682,540	1,979,081	69%	1.15	54%
60-69	Work	1,352,734	1,362,195	662,568	49%	1.15	49%
>69	Work	421,806	358,468	194,765	46%	1.15	54%
16-20	Business	35	60	-	0%	1.55	0%
21-24	Business	373	545	-	0%	1.55	0%
25-29	Business	11,659	11,794	125	1%	1.55	1%
30-39	Business	53,089	53,506	22,697	43%	1.55	42%
40-49	Business	83,279	112,688	97,615	117%	1.55	87%
50-59	Business	103,198	148,766	50,466	49%	1.55	34%
60-69	Business	56,030	62,976	62,139	111%	1.55	99%
>69	Business	17,898	16,950	46	0%	1.55	0%
16-20	Farm	38,686	32,985	5,009	13%	0.69	15%
21-24	Farm	14,726	9,952	30	0%	0.69	0%
25-29	Farm	12,823	9,775	9,618	75%	0.69	98%
30-39	Farm	35,296	26,436	5,188	15%	0.69	20%
40-49	Farm	42,956	43,309	24,172	56%	0.69	56%
50-59	Farm	52,588	53,975	22,528	43%	0.69	42%
60-69	Farm	50,966	41,992	24,057	47%	0.69	57%
>69	Farm	49,671	37,470	80,215	161%	0.69	214%
Combined	Pleasure	9,396,191	9,305,150	5,140,353	55%	NA	55%
Combined	Work	15,034,657	15,131,636	8,011,741	53%	NA	53%
Combined	Business	325,562	407,285	233,089	72%	NA	57%
Combined	Farm	297,711	255,894	170,818	57%	NA	67%

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Excess Vehicle Age Factors
Countrywide
Medical Payments

Excess Vehicle Age Group	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
<45	1,399,270	1,421,402	717,719	51%	0.91	50%
45-64	980,259	973,206	498,376	51%	0.78	51%
>65	413,515	323,036	104,804	25%	0.65	32%

American National Property and Casualty Company
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Multi-Car Proposed Discounts
Countrywide
Medical Payments

Age	Multi-Car Account	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	Yes	3,774,633	3,660,436	1,678,798	44%	11%	46%
21-24	Yes	1,712,602	1,389,905	747,777	44%	11%	54%
25-29	Yes	1,371,500	1,173,863	812,487	59%	11%	69%
30-39	Yes	3,207,658	2,575,355	1,496,425	47%	11%	58%
40-49	Yes	3,720,122	4,368,476	2,332,842	63%	11%	53%
50-59	Yes	3,814,157	4,874,711	2,463,648	65%	11%	51%
60-69	Yes	2,234,535	2,195,718	1,249,966	56%	16%	57%
>69	Yes	1,155,914	987,373	580,773	50%	16%	59%
16-20	No	113,304	100,991	85,316	75%	0%	84%
21-24	No	173,877	121,635	73,998	43%	0%	61%
25-29	No	337,440	275,974	88,199	26%	0%	32%
30-39	No	677,802	564,598	361,189	53%	0%	64%
40-49	No	622,494	674,125	349,232	56%	0%	52%
50-59	No	754,215	882,498	580,126	77%	0%	66%
60-69	No	593,214	593,445	288,162	49%	0%	49%
>69	No	790,653	660,861	367,065	46%	0%	56%
Combined	Yes	20,991,121	21,225,837	11,362,715	54%	NA	54%
Combined	No	4,063,000	3,874,128	2,193,286	54%	NA	57%

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Age-Gender-Marital Status Proposed Factors
Countrywide
Comprehensive

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16	M	M	234	243	-	0%	1.57	0%
17	M	M	518	527	3,087	596%	1.57	586%
18	M	M	3,010	2,837	2,330	77%	1.57	82%
19	M	M	7,819	7,433	2,463	32%	1.57	33%
20	M	M	22,975	21,072	20,584	90%	1.57	98%
21	M	M	46,949	43,885	64,736	138%	1.57	148%
22	M	M	94,537	88,821	60,378	64%	1.57	68%
23	M	M	153,670	152,439	124,912	81%	1.57	82%
24	M	M	223,953	222,265	153,664	69%	1.57	69%
25	M	M	252,676	248,248	153,311	61%	1.29	62%
26	M	M	326,584	318,757	220,505	68%	1.29	69%
27	M	M	398,715	384,990	235,901	59%	1.29	61%
28	M	M	470,198	452,771	323,596	69%	1.29	71%
29	M	M	539,870	519,486	435,852	81%	1.29	84%
30	M	M	588,840	549,902	417,299	71%	1.25	76%
31	M	M	635,556	593,194	477,686	75%	1.25	81%
32	M	M	670,331	626,981	572,227	85%	1.25	91%
33	M	M	694,915	650,310	455,374	66%	1.25	70%
34	M	M	717,630	676,230	372,625	52%	1.25	55%
35	M	M	762,215	722,049	468,720	61%	1.25	65%
36	M	M	835,518	798,858	684,636	82%	1.25	86%
37	M	M	879,900	848,419	663,348	75%	1.25	78%
38	M	M	890,595	867,618	658,302	74%	1.25	76%
39	M	M	864,284	853,583	467,603	54%	1.25	55%
40	M	M	853,220	857,388	582,836	68%	1.25	68%
41	M	M	823,665	840,399	609,154	74%	1.25	72%
42	M	M	839,462	868,208	510,087	61%	1.25	59%
43	M	M	866,626	910,977	633,376	73%	1.25	70%
44	M	M	873,422	935,896	606,415	69%	1.25	65%
45	M	M	748,538	951,571	517,852	69%	1.25	54%
46	M	M	780,172	996,742	786,484	101%	1.25	79%
47	M	M	818,154	1,045,291	722,768	88%	1.25	69%
48	M	M	825,066	1,052,084	732,755	89%	1.25	70%
49	M	M	852,204	1,086,986	732,000	86%	1.25	67%
50	M	M	875,344	1,098,863	725,990	83%	1.23	66%
51	M	M	875,102	1,089,532	741,461	85%	1.23	68%
52	M	M	867,274	1,063,726	623,705	72%	1.23	59%
53	M	M	865,315	1,010,304	741,951	86%	1.18	73%
54	M	M	835,883	966,404	526,732	63%	1.18	55%
55	M	M	806,888	926,030	663,088	82%	1.18	72%
56	M	M	788,883	858,971	687,111	87%	1.13	80%
57	M	M	765,206	822,952	535,890	70%	1.13	65%
58	M	M	738,217	787,104	518,303	70%	1.13	66%
59	M	M	732,750	741,973	516,853	71%	1.08	70%
60	M	M	721,249	704,189	460,687	64%	0.99	65%
61	M	M	658,835	632,063	489,848	74%	0.99	77%
62	M	M	581,010	552,791	337,832	58%	0.99	61%
63	M	M	516,673	491,249	307,721	60%	0.99	63%
64	M	M	500,328	469,466	320,064	64%	0.99	68%
65	M	M	479,124	388,663	260,705	54%	0.91	67%
66	M	M	425,328	343,035	261,631	62%	0.91	76%
67	M	M	372,893	298,584	171,713	46%	0.91	58%
68	M	M	340,697	271,249	220,030	65%	0.91	81%
69	M	M	318,830	253,247	207,305	65%	0.91	82%
70	M	M	286,864	239,758	191,659	67%	0.95	80%

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Age-Gender-Marital Status Proposed Factors
Countrywide
Comprehensive

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
71	M	M	250,114	207,206	103,408	41%	0.95	50%
72	M	M	214,853	176,791	120,583	56%	0.95	68%
73	M	M	192,247	157,937	109,447	57%	0.95	69%
74	M	M	172,889	141,079	97,896	57%	0.95	69%
75	M	M	151,821	124,510	113,778	75%	0.95	91%
76	M	M	130,540	106,210	100,673	77%	0.95	95%
77	M	M	116,784	94,428	122,380	105%	0.95	130%
78	M	M	104,380	83,785	72,466	69%	0.95	86%
79	M	M	101,483	80,621	56,298	55%	0.95	70%
80	M	M	92,836	66,817	44,798	48%	0.87	67%
81	M	M	80,550	57,748	37,058	46%	0.87	64%
82	M	M	67,512	48,680	27,812	41%	0.87	57%
83	M	M	57,173	40,864	52,685	92%	0.87	129%
84	M	M	47,365	34,121	15,258	32%	0.87	45%
85	M	M	38,719	28,004	25,670	66%	0.87	92%
86	M	M	30,878	22,090	25,545	83%	0.87	116%
87	M	M	24,295	17,398	4,970	20%	0.87	29%
88	M	M	18,105	12,858	650	4%	0.87	5%
89	M	M	11,414	8,070	16,694	146%	0.87	207%
90	M	M	22,184	15,458	3,535	16%	0.87	23%
16	M	S	591,608	484,723	232,484	39%	1.83	48%
17	M	S	668,284	569,530	281,819	42%	1.82	49%
18	M	S	759,407	669,110	353,079	46%	1.79	53%
19	M	S	812,742	742,965	395,278	49%	1.74	53%
20	M	S	851,820	775,073	534,581	63%	1.73	69%
21	M	S	811,580	664,839	498,863	61%	1.65	75%
22	M	S	797,502	645,345	452,490	57%	1.64	70%
23	M	S	726,411	605,355	488,847	67%	1.62	81%
24	M	S	661,577	547,820	346,851	52%	1.60	63%
25	M	S	441,002	483,502	344,663	78%	1.47	71%
26	M	S	429,148	468,026	296,529	69%	1.47	63%
27	M	S	396,459	429,267	307,542	78%	1.47	72%
28	M	S	361,474	389,090	315,777	87%	1.47	81%
29	M	S	324,052	349,687	203,431	63%	1.47	58%
30	M	S	257,625	307,448	198,003	77%	1.40	64%
31	M	S	253,410	301,361	212,932	84%	1.40	71%
32	M	S	238,486	284,659	279,751	117%	1.40	98%
33	M	S	222,901	266,242	147,921	66%	1.40	56%
34	M	S	226,008	270,719	190,263	84%	1.40	70%
35	M	S	231,136	277,386	148,172	64%	1.40	53%
36	M	S	237,633	287,936	129,912	55%	1.40	45%
37	M	S	247,125	300,533	225,574	91%	1.40	75%
38	M	S	242,901	295,160	125,829	52%	1.40	43%
39	M	S	234,483	285,820	180,092	77%	1.40	63%
40	M	S	230,032	282,284	178,688	78%	1.40	63%
41	M	S	223,384	274,647	116,736	52%	1.40	43%
42	M	S	226,376	279,917	184,878	82%	1.40	66%
43	M	S	229,619	286,315	236,804	103%	1.40	83%
44	M	S	236,672	297,081	126,959	54%	1.40	43%
45	M	S	203,960	301,063	129,328	63%	1.40	43%
46	M	S	216,887	318,573	269,662	124%	1.40	85%
47	M	S	219,135	323,409	177,691	81%	1.40	55%
48	M	S	224,569	331,118	146,216	65%	1.40	44%
49	M	S	233,502	346,360	293,180	126%	1.40	85%
50	M	S	235,436	346,425	153,257	65%	1.38	44%

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Age-Gender-Marital Status Proposed Factors
Countrywide
Comprehensive

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
51	M	S	231,135	338,882	223,858	97%	1.38	66%
52	M	S	225,530	317,791	246,900	109%	1.33	78%
53	M	S	217,211	305,315	190,794	88%	1.33	62%
54	M	S	213,173	287,348	172,336	81%	1.28	60%
55	M	S	204,527	273,921	190,711	93%	1.28	70%
56	M	S	196,865	252,094	209,669	107%	1.23	83%
57	M	S	186,434	238,340	189,551	102%	1.23	80%
58	M	S	174,624	212,927	165,522	95%	1.18	78%
59	M	S	170,272	199,120	79,183	47%	1.13	40%
60	M	S	155,667	184,993	133,025	85%	1.10	72%
61	M	S	137,458	154,789	91,627	67%	1.05	59%
62	M	S	117,626	125,954	98,765	84%	0.99	78%
63	M	S	105,368	113,325	56,056	53%	0.99	49%
64	M	S	106,999	113,764	73,573	69%	0.99	65%
65	M	S	103,776	95,703	59,925	58%	0.91	63%
66	M	S	91,434	83,991	34,594	38%	0.91	41%
67	M	S	81,307	73,849	42,974	53%	0.91	58%
68	M	S	72,634	66,289	34,051	47%	0.91	51%
69	M	S	64,358	59,182	55,466	86%	0.91	94%
70	M	S	56,722	54,899	26,569	47%	0.95	48%
71	M	S	52,756	50,804	45,920	87%	0.95	90%
72	M	S	46,982	44,880	22,308	47%	0.95	50%
73	M	S	42,333	39,602	19,987	47%	0.95	50%
74	M	S	39,889	37,380	26,276	66%	0.95	70%
75	M	S	36,171	33,786	9,643	27%	0.95	29%
76	M	S	38,038	36,141	30,603	80%	0.95	85%
77	M	S	37,890	35,149	20,048	53%	0.95	57%
78	M	S	36,709	34,573	14,890	41%	0.95	43%
79	M	S	37,590	35,511	44,910	119%	0.95	126%
80	M	S	38,993	33,228	38,854	100%	0.87	117%
81	M	S	36,336	31,053	5,717	16%	0.87	18%
82	M	S	32,581	27,439	1,243	4%	0.87	5%
83	M	S	30,215	25,168	29,162	97%	0.87	116%
84	M	S	26,429	22,383	7,022	27%	0.87	31%
85	M	S	21,113	17,542	6,548	31%	0.87	37%
86	M	S	17,502	14,450	10,736	61%	0.87	74%
87	M	S	14,012	11,677	3,853	27%	0.87	33%
88	M	S	10,428	8,544	8,758	84%	0.87	102%
89	M	S	7,782	6,137	-	0%	0.87	0%
90	M	S	19,585	15,763	19,653	100%	0.87	125%
16	F	M	43	48	-	0%	1.30	0%
17	F	M	794	904	6	1%	1.30	1%
18	F	M	6,758	7,167	377	6%	1.30	5%
19	F	M	23,031	23,832	16,771	73%	1.30	70%
20	F	M	56,546	59,293	58,901	104%	1.30	99%
21	F	M	91,177	88,581	114,305	125%	1.29	129%
22	F	M	144,392	141,257	90,063	62%	1.29	64%
23	F	M	227,627	222,781	182,420	80%	1.29	82%
24	F	M	318,580	313,772	264,516	83%	1.29	84%
25	F	M	399,548	382,900	216,991	54%	1.29	57%
26	F	M	481,849	460,007	430,101	89%	1.29	93%
27	F	M	564,053	539,106	414,089	73%	1.29	77%
28	F	M	634,517	606,716	492,045	78%	1.29	81%
29	F	M	691,997	662,246	550,309	80%	1.29	83%
30	F	M	737,904	629,084	559,038	76%	1.15	89%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
31	F	M	754,740	646,252	530,965	70%	1.15	82%
32	F	M	774,029	664,173	495,602	64%	1.15	75%
33	F	M	800,339	690,391	418,560	52%	1.15	61%
34	F	M	825,787	716,055	466,306	56%	1.15	65%
35	F	M	864,050	756,984	555,778	64%	1.15	73%
36	F	M	916,573	816,456	720,712	79%	1.15	88%
37	F	M	955,233	862,876	594,970	62%	1.15	69%
38	F	M	953,714	870,904	579,125	61%	1.15	66%
39	F	M	930,420	862,583	631,354	68%	1.15	73%
40	F	M	903,049	819,599	565,601	63%	1.10	69%
41	F	M	880,159	811,295	495,759	56%	1.10	61%
42	F	M	886,623	827,014	551,719	62%	1.10	67%
43	F	M	939,939	887,235	537,094	57%	1.10	61%
44	F	M	959,515	918,970	690,760	72%	1.10	75%
45	F	M	822,523	925,918	700,851	85%	1.10	76%
46	F	M	857,019	965,723	655,546	76%	1.10	68%
47	F	M	879,121	991,190	588,659	67%	1.10	59%
48	F	M	896,484	1,001,685	651,280	73%	1.10	65%
49	F	M	908,483	1,003,768	600,660	66%	1.10	60%
50	F	M	921,418	991,314	631,794	69%	1.08	64%
51	F	M	918,714	977,304	717,715	78%	1.08	73%
52	F	M	917,058	965,587	677,220	74%	1.08	70%
53	F	M	887,339	877,002	785,873	89%	1.02	90%
54	F	M	856,916	834,170	624,716	73%	1.02	75%
55	F	M	832,936	764,459	629,950	76%	0.97	82%
56	F	M	782,632	710,906	540,065	69%	0.97	76%
57	F	M	740,850	632,307	437,885	59%	0.92	69%
58	F	M	709,819	598,835	435,196	61%	0.92	73%
59	F	M	680,865	537,427	531,332	78%	0.87	99%
60	F	M	651,863	526,610	410,553	63%	0.86	78%
61	F	M	570,744	456,598	338,512	59%	0.86	74%
62	F	M	492,706	389,279	240,828	49%	0.86	62%
63	F	M	426,118	336,084	246,401	58%	0.86	73%
64	F	M	411,236	320,288	149,846	36%	0.86	47%
65	F	M	388,925	244,707	272,163	70%	0.73	111%
66	F	M	340,914	213,401	194,284	57%	0.73	91%
67	F	M	298,499	185,944	173,669	58%	0.73	93%
68	F	M	259,299	161,019	152,686	59%	0.73	95%
69	F	M	233,803	144,989	135,515	58%	0.73	93%
70	F	M	200,352	129,804	72,863	36%	0.76	56%
71	F	M	177,868	114,434	82,321	46%	0.76	72%
72	F	M	149,033	95,446	97,363	65%	0.76	102%
73	F	M	129,908	83,259	80,699	62%	0.76	97%
74	F	M	112,679	71,766	37,762	34%	0.76	53%
75	F	M	95,817	60,995	47,392	49%	0.76	78%
76	F	M	85,928	54,388	61,836	72%	0.76	114%
77	F	M	76,665	48,210	47,877	62%	0.76	99%
78	F	M	69,353	43,673	13,710	20%	0.76	31%
79	F	M	60,291	38,108	47,069	78%	0.76	124%
80	F	M	51,740	28,097	14,969	29%	0.65	53%
81	F	M	45,251	24,380	15,095	33%	0.65	62%
82	F	M	35,787	18,852	3,743	10%	0.65	20%
83	F	M	26,702	13,877	18,890	71%	0.65	136%
84	F	M	20,877	10,726	21,099	101%	0.65	197%
85	F	M	15,735	8,244	2,059	13%	0.65	25%

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86	F	M	13,948	7,306	491	4%	0.65	7%
87	F	M	10,927	5,761	2,891	26%	0.65	50%
88	F	M	7,778	4,134	822	11%	0.65	20%
89	F	M	3,997	2,096	414	10%	0.65	20%
90	F	M	4,297	2,289	437	10%	0.65	19%
16	F	S	547,166	501,874	248,259	45%	1.45	49%
17	F	S	612,625	582,202	320,221	52%	1.44	55%
18	F	S	687,012	682,812	302,342	44%	1.42	44%
19	F	S	721,435	738,601	416,037	58%	1.39	56%
20	F	S	717,768	731,975	379,279	53%	1.38	52%
21	F	S	695,200	628,844	397,289	57%	1.32	63%
22	F	S	642,241	578,009	344,610	54%	1.32	60%
23	F	S	573,845	526,325	301,176	52%	1.31	57%
24	F	S	512,626	466,228	258,194	50%	1.30	55%
25	F	S	393,354	436,933	372,060	95%	1.29	85%
26	F	S	363,373	397,958	250,481	69%	1.29	63%
27	F	S	327,606	354,931	245,055	75%	1.29	69%
28	F	S	297,474	319,795	181,200	61%	1.29	57%
29	F	S	280,658	301,293	182,930	65%	1.29	61%
30	F	S	257,780	277,887	176,179	68%	1.30	63%
31	F	S	245,107	264,765	188,229	77%	1.30	71%
32	F	S	239,009	257,367	120,506	50%	1.30	47%
33	F	S	227,648	245,640	113,908	50%	1.30	46%
34	F	S	221,089	239,691	179,125	81%	1.30	75%
35	F	S	226,384	245,596	198,965	88%	1.30	81%
36	F	S	240,545	263,380	149,401	62%	1.30	57%
37	F	S	255,513	282,303	119,800	47%	1.30	42%
38	F	S	259,955	287,323	190,016	73%	1.30	66%
39	F	S	240,785	267,972	222,921	93%	1.30	83%
40	F	S	236,169	233,985	161,749	68%	1.15	69%
41	F	S	237,643	237,690	139,463	59%	1.15	59%
42	F	S	254,838	254,744	158,716	62%	1.15	62%
43	F	S	267,059	269,024	179,675	67%	1.15	67%
44	F	S	279,138	282,273	163,758	59%	1.15	58%
45	F	S	244,623	288,209	129,140	53%	1.15	45%
46	F	S	261,877	309,818	241,961	92%	1.15	78%
47	F	S	282,473	333,085	209,265	74%	1.15	63%
48	F	S	290,772	341,108	244,708	84%	1.15	72%
49	F	S	301,479	352,504	185,618	62%	1.15	53%
50	F	S	302,351	349,396	211,056	70%	1.13	60%
51	F	S	304,788	349,262	208,267	68%	1.13	60%
52	F	S	307,160	333,923	255,745	83%	1.08	77%
53	F	S	297,245	321,961	155,156	52%	1.08	48%
54	F	S	293,574	301,357	133,228	45%	1.02	44%
55	F	S	285,656	292,387	216,056	76%	1.02	74%
56	F	S	280,653	271,015	151,405	54%	0.97	56%
57	F	S	267,766	255,594	144,277	54%	0.97	56%
58	F	S	256,151	231,631	145,240	57%	0.92	63%
59	F	S	256,270	231,457	181,508	71%	0.92	78%
60	F	S	251,313	221,841	122,987	49%	0.86	55%
61	F	S	228,469	199,493	126,885	56%	0.86	64%
62	F	S	206,077	177,428	112,872	55%	0.86	64%
63	F	S	193,640	167,296	129,381	67%	0.86	77%
64	F	S	192,884	164,196	107,725	56%	0.86	66%
65	F	S	186,720	127,826	74,870	40%	0.73	59%

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66	F	S	170,319	115,969	76,963	45%	0.73	66%
67	F	S	158,367	107,310	103,828	66%	0.73	97%
68	F	S	147,112	99,398	61,486	42%	0.73	62%
69	F	S	135,219	90,632	51,592	38%	0.73	57%
70	F	S	122,821	87,507	47,235	38%	0.76	54%
71	F	S	116,389	83,227	50,419	43%	0.76	61%
72	F	S	113,724	80,336	50,418	44%	0.76	63%
73	F	S	108,076	76,157	33,682	31%	0.76	44%
74	F	S	103,818	72,476	30,953	30%	0.76	43%
75	F	S	97,593	67,391	53,466	55%	0.76	79%
76	F	S	95,922	65,907	45,307	47%	0.76	69%
77	F	S	96,938	67,019	36,179	37%	0.76	54%
78	F	S	96,643	66,082	69,562	72%	0.76	105%
79	F	S	92,746	63,129	26,057	28%	0.76	41%
80	F	S	85,248	49,288	41,430	49%	0.65	84%
81	F	S	78,903	45,866	16,671	21%	0.65	36%
82	F	S	71,914	41,772	21,706	30%	0.65	52%
83	F	S	64,221	36,792	15,464	24%	0.65	42%
84	F	S	55,036	31,748	42,587	77%	0.65	134%
85	F	S	49,242	28,077	3,236	7%	0.65	12%
86	F	S	41,523	23,518	5,412	13%	0.65	23%
87	F	S	33,230	18,661	45,460	137%	0.65	244%
88	F	S	23,469	13,070	19,063	81%	0.65	146%
89	F	S	16,828	9,582	1,653	10%	0.65	17%
90	F	S	35,549	20,619	880	2%	0.65	4%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-24	F	M	868,948	857,633	727,359	84%	85%
25-29	F	M	2,771,963	2,650,975	2,103,534	76%	79%
30-39	F	M	8,512,789	7,515,757	5,552,409	65%	74%
40-49	F	M	8,932,917	9,152,397	6,037,927	68%	66%
50-59	F	M	8,248,546	7,889,313	6,011,746	73%	76%
60-69	F	M	4,074,107	2,978,921	2,314,456	57%	78%
70-79	F	M	1,157,894	740,084	588,892	51%	80%
80+	F	M	237,038	125,760	80,908	34%	64%
16-24	F	S	5,709,918	5,436,869	2,967,407	52%	55%
25-29	F	S	1,662,465	1,810,909	1,231,726	74%	68%
30-39	F	S	2,413,815	2,631,924	1,659,051	69%	63%
40-49	F	S	2,656,072	2,902,441	1,814,056	68%	63%
50-59	F	S	2,851,613	2,937,982	1,801,936	63%	61%
60-69	F	S	1,870,119	1,471,388	968,590	52%	66%
70-79	F	S	1,044,669	729,232	443,277	42%	61%
80+	F	S	555,162	318,992	213,562	38%	67%
16-24	M	M	553,665	539,522	432,154	78%	80%
25-29	M	M	1,988,043	1,924,253	1,369,165	69%	71%
30-39	M	M	7,539,785	7,187,145	5,237,821	69%	73%
40-49	M	M	8,280,528	9,545,542	6,433,729	78%	67%
50-59	M	M	8,150,862	9,365,861	6,281,083	77%	67%
60-69	M	M	4,914,967	4,404,536	3,037,535	62%	69%
70-79	M	M	1,721,975	1,412,325	1,088,586	63%	77%
80+	M	M	491,031	352,109	254,675	52%	72%
16-24	M	S	6,680,931	5,704,761	3,584,292	54%	63%
25-29	M	S	1,952,135	2,119,572	1,467,943	75%	69%
30-39	M	S	2,391,707	2,877,263	1,838,448	77%	64%
40-49	M	S	2,244,136	3,040,767	1,860,144	83%	61%
50-59	M	S	2,055,208	2,772,164	1,821,781	89%	66%
60-69	M	S	1,036,626	1,071,839	680,057	66%	63%
70-79	M	S	425,078	402,724	261,154	61%	65%
80+	M	S	254,976	213,383	131,546	52%	62%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
Combined	F	M	34,804,203	31,910,841	23,417,232	67%	73%
Combined	F	S	18,763,832	18,239,738	11,099,606	59%	61%
Combined	M	M	33,640,856	34,731,293	24,134,749	72%	69%
Combined	M	S	17,040,797	18,202,473	11,645,366	68%	64%

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Age	Principal Occasional Status	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	PRIN	S	5,355,787	4,890,534	2,640,357	49%	1.00	54%
21-24	PRIN	S	4,946,439	4,158,044	2,710,603	55%	1.00	65%
16-20	OCC	S	1,614,080	1,588,331	823,022	51%	0.85	52%
21-24	OCC	S	474,542	504,721	377,717	80%	1.00	75%
Combined	PRIN	S	10,302,227	9,048,578	5,350,960	52%	NA	59%
Combined	OCC	S	2,088,622	2,093,052	1,200,739	57%	NA	57%

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Age	Gender	Marital Status	Good Student	Principal Occasional Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	F	S	No	PRIN	1,350,660	1,411,006	707,238	52%	0%	50%
21-24	F	S	No	PRIN	1,758,541	1,600,400	958,379	54%	0%	60%
16-20	M	S	No	PRIN	1,627,123	1,493,414	914,922	56%	0%	61%
21-24	M	S	No	PRIN	2,266,171	1,863,791	1,365,236	60%	0%	73%
16-20	F	S	Yes	PRIN	1,189,998	1,092,200	596,418	50%	15%	55%
21-24	F	S	Yes	PRIN	447,346	364,065	206,230	46%	15%	57%
16-20	M	S	Yes	PRIN	1,188,006	893,915	421,779	36%	20%	47%
21-24	M	S	Yes	PRIN	474,382	329,787	180,758	38%	20%	55%
16-20	F	S	No	OCC	391,805	400,769	202,193	52%	0%	50%
21-24	F	S	No	OCC	183,103	200,797	111,674	61%	0%	56%
16-20	M	S	No	OCC	493,986	511,869	254,042	51%	0%	50%
21-24	M	S	No	OCC	217,576	234,235	220,091	101%	0%	94%
16-20	F	S	Yes	OCC	353,543	333,489	160,290	45%	10%	48%
21-24	F	S	Yes	OCC	34,923	34,143	24,986	72%	15%	73%
16-20	M	S	Yes	OCC	374,746	342,204	206,498	55%	15%	60%
21-24	M	S	Yes	OCC	38,941	35,546	20,966	54%	20%	59%
Combined	Combined	S	No	Combined	8,288,965	7,716,283	4,733,775	57%	NA	61%
Combined	Combined	S	Yes	Combined	4,101,884	3,425,348	1,817,925	44%	NA	53%

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Age	Annual Miles Driven	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	<7500	1,010,348	826,178	401,746	40%	0.90	49%
21-24	<7500	735,345	596,623	424,003	58%	0.90	71%
25-29	<7500	1,267,021	1,252,653	947,486	75%	0.90	76%
30-39	<7500	3,879,169	3,777,276	2,867,001	74%	0.90	76%
40-49	<7500	4,415,998	4,950,145	3,419,218	77%	0.90	69%
50-59	<7500	4,072,833	3,950,696	2,896,449	71%	0.80	73%
60-69	<7500	3,062,493	2,238,753	1,689,520	55%	0.80	75%
>69	<7500	2,604,031	1,718,289	1,265,336	49%	0.80	74%
16-20	>=7500	6,081,248	5,776,043	3,166,152	52%	1.00	55%
21-24	>=7500	5,986,522	5,339,942	3,719,311	62%	1.00	70%
25-29	>=7500	7,107,585	7,253,057	5,224,883	74%	1.00	72%
30-39	>=7500	16,978,927	16,434,813	11,420,729	67%	1.00	69%
40-49	>=7500	17,697,654	19,691,002	12,726,638	72%	1.00	65%
50-59	>=7500	17,233,396	19,014,623	13,020,098	76%	1.00	68%
60-69	>=7500	8,833,326	7,687,931	5,311,119	60%	1.00	69%
>69	>=7500	3,283,793	2,576,321	1,797,265	55%	1.00	70%
Combined	<7500	21,047,237	19,310,614	13,910,758	66%	NA	72%
Combined	>=7500	83,202,450	83,773,731	56,386,195	68%	NA	67%

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Vehicle Usage Proposed Factors
Countrywide
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Age	Vehicle Usage	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	Pleasure	2,302,003	1,954,633	1,062,168	46%	1.00	54%
21-24	Pleasure	1,816,017	1,492,059	1,184,251	65%	1.00	79%
25-29	Pleasure	2,447,273	2,387,763	1,653,769	68%	1.00	69%
30-39	Pleasure	6,734,615	6,339,070	4,634,179	69%	1.00	73%
40-49	Pleasure	7,547,058	8,219,169	5,594,763	74%	1.00	68%
50-59	Pleasure	7,673,093	7,647,831	5,579,804	73%	1.00	73%
60-69	Pleasure	6,017,924	4,515,301	3,348,811	56%	1.00	74%
>69	Pleasure	4,426,881	3,017,317	2,216,193	50%	1.00	73%
16-20	Work	4,721,945	4,568,318	2,473,261	52%	1.10	54%
21-24	Work	4,841,100	4,374,378	2,906,317	60%	1.10	66%
25-29	Work	5,808,524	5,970,217	4,438,234	76%	1.10	74%
30-39	Work	13,650,079	13,306,120	9,206,896	67%	1.10	69%
40-49	Work	13,936,845	15,564,559	9,996,702	72%	1.10	64%
50-59	Work	12,974,209	14,459,510	9,778,554	75%	1.15	68%
60-69	Work	5,441,331	4,920,293	3,342,002	61%	1.25	68%
>69	Work	1,228,255	1,015,946	664,882	54%	1.32	65%
16-20	Business	410	433	-	0%	1.18	0%
21-24	Business	2,053	1,911	143	7%	1.18	7%
25-29	Business	52,508	48,883	25,670	49%	1.18	53%
30-39	Business	272,676	251,464	174,263	64%	1.18	69%
40-49	Business	385,767	410,285	205,200	53%	1.18	50%
50-59	Business	415,768	453,006	299,882	72%	1.24	66%
60-69	Business	204,063	191,298	151,236	74%	1.44	79%
>69	Business	44,264	38,508	15,078	34%	1.51	39%
16-20	Farm	67,237	78,837	32,469	48%	1.23	41%
21-24	Farm	62,696	68,216	52,604	84%	1.23	77%
25-29	Farm	66,300	98,846	54,696	82%	1.23	55%
30-39	Farm	200,725	315,435	272,392	136%	1.23	86%
40-49	Farm	243,983	447,134	349,191	143%	1.23	78%
50-59	Farm	243,160	404,973	258,307	106%	1.23	64%
60-69	Farm	232,501	299,792	158,590	68%	1.23	53%
>69	Farm	188,424	222,839	166,449	88%	1.23	75%
Combined	Pleasure	38,964,864	35,573,144	25,273,938	65%	NA	71%
Combined	Work	62,602,288	64,179,341	42,806,847	68%	NA	67%
Combined	Business	1,377,510	1,395,788	871,472	63%	NA	62%
Combined	Farm	1,305,025	1,936,072	1,344,696	103%	NA	69%

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Excess Vehicle Age Group	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
<45	4,160,750	4,982,379	3,344,838	80%	1.22	67%
45-64	2,363,062	2,715,260	1,893,289	80%	1.01	70%
>65	869,152	772,767	523,516	60%	0.79	68%

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Multi-Car Proposed Discounts
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Age	Multi-Car Account	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	Yes	6,838,425	6,354,853	3,419,333	50%	5%	54%
21-24	Yes	6,055,582	5,371,938	3,748,890	62%	5%	70%
25-29	Yes	6,923,334	7,093,555	5,243,370	76%	5%	74%
30-39	Yes	17,818,185	17,198,989	12,232,315	69%	5%	71%
40-49	Yes	19,569,493	22,029,947	14,667,012	75%	5%	67%
50-59	Yes	18,548,996	20,224,630	14,135,608	76%	5%	70%
60-69	Yes	9,878,179	8,387,557	5,980,115	61%	5%	71%
>69	Yes	3,776,137	2,902,201	2,078,911	55%	5%	72%
16-20	No	253,171	247,368	148,565	59%	0%	60%
21-24	No	666,284	564,627	394,424	59%	0%	70%
25-29	No	1,451,272	1,412,155	928,999	64%	0%	66%
30-39	No	3,039,911	3,013,100	2,055,415	68%	0%	68%
40-49	No	2,544,159	2,611,200	1,478,844	58%	0%	57%
50-59	No	2,757,233	2,740,690	1,780,939	65%	0%	65%
60-69	No	2,017,640	1,539,127	1,020,524	51%	0%	66%
>69	No	2,111,687	1,392,409	983,690	47%	0%	71%
Combined	Yes	89,408,330	89,563,669	61,505,553	69%	NA	69%
Combined	No	14,841,357	13,520,675	8,791,400	59%	NA	65%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16	M	M	531	1,002	10,812	2038%	3.26	1079%
17	M	M	1,587	2,601	-	0%	2.83	0%
18	M	M	9,264	12,468	16,623	179%	2.76	133%
19	M	M	24,894	32,214	15,787	63%	2.60	49%
20	M	M	64,191	76,926	51,488	80%	2.46	67%
21	M	M	118,488	154,500	91,699	77%	2.36	59%
22	M	M	232,609	275,748	265,647	114%	2.16	96%
23	M	M	355,993	407,572	230,250	65%	1.95	56%
24	M	M	512,186	513,114	201,120	39%	1.71	39%
25	M	M	611,571	519,347	361,117	59%	1.23	70%
26	M	M	771,759	650,414	440,555	57%	1.23	68%
27	M	M	926,416	777,881	555,816	60%	1.23	71%
28	M	M	1,073,804	898,434	660,190	61%	1.23	73%
29	M	M	1,218,876	1,019,892	621,910	51%	1.23	61%
30	M	M	1,304,430	1,102,343	824,365	63%	1.24	75%
31	M	M	1,390,305	1,175,356	722,895	52%	1.24	62%
32	M	M	1,470,704	1,233,979	818,322	56%	1.23	66%
33	M	M	1,517,599	1,275,681	718,796	47%	1.23	56%
34	M	M	1,559,116	1,319,492	901,316	58%	1.23	68%
35	M	M	1,646,320	1,401,366	981,128	60%	1.23	70%
36	M	M	1,766,432	1,515,409	893,670	51%	1.23	59%
37	M	M	1,860,703	1,610,011	1,091,069	59%	1.23	68%
38	M	M	1,883,688	1,632,339	1,126,225	60%	1.22	69%
39	M	M	1,827,250	1,588,929	984,957	54%	1.21	62%
40	M	M	1,791,799	1,589,216	1,093,481	61%	1.21	69%
41	M	M	1,740,017	1,554,162	958,591	55%	1.20	62%
42	M	M	1,763,448	1,599,295	838,516	48%	1.20	52%
43	M	M	1,836,443	1,678,397	1,165,467	63%	1.19	69%
44	M	M	1,857,701	1,716,656	1,281,199	69%	1.18	75%
45	M	M	1,643,286	1,736,451	1,145,863	70%	1.17	66%
46	M	M	1,722,776	1,831,723	1,280,750	74%	1.17	70%
47	M	M	1,808,419	1,925,162	1,273,021	70%	1.17	66%
48	M	M	1,836,134	1,955,295	1,434,891	78%	1.17	73%
49	M	M	1,884,178	1,986,053	1,393,241	74%	1.16	70%
50	M	M	1,927,373	2,143,666	1,528,301	79%	1.16	71%
51	M	M	1,933,839	2,131,678	1,348,842	70%	1.16	63%
52	M	M	1,906,357	2,078,937	1,206,480	63%	1.16	58%
53	M	M	1,896,034	2,051,708	1,284,527	68%	1.16	63%
54	M	M	1,830,755	1,961,662	1,245,848	68%	1.16	64%
55	M	M	1,772,174	1,825,491	1,052,352	59%	1.12	58%
56	M	M	1,718,878	1,722,360	893,491	52%	1.10	52%
57	M	M	1,649,984	1,580,288	908,642	55%	1.06	57%
58	M	M	1,595,218	1,482,874	863,058	54%	1.04	58%
59	M	M	1,572,292	1,402,998	834,400	53%	1.01	59%
60	M	M	1,560,141	1,322,962	935,532	60%	1.01	71%
61	M	M	1,422,194	1,187,839	803,245	56%	1.01	68%
62	M	M	1,258,986	1,045,051	758,754	60%	1.01	73%
63	M	M	1,110,282	919,274	675,833	61%	1.01	74%
64	M	M	1,084,999	886,182	530,922	49%	1.02	60%
65	M	M	1,095,249	809,566	516,750	47%	1.02	64%
66	M	M	965,223	709,688	419,797	43%	1.02	59%
67	M	M	846,895	626,945	388,771	46%	1.03	62%
68	M	M	779,350	573,256	391,004	50%	1.03	68%
69	M	M	726,258	543,738	414,624	57%	1.05	76%
70	M	M	717,514	502,320	365,451	51%	1.10	73%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
71	M	M	635,504	451,697	283,527	45%	1.12	63%
72	M	M	553,688	400,986	267,572	48%	1.15	67%
73	M	M	494,219	369,546	165,081	33%	1.19	45%
74	M	M	445,764	349,438	172,889	39%	1.26	49%
75	M	M	421,497	315,213	192,007	46%	1.32	61%
76	M	M	364,889	285,120	109,260	30%	1.39	38%
77	M	M	332,140	272,849	177,177	53%	1.46	65%
78	M	M	306,914	264,395	175,697	57%	1.54	66%
79	M	M	294,486	264,276	163,037	55%	1.60	62%
80	M	M	264,993	245,110	205,410	78%	1.67	84%
81	M	M	227,991	218,824	168,421	74%	1.73	77%
82	M	M	201,579	198,987	139,335	69%	1.80	70%
83	M	M	168,240	170,955	159,544	95%	1.86	93%
84	M	M	142,628	149,353	111,159	78%	1.92	74%
85	M	M	112,162	120,827	70,649	63%	1.99	58%
86	M	M	91,567	101,192	111,518	122%	2.05	110%
87	M	M	70,346	80,778	37,530	53%	2.12	46%
88	M	M	50,004	57,314	17,810	36%	2.12	31%
89	M	M	32,704	37,580	1,219	4%	2.12	3%
90	M	M	67,295	76,092	25,415	38%	2.12	33%
16	M	S	1,761,167	1,866,656	1,447,621	82%	3.83	78%
17	M	S	1,931,877	2,082,900	1,447,265	75%	3.40	69%
18	M	S	2,140,071	2,330,144	1,655,412	77%	3.06	71%
19	M	S	2,067,269	2,280,340	1,571,041	76%	2.76	69%
20	M	S	2,108,117	2,229,641	1,383,523	66%	2.62	62%
21	M	S	1,935,162	1,936,654	1,598,711	83%	2.35	83%
22	M	S	1,841,483	1,778,040	1,190,583	65%	2.28	67%
23	M	S	1,601,250	1,601,813	1,156,731	72%	2.20	72%
24	M	S	1,458,996	1,438,819	1,015,595	70%	2.16	71%
25	M	S	1,049,390	1,265,875	940,250	90%	1.77	74%
26	M	S	1,047,331	1,244,571	860,565	82%	1.77	69%
27	M	S	957,293	1,123,600	660,944	69%	1.77	59%
28	M	S	860,055	1,003,025	533,624	62%	1.77	53%
29	M	S	787,180	917,400	704,870	90%	1.77	77%
30	M	S	650,947	864,222	433,001	67%	1.79	50%
31	M	S	641,151	823,589	553,011	86%	1.73	67%
32	M	S	602,126	747,499	540,147	90%	1.67	72%
33	M	S	553,508	667,471	356,219	64%	1.61	53%
34	M	S	556,965	648,481	379,260	68%	1.56	58%
35	M	S	561,012	631,494	470,442	84%	1.50	74%
36	M	S	578,415	629,449	374,860	65%	1.44	60%
37	M	S	595,042	623,932	507,192	85%	1.38	81%
38	M	S	587,950	589,338	340,344	58%	1.33	58%
39	M	S	561,095	539,325	355,420	63%	1.27	66%
40	M	S	534,471	495,262	336,380	63%	1.22	68%
41	M	S	515,038	475,400	277,456	54%	1.20	58%
42	M	S	518,348	482,793	303,551	59%	1.20	63%
43	M	S	522,816	490,542	317,794	61%	1.20	65%
44	M	S	545,301	510,393	303,238	56%	1.19	59%
45	M	S	504,722	543,300	300,913	60%	1.19	55%
46	M	S	525,994	562,380	390,648	74%	1.19	69%
47	M	S	525,424	559,245	417,712	79%	1.18	75%
48	M	S	540,146	575,083	351,746	65%	1.18	61%
49	M	S	572,733	609,473	385,713	67%	1.17	63%
50	M	S	569,156	634,316	376,970	66%	1.16	59%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
51	M	S	552,494	615,693	448,208	81%	1.16	73%
52	M	S	530,794	587,379	323,699	61%	1.16	55%
53	M	S	516,166	570,179	413,112	80%	1.16	72%
54	M	S	510,179	560,865	416,856	82%	1.16	74%
55	M	S	488,072	506,803	354,575	73%	1.10	70%
56	M	S	464,147	479,073	287,014	62%	1.10	60%
57	M	S	434,517	449,508	370,669	85%	1.10	82%
58	M	S	412,127	426,078	258,702	63%	1.10	61%
59	M	S	401,148	417,478	333,521	83%	1.10	80%
60	M	S	376,981	408,558	202,709	54%	1.19	50%
61	M	S	337,219	366,927	203,014	60%	1.20	55%
62	M	S	281,574	310,986	152,988	54%	1.21	49%
63	M	S	243,629	270,591	104,391	43%	1.21	39%
64	M	S	248,047	270,451	179,871	73%	1.21	67%
65	M	S	253,113	252,625	122,645	48%	1.22	49%
66	M	S	225,998	225,988	209,586	93%	1.22	93%
67	M	S	199,772	197,913	121,991	61%	1.22	62%
68	M	S	180,410	182,399	149,645	83%	1.23	82%
69	M	S	161,790	164,286	157,960	98%	1.23	96%
70	M	S	157,060	156,898	101,446	65%	1.37	65%
71	M	S	144,486	145,174	62,634	43%	1.38	43%
72	M	S	130,474	130,822	81,886	63%	1.39	63%
73	M	S	117,354	119,235	54,998	47%	1.42	46%
74	M	S	108,329	115,662	121,889	113%	1.49	105%
75	M	S	113,626	114,621	57,175	50%	1.56	50%
76	M	S	113,816	118,617	51,678	45%	1.62	44%
77	M	S	113,430	122,385	42,192	37%	1.69	34%
78	M	S	110,994	127,662	96,329	87%	1.77	75%
79	M	S	115,773	137,588	91,447	79%	1.84	66%
80	M	S	121,604	147,462	69,082	57%	1.90	47%
81	M	S	109,650	137,056	53,255	49%	1.96	39%
82	M	S	94,819	121,624	61,112	64%	2.03	50%
83	M	S	86,348	114,298	68,635	79%	2.09	60%
84	M	S	81,039	110,563	44,502	55%	2.16	40%
85	M	S	71,806	99,324	57,558	80%	2.22	58%
86	M	S	58,195	81,724	91,588	157%	2.29	112%
87	M	S	41,039	60,228	18,616	45%	2.35	31%
88	M	S	29,641	43,308	12,473	42%	2.35	29%
89	M	S	23,325	33,183	20,579	88%	2.35	62%
90	M	S	56,591	80,418	57,217	101%	2.35	71%
16	F	M	32	40	-	0%	2.15	0%
17	F	M	1,441	2,184	-	0%	1.91	0%
18	F	M	18,214	25,305	18,755	103%	1.90	74%
19	F	M	68,134	87,101	43,838	64%	1.80	50%
20	F	M	158,920	190,967	145,405	91%	1.66	76%
21	F	M	257,556	284,225	156,619	61%	1.63	55%
22	F	M	382,614	423,267	293,948	77%	1.63	69%
23	F	M	563,931	584,779	331,251	59%	1.52	57%
24	F	M	768,555	705,153	406,298	53%	1.34	58%
25	F	M	963,527	841,674	675,957	70%	1.28	80%
26	F	M	1,147,268	999,526	587,696	51%	1.28	59%
27	F	M	1,311,623	1,143,890	834,521	64%	1.28	73%
28	F	M	1,448,703	1,263,548	827,627	57%	1.28	66%
29	F	M	1,556,089	1,357,365	839,692	54%	1.28	62%
30	F	M	1,651,137	1,452,360	827,920	50%	1.29	57%

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Collision

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
31	F	M	1,689,279	1,491,838	979,256	58%	1.29	66%
32	F	M	1,712,779	1,517,148	1,000,827	58%	1.29	66%
33	F	M	1,766,322	1,574,514	1,108,742	63%	1.29	70%
34	F	M	1,815,771	1,611,993	992,651	55%	1.28	62%
35	F	M	1,892,317	1,679,747	1,151,087	61%	1.27	69%
36	F	M	2,006,471	1,791,617	1,277,792	64%	1.26	71%
37	F	M	2,081,161	1,869,521	1,281,007	62%	1.24	69%
38	F	M	2,070,274	1,881,597	1,251,584	60%	1.24	67%
39	F	M	2,009,040	1,853,026	1,164,396	58%	1.24	63%
40	F	M	1,960,131	1,816,753	1,091,835	56%	1.22	60%
41	F	M	1,930,376	1,816,867	1,313,701	68%	1.22	72%
42	F	M	1,944,563	1,857,161	1,225,597	63%	1.22	66%
43	F	M	2,036,914	1,968,231	1,382,570	68%	1.22	70%
44	F	M	2,087,606	2,042,243	1,310,782	63%	1.22	64%
45	F	M	1,881,772	2,110,328	1,313,538	70%	1.22	62%
46	F	M	1,943,495	2,185,675	1,381,473	71%	1.22	63%
47	F	M	2,001,925	2,245,720	1,408,215	70%	1.22	63%
48	F	M	2,035,931	2,267,489	1,533,703	75%	1.22	68%
49	F	M	2,052,446	2,263,363	1,336,445	65%	1.22	59%
50	F	M	2,077,127	2,379,598	1,422,501	68%	1.21	60%
51	F	M	2,075,127	2,302,672	1,357,286	65%	1.19	59%
52	F	M	2,071,266	2,223,613	1,396,610	67%	1.16	63%
53	F	M	1,995,154	2,093,013	1,406,328	70%	1.15	67%
54	F	M	1,920,415	1,986,174	1,242,355	65%	1.15	63%
55	F	M	1,847,957	1,834,895	1,049,411	57%	1.11	57%
56	F	M	1,741,347	1,674,271	1,076,698	62%	1.09	64%
57	F	M	1,659,820	1,531,555	1,029,540	62%	1.05	67%
58	F	M	1,589,681	1,440,237	822,504	52%	1.04	57%
59	F	M	1,521,413	1,360,604	830,894	55%	1.04	61%
60	F	M	1,446,233	1,247,306	696,879	48%	1.06	56%
61	F	M	1,261,336	1,095,713	615,175	49%	1.08	56%
62	F	M	1,091,900	964,745	636,628	58%	1.11	66%
63	F	M	949,271	857,735	552,342	58%	1.13	64%
64	F	M	919,857	827,595	541,039	59%	1.15	65%
65	F	M	921,075	749,553	438,524	48%	1.14	59%
66	F	M	801,147	650,150	312,078	39%	1.14	48%
67	F	M	694,696	560,927	343,656	49%	1.14	61%
68	F	M	606,108	490,445	407,453	67%	1.14	83%
69	F	M	544,418	438,416	214,304	39%	1.14	49%
70	F	M	528,605	400,459	234,089	44%	1.21	58%
71	F	M	460,568	361,530	219,193	48%	1.26	61%
72	F	M	383,702	311,836	315,567	82%	1.31	101%
73	F	M	330,607	278,596	212,492	64%	1.35	76%
74	F	M	288,080	251,236	151,299	53%	1.40	60%
75	F	M	269,475	220,394	101,506	38%	1.46	46%
76	F	M	238,582	204,725	137,695	58%	1.53	67%
77	F	M	211,583	189,575	151,566	72%	1.59	80%
78	F	M	195,375	181,696	99,587	51%	1.66	55%
79	F	M	167,781	161,195	112,769	67%	1.73	70%
80	F	M	141,237	141,030	82,780	59%	1.79	59%
81	F	M	124,189	126,762	98,316	79%	1.86	78%
82	F	M	103,371	108,166	52,254	51%	1.93	48%
83	F	M	79,177	84,935	93,219	118%	1.99	110%
84	F	M	57,003	61,917	32,093	56%	2.06	52%
85	F	M	42,226	47,985	28,327	67%	2.13	59%

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Age-Gender-Marital Status Proposed Factors
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Collision

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
86	F	M	38,472	45,626	22,048	57%	2.19	48%
87	F	M	30,666	37,309	13,466	44%	2.26	36%
88	F	M	21,896	27,727	4,442	20%	2.33	16%
89	F	M	11,361	14,210	20,066	177%	2.33	141%
90	F	M	12,245	15,440	13,164	108%	2.33	85%
16	F	S	2,048,026	2,276,450	1,730,989	85%	3.30	76%
17	F	S	2,169,073	2,467,501	1,760,491	81%	2.94	71%
18	F	S	2,374,548	2,717,736	1,639,373	69%	2.62	60%
19	F	S	2,244,758	2,615,989	1,844,645	82%	2.38	71%
20	F	S	2,179,415	2,389,747	1,628,661	75%	2.23	68%
21	F	S	1,972,325	2,082,252	1,194,834	61%	2.07	57%
22	F	S	1,790,114	1,833,338	1,222,834	68%	2.01	67%
23	F	S	1,520,457	1,607,262	1,064,474	70%	1.94	66%
24	F	S	1,359,863	1,425,467	798,913	59%	1.93	56%
25	F	S	1,008,803	1,265,071	879,577	87%	1.63	70%
26	F	S	952,967	1,167,262	832,965	87%	1.63	71%
27	F	S	872,598	1,053,705	716,673	82%	1.63	68%
28	F	S	808,635	966,836	605,918	75%	1.63	63%
29	F	S	744,714	884,769	419,479	56%	1.63	47%
30	F	S	680,476	724,930	580,469	85%	1.47	80%
31	F	S	646,643	687,228	390,516	60%	1.47	57%
32	F	S	628,926	665,562	431,727	69%	1.47	65%
33	F	S	596,330	632,542	328,485	55%	1.47	52%
34	F	S	584,899	621,922	319,635	55%	1.47	51%
35	F	S	587,799	625,375	429,819	73%	1.47	69%
36	F	S	628,908	668,283	372,838	59%	1.46	56%
37	F	S	673,442	714,001	441,185	66%	1.44	62%
38	F	S	679,244	713,068	464,353	68%	1.42	65%
39	F	S	626,615	656,830	364,157	58%	1.41	55%
40	F	S	610,049	633,646	479,495	79%	1.39	76%
41	F	S	600,482	629,994	484,211	81%	1.39	77%
42	F	S	636,035	669,582	392,235	62%	1.39	59%
43	F	S	669,930	710,628	427,677	64%	1.39	60%
44	F	S	698,059	745,929	449,679	64%	1.39	60%
45	F	S	641,535	777,018	446,026	70%	1.39	57%
46	F	S	694,775	844,577	578,105	83%	1.39	68%
47	F	S	741,225	898,014	562,245	76%	1.39	63%
48	F	S	764,289	924,591	531,859	70%	1.39	58%
49	F	S	787,100	945,511	525,450	67%	1.39	56%
50	F	S	788,762	994,534	535,235	68%	1.37	54%
51	F	S	798,428	982,867	659,488	83%	1.35	67%
52	F	S	798,025	959,196	452,299	57%	1.33	47%
53	F	S	773,604	912,094	554,761	72%	1.31	61%
54	F	S	767,016	885,075	528,618	69%	1.28	60%
55	F	S	740,174	825,259	438,270	59%	1.25	53%
56	F	S	725,678	788,562	477,598	66%	1.22	61%
57	F	S	695,193	731,992	434,963	63%	1.20	59%
58	F	S	671,800	693,894	433,609	65%	1.18	62%
59	F	S	670,453	675,629	411,802	61%	1.16	61%
60	F	S	661,813	665,460	433,881	66%	1.18	65%
61	F	S	603,903	591,459	342,873	57%	1.15	58%
62	F	S	541,981	525,126	330,691	61%	1.15	63%
63	F	S	494,071	471,144	268,420	54%	1.13	57%
64	F	S	497,912	464,275	228,979	46%	1.13	49%
65	F	S	514,259	433,773	291,403	57%	1.13	67%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
66	F	S	476,932	402,934	277,373	58%	1.13	69%
67	F	S	440,189	369,573	349,827	79%	1.13	95%
68	F	S	403,610	346,410	195,784	49%	1.15	57%
69	F	S	373,690	328,979	283,454	76%	1.19	86%
70	F	S	371,694	311,835	245,112	66%	1.25	79%
71	F	S	349,440	299,678	172,935	49%	1.27	58%
72	F	S	335,761	293,450	174,259	52%	1.30	59%
73	F	S	315,531	280,832	190,104	60%	1.32	68%
74	F	S	303,994	276,035	143,938	47%	1.36	52%
75	F	S	315,946	266,345	197,189	62%	1.40	74%
76	F	S	306,417	265,854	148,951	49%	1.43	56%
77	F	S	310,228	275,986	148,779	48%	1.47	54%
78	F	S	305,761	283,133	192,555	63%	1.54	68%
79	F	S	296,478	284,771	131,233	44%	1.61	46%
80	F	S	273,664	271,502	151,784	55%	1.67	56%
81	F	S	251,078	259,146	197,069	78%	1.73	76%
82	F	S	231,122	245,987	109,472	47%	1.79	45%
83	F	S	204,094	223,374	196,602	96%	1.85	88%
84	F	S	177,708	203,322	79,280	45%	1.92	39%
85	F	S	161,195	188,415	97,027	60%	2.00	51%
86	F	S	130,385	156,222	81,919	63%	2.06	52%
87	F	S	101,996	125,559	63,647	62%	2.12	51%
88	F	S	71,355	90,413	22,603	32%	2.18	25%
89	F	S	50,119	64,300	10,835	22%	2.18	17%
90	F	S	96,925	123,874	71,861	74%	2.18	58%

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Age-Gender-Marital Status Projected Loss Ratios
Countrywide
Collision

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-24	F	M	2,219,396	2,303,021	1,396,113	63%	61%
25-29	F	M	6,427,210	5,606,002	3,765,493	59%	67%
30-39	F	M	18,694,552	16,723,361	11,035,262	59%	66%
40-49	F	M	19,875,159	20,573,829	13,297,859	67%	65%
50-59	F	M	18,499,306	18,826,633	11,634,126	63%	62%
60-69	F	M	9,236,040	7,882,585	4,758,078	52%	60%
70-79	F	M	3,074,360	2,561,244	1,735,763	56%	68%
80+	F	M	661,842	711,106	460,174	70%	65%
16-24	F	S	17,658,578	19,415,743	12,885,214	73%	66%
25-29	F	S	4,387,718	5,337,642	3,454,612	79%	65%
30-39	F	S	6,333,283	6,709,740	4,123,183	65%	61%
40-49	F	S	6,843,480	7,779,489	4,876,982	71%	63%
50-59	F	S	7,429,132	8,449,102	4,926,644	66%	58%
60-69	F	S	5,008,361	4,599,134	3,002,685	60%	65%
70-79	F	S	3,211,249	2,837,920	1,745,055	54%	61%
80+	F	S	1,749,642	1,952,114	1,082,099	62%	55%
16-24	M	M	1,319,742	1,476,144	883,426	67%	60%
25-29	M	M	4,602,426	3,865,967	2,639,588	57%	68%
30-39	M	M	16,226,548	13,854,905	9,062,743	56%	65%
40-49	M	M	17,884,200	17,572,410	11,865,020	66%	68%
50-59	M	M	17,802,903	18,381,661	11,165,943	63%	61%
60-69	M	M	10,849,577	8,624,500	5,835,232	54%	68%
70-79	M	M	4,566,615	3,475,840	2,071,698	45%	60%
80+	M	M	1,429,510	1,457,011	1,048,010	73%	72%
16-24	M	S	16,845,392	17,545,007	12,466,481	74%	71%
25-29	M	S	4,701,249	5,554,471	3,700,254	79%	67%
30-39	M	S	5,888,210	6,764,800	4,309,896	73%	64%
40-49	M	S	5,304,993	5,303,872	3,385,150	64%	64%
50-59	M	S	4,878,799	5,247,373	3,583,325	73%	68%
60-69	M	S	2,508,534	2,650,724	1,604,799	64%	61%
70-79	M	S	1,225,342	1,288,666	761,674	62%	59%
80+	M	S	774,056	1,029,189	554,618	72%	54%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
Combined	F	M	78,687,865	75,187,781	48,082,868	61%	64%
Combined	F	S	52,621,443	57,080,884	36,096,474	69%	63%
Combined	M	M	74,681,522	68,708,437	44,571,659	60%	65%
Combined	M	S	42,126,575	45,384,100	30,366,197	72%	67%

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Principal-Occasional Proposed Factors
Countrywide
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Age	Principal Occasional Status	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	PRIN	S	15,461,080	17,709,723	12,359,461	80%	1.00	70%
21-24	PRIN	S	12,068,489	12,262,225	8,307,895	69%	1.00	68%
16-20	OCC	S	5,563,240	5,547,382	3,749,558	67%	0.75	68%
21-24	OCC	S	1,411,162	1,441,420	934,781	66%	0.87	65%
Combined	PRIN	S	27,529,569	29,971,948	20,667,356	75%	NA	69%
Combined	OCC	S	6,974,402	6,988,802	4,684,339	67%	NA	67%

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Good Student Proposed Discounts
Countrywide
Collision

Age	Gender	Marital Status	Good Student	Principal Occasional Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	F	S	No	PRIN	4,437,095	5,327,670	3,664,118	83%	0%	69%
21-24	F	S	No	PRIN	4,823,375	5,089,156	3,087,520	64%	0%	61%
16-20	M	S	No	PRIN	4,331,205	4,920,259	3,545,249	82%	0%	72%
21-24	M	S	No	PRIN	5,189,803	5,157,524	3,852,109	74%	0%	75%
16-20	F	S	Yes	PRIN	3,876,298	4,429,066	3,052,518	79%	15%	69%
21-24	F	S	Yes	PRIN	1,139,346	1,148,611	699,998	61%	15%	61%
16-20	M	S	Yes	PRIN	2,816,482	3,032,727	2,097,576	74%	25%	69%
21-24	M	S	Yes	PRIN	915,965	866,934	668,267	73%	25%	77%
16-20	F	S	No	OCC	1,422,238	1,448,859	950,587	67%	0%	66%
21-24	F	S	No	OCC	574,582	604,824	437,693	76%	0%	72%
16-20	M	S	No	OCC	1,663,115	1,638,624	1,090,508	66%	0%	67%
21-24	M	S	No	OCC	626,857	624,140	362,331	58%	0%	58%
16-20	F	S	Yes	OCC	1,280,189	1,261,828	936,936	73%	10%	74%
21-24	F	S	Yes	OCC	105,456	105,729	55,844	53%	10%	53%
16-20	M	S	Yes	OCC	1,197,699	1,198,071	771,527	64%	15%	64%
21-24	M	S	Yes	OCC	104,266	106,727	78,913	76%	15%	74%
Combined	Combined	S	No	Combined	23,068,270	24,811,056	16,990,115	74%	NA	68%
Combined	Combined	S	Yes	Combined	11,435,701	12,149,694	8,361,580	73%	NA	69%

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Annual Miles Driven Proposed Factors
Countrywide
Collision

Age	Annual Miles Driven	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	<7500	2,968,072	3,018,879	2,025,149	68%	0.90	67%
21-24	<7500	1,784,462	1,701,876	1,122,521	63%	0.90	66%
25-29	<7500	3,010,670	2,938,694	2,088,088	69%	0.90	71%
30-39	<7500	8,702,591	8,236,368	5,425,054	62%	0.90	66%
40-49	<7500	9,870,140	10,311,093	6,870,026	70%	0.90	67%
50-59	<7500	9,076,270	9,365,347	6,136,839	68%	0.90	66%
60-69	<7500	7,016,532	5,958,344	3,956,656	56%	0.90	66%
>69	<7500	7,485,775	6,980,769	4,185,812	56%	0.90	60%
16-20	>=7500	18,403,455	20,669,034	14,386,578	78%	1.00	70%
21-24	>=7500	14,887,120	15,350,126	10,096,985	68%	1.00	66%
25-29	>=7500	17,107,932	17,425,388	11,471,858	67%	1.00	66%
30-39	>=7500	38,440,001	35,816,438	23,106,030	60%	1.00	65%
40-49	>=7500	40,037,693	40,918,506	26,554,986	66%	1.00	65%
50-59	>=7500	39,533,869	41,539,422	25,173,199	64%	1.00	61%
60-69	>=7500	20,585,980	17,798,598	11,244,138	55%	1.00	63%
>69	>=7500	9,206,842	8,332,320	5,273,279	57%	1.00	63%
Combined	<7500	49,914,513	48,511,371	31,810,146	64%	NA	66%
Combined	>=7500	198,202,892	197,849,832	127,307,053	64%	NA	64%

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Vehicle Usage Proposed Factors
Countrywide
Collision

Age	Vehicle Usage	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
16-20	Pleasure	6,678,909	7,224,027	5,149,123	77%	1.00	71%
21-24	Pleasure	4,299,622	4,284,032	2,910,394	68%	1.00	68%
25-29	Pleasure	5,662,732	5,633,471	3,888,732	69%	1.00	69%
30-39	Pleasure	14,773,651	13,926,416	9,127,540	62%	1.00	66%
40-49	Pleasure	16,645,052	17,392,330	11,453,183	69%	1.00	66%
50-59	Pleasure	16,885,440	16,897,428	10,739,548	64%	1.00	64%
60-69	Pleasure	13,599,126	11,351,676	7,264,284	53%	1.00	64%
>69	Pleasure	12,574,999	11,597,493	7,202,604	57%	1.00	62%
16-20	Work	14,571,626	16,320,296	11,193,917	77%	1.00	69%
21-24	Work	12,281,202	12,671,910	8,261,417	67%	1.02	65%
25-29	Work	14,225,414	14,506,789	9,492,577	67%	1.05	65%
30-39	Work	31,451,094	29,256,255	18,764,864	60%	1.05	64%
40-49	Work	32,050,283	32,585,328	21,158,966	66%	1.05	65%
50-59	Work	30,430,239	32,668,521	19,836,365	65%	1.15	61%
60-69	Work	13,186,761	11,707,828	7,479,039	57%	1.17	64%
>69	Work	3,664,867	3,276,652	2,053,117	56%	1.17	63%
16-20	Business	952	1,238	-	0%	1.18	0%
21-24	Business	4,095	3,904	3,562	87%	1.18	91%
25-29	Business	118,627	106,429	82,008	69%	1.18	77%
30-39	Business	591,050	530,457	458,848	78%	1.18	87%
40-49	Business	837,716	821,547	476,764	57%	1.18	58%
50-59	Business	916,319	924,612	408,646	45%	1.24	44%
60-69	Business	461,503	371,376	240,190	52%	1.24	65%
>69	Business	122,353	96,937	23,566	19%	1.24	24%
16-20	Farm	120,040	142,351	68,687	57%	0.83	48%
21-24	Farm	86,663	92,156	44,134	51%	0.83	48%
25-29	Farm	111,830	117,393	96,629	86%	0.83	82%
30-39	Farm	326,798	339,678	179,832	55%	0.83	53%
40-49	Farm	374,781	430,394	336,099	90%	0.83	78%
50-59	Farm	378,141	414,208	325,479	86%	0.83	79%
60-69	Farm	355,122	326,062	217,281	61%	0.83	67%
>69	Farm	330,398	342,006	179,804	54%	0.83	53%
Combined	Pleasure	91,119,533	88,306,875	57,735,409	63%	NA	65%
Combined	Work	151,861,485	152,993,579	98,240,262	65%	NA	64%
Combined	Business	3,052,615	2,856,500	1,693,583	55%	NA	59%
Combined	Farm	2,083,772	2,204,248	1,447,946	69%	NA	66%

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Excess Vehicle Age Factors
Countrywide
Collision

Excess Vehicle Age Group	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Factor	Projected Loss Ratio
<45	7,230,718	9,168,593	6,456,342	89%	1.27	70%
45-64	4,115,451	3,870,751	2,518,655	61%	0.83	65%
>65	1,510,395	1,343,743	869,737	58%	0.84	65%

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Multi-Car Proposed Discounts
Countrywide
Collision

Age	Multi-Car Account	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Proposed Discount	Projected Loss Ratio
16-20	Yes	20,412,592	22,762,409	15,729,515	77%	11%	69%
21-24	Yes	14,690,183	15,250,698	9,980,323	68%	11%	65%
25-29	Yes	15,917,716	16,270,075	11,076,226	70%	11%	68%
30-39	Yes	38,702,691	36,414,577	23,660,014	61%	11%	65%
40-49	Yes	42,891,191	45,046,822	29,488,320	69%	11%	65%
50-59	Yes	41,002,872	43,849,067	26,874,710	66%	11%	61%
60-69	Yes	21,935,328	19,073,086	12,202,315	56%	16%	64%
>69	Yes	9,804,309	9,019,971	5,580,620	57%	16%	62%
16-20	No	958,936	925,504	682,212	71%	0%	74%
21-24	No	1,981,399	1,801,304	1,239,184	63%	0%	69%
25-29	No	4,200,887	4,094,007	2,483,720	59%	0%	61%
30-39	No	8,439,902	7,638,229	4,871,070	58%	0%	64%
40-49	No	7,016,641	6,182,778	3,936,692	56%	0%	64%
50-59	No	7,607,268	7,055,702	4,435,329	58%	0%	63%
60-69	No	5,667,184	4,683,856	2,998,479	53%	0%	64%
>69	No	6,888,308	6,293,118	3,878,471	56%	0%	62%
Combined	Yes	205,356,880	207,686,705	134,592,042	66%	NA	65%
Combined	No	42,760,525	38,674,498	24,525,157	57%	NA	63%

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Age-Gender-Marital Status Proposed Factors
Countrywide
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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16	M	M	4,801	7,772	21,490	448%	277%
17	M	M	6,957	11,039	3,087	44%	28%
18	M	M	39,729	49,066	48,534	122%	99%
19	M	M	110,933	125,892	51,498	46%	41%
20	M	M	274,065	263,472	223,284	81%	85%
21	M	M	488,659	492,504	382,731	78%	78%
22	M	M	913,923	871,769	922,190	101%	106%
23	M	M	1,330,883	1,272,787	1,601,122	120%	126%
24	M	M	1,892,894	1,667,646	555,057	29%	33%
25	M	M	2,205,892	1,827,411	1,247,854	57%	68%
26	M	M	2,748,694	2,266,681	1,139,794	41%	50%
27	M	M	3,282,963	2,695,755	1,638,040	50%	61%
28	M	M	3,804,961	3,119,539	1,832,913	48%	59%
29	M	M	4,286,989	3,520,609	2,007,699	47%	57%
30	M	M	4,568,222	3,770,839	2,900,522	63%	77%
31	M	M	4,868,314	4,025,690	2,861,946	59%	71%
32	M	M	5,123,340	4,215,968	2,606,311	51%	62%
33	M	M	5,276,276	4,352,679	2,965,807	56%	68%
34	M	M	5,429,318	4,506,594	2,708,847	50%	60%
35	M	M	5,741,341	4,790,368	2,938,697	51%	61%
36	M	M	6,235,665	5,246,650	3,483,962	56%	66%
37	M	M	6,545,277	5,557,613	3,775,643	58%	68%
38	M	M	6,609,869	5,624,715	5,231,575	79%	93%
39	M	M	6,387,267	5,466,219	3,363,604	53%	62%
40	M	M	6,289,012	5,577,532	4,237,380	67%	76%
41	M	M	6,112,647	5,463,545	3,415,686	56%	63%
42	M	M	6,227,380	5,660,189	3,149,354	51%	56%
43	M	M	6,457,121	5,920,225	4,340,509	67%	73%
44	M	M	6,531,458	6,046,328	4,491,300	69%	74%
45	M	M	5,729,784	6,147,691	4,388,726	77%	71%
46	M	M	5,977,427	6,451,874	4,813,888	81%	75%
47	M	M	6,272,983	6,780,813	4,032,605	64%	59%
48	M	M	6,377,606	6,885,875	4,825,385	76%	70%
49	M	M	6,536,198	7,005,421	5,484,177	84%	78%
50	M	M	6,650,954	7,316,314	5,099,424	77%	70%
51	M	M	6,648,830	7,248,588	4,754,539	72%	66%
52	M	M	6,550,658	7,070,227	4,720,077	72%	67%
53	M	M	6,502,018	6,923,098	4,694,541	72%	68%
54	M	M	6,289,409	6,628,833	3,984,148	63%	60%
55	M	M	6,089,102	6,221,296	4,446,367	73%	71%
56	M	M	5,900,257	5,844,470	3,502,307	59%	60%
57	M	M	5,660,357	5,422,540	2,970,432	52%	55%
58	M	M	5,487,841	5,177,236	3,083,953	56%	60%
59	M	M	5,390,906	4,969,925	3,391,115	63%	68%
60	M	M	5,340,910	4,717,577	3,368,773	63%	71%
61	M	M	4,883,623	4,249,475	2,654,494	54%	62%
62	M	M	4,321,812	3,734,853	2,467,727	57%	66%
63	M	M	3,841,465	3,313,120	2,132,453	56%	64%
64	M	M	3,783,190	3,214,015	2,254,519	60%	70%
65	M	M	3,810,233	2,907,563	1,822,532	48%	63%
66	M	M	3,364,641	2,554,025	1,530,813	45%	60%
67	M	M	2,955,330	2,296,590	1,772,158	60%	77%
68	M	M	2,710,125	2,135,125	1,593,362	59%	75%
69	M	M	2,544,186	2,056,931	1,343,029	53%	65%
70	M	M	2,505,411	1,957,491	1,573,253	63%	80%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
71	M	M	2,221,346	1,774,285	1,272,464	57%	72%
72	M	M	1,943,010	1,588,232	910,742	47%	57%
73	M	M	1,747,060	1,469,872	917,999	53%	62%
74	M	M	1,578,745	1,366,509	1,064,612	67%	78%
75	M	M	1,501,471	1,234,213	654,233	44%	53%
76	M	M	1,305,643	1,105,022	420,264	32%	38%
77	M	M	1,197,566	1,050,332	938,390	78%	89%
78	M	M	1,108,519	1,004,109	1,204,717	109%	120%
79	M	M	1,061,179	989,570	493,817	47%	50%
80	M	M	955,949	904,610	746,629	78%	83%
81	M	M	829,772	802,474	424,763	51%	53%
82	M	M	727,337	716,732	504,680	69%	70%
83	M	M	603,592	608,947	460,833	76%	76%
84	M	M	502,970	520,373	478,984	95%	92%
85	M	M	404,344	428,825	261,296	65%	61%
86	M	M	328,025	353,697	427,176	130%	121%
87	M	M	253,088	280,556	123,668	49%	44%
88	M	M	185,894	208,524	57,291	31%	27%
89	M	M	124,388	141,130	30,962	25%	22%
90	M	M	238,774	269,121	71,405	30%	27%
16	M	S	11,293,534	12,911,044	9,374,811	83%	73%
17	M	S	12,801,300	14,644,205	10,765,473	84%	74%
18	M	S	13,208,552	14,561,504	8,527,354	65%	59%
19	M	S	11,243,336	12,083,841	8,667,233	77%	72%
20	M	S	10,566,634	10,756,059	7,706,450	73%	72%
21	M	S	9,217,325	8,285,290	6,311,503	68%	76%
22	M	S	8,278,621	7,178,924	4,559,911	55%	64%
23	M	S	6,810,435	6,055,900	3,947,805	58%	65%
24	M	S	5,864,962	5,108,057	3,036,947	52%	59%
25	M	S	3,974,102	4,194,105	3,416,111	86%	81%
26	M	S	3,800,036	3,963,190	2,304,754	61%	58%
27	M	S	3,400,132	3,515,353	1,723,545	51%	49%
28	M	S	3,032,497	3,116,858	1,752,787	58%	56%
29	M	S	2,726,141	2,804,131	3,585,683	132%	128%
30	M	S	2,231,222	2,481,262	1,228,307	55%	50%
31	M	S	2,156,028	2,360,639	1,444,630	67%	61%
32	M	S	2,015,553	2,173,314	1,439,924	71%	66%
33	M	S	1,875,220	1,995,480	1,201,635	64%	60%
34	M	S	1,891,626	1,985,653	1,425,136	75%	72%
35	M	S	1,920,621	1,986,508	1,290,388	67%	65%
36	M	S	1,989,417	2,031,982	1,149,023	58%	57%
37	M	S	2,038,203	2,055,759	1,769,284	87%	86%
38	M	S	2,032,008	2,005,781	1,006,674	50%	50%
39	M	S	1,970,986	1,915,185	2,530,716	128%	132%
40	M	S	1,875,639	1,832,419	1,117,952	60%	61%
41	M	S	1,842,098	1,797,998	1,166,211	63%	65%
42	M	S	1,838,135	1,807,857	1,144,153	62%	63%
43	M	S	1,873,291	1,853,310	1,289,564	69%	70%
44	M	S	1,956,756	1,929,488	1,774,350	91%	92%
45	M	S	1,789,530	2,032,065	1,473,339	82%	73%
46	M	S	1,869,370	2,113,101	1,515,922	81%	72%
47	M	S	1,868,929	2,105,561	1,638,374	88%	78%
48	M	S	1,908,963	2,150,665	1,097,547	57%	51%
49	M	S	1,992,452	2,248,800	1,135,401	57%	50%
50	M	S	1,983,981	2,232,154	1,376,780	69%	62%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
51	M	S	1,942,969	2,183,877	1,638,222	84%	75%
52	M	S	1,888,393	2,094,459	1,161,818	62%	55%
53	M	S	1,828,498	2,023,558	1,213,964	66%	60%
54	M	S	1,793,024	1,962,283	1,300,088	73%	66%
55	M	S	1,709,230	1,836,821	1,108,962	65%	60%
56	M	S	1,614,663	1,714,047	1,073,062	66%	63%
57	M	S	1,512,528	1,609,845	1,290,723	85%	80%
58	M	S	1,432,712	1,511,925	826,315	58%	55%
59	M	S	1,405,250	1,479,410	1,025,253	73%	69%
60	M	S	1,319,134	1,435,666	567,717	43%	40%
61	M	S	1,176,816	1,300,103	917,233	78%	71%
62	M	S	994,191	1,119,499	774,096	78%	69%
63	M	S	862,096	990,088	382,805	44%	39%
64	M	S	867,202	993,406	914,724	105%	92%
65	M	S	876,830	932,552	621,036	71%	67%
66	M	S	787,082	859,682	682,738	87%	79%
67	M	S	700,709	774,555	384,619	55%	50%
68	M	S	632,362	724,166	414,872	66%	57%
69	M	S	567,925	662,994	997,247	176%	150%
70	M	S	547,132	617,147	418,345	76%	68%
71	M	S	504,894	577,648	792,762	157%	137%
72	M	S	458,601	530,805	268,326	59%	51%
73	M	S	422,366	492,663	138,504	33%	28%
74	M	S	391,017	466,162	237,101	61%	51%
75	M	S	406,593	456,523	256,649	63%	56%
76	M	S	403,153	464,885	204,740	51%	44%
77	M	S	395,787	461,104	187,403	47%	41%
78	M	S	393,737	476,945	215,818	55%	45%
79	M	S	398,969	495,841	395,736	99%	80%
80	M	S	412,068	513,656	285,699	69%	56%
81	M	S	377,616	478,014	563,625	149%	118%
82	M	S	327,800	423,284	231,677	71%	55%
83	M	S	305,768	403,248	448,263	147%	111%
84	M	S	288,543	389,802	119,108	41%	31%
85	M	S	255,747	349,099	104,791	41%	30%
86	M	S	202,746	278,422	310,166	153%	111%
87	M	S	151,089	211,959	84,278	56%	40%
88	M	S	112,857	161,129	54,236	48%	34%
89	M	S	90,752	127,754	46,508	51%	36%
90	M	S	224,299	317,643	193,598	86%	61%
16	F	M	1,714	3,094	-	0%	0%
17	F	M	10,490	15,774	1,115	11%	7%
18	F	M	71,080	94,991	38,390	54%	40%
19	F	M	234,280	275,667	167,463	71%	61%
20	F	M	524,287	568,644	474,156	90%	83%
21	F	M	835,002	821,258	614,209	74%	75%
22	F	M	1,256,658	1,216,458	960,464	76%	79%
23	F	M	1,849,373	1,726,310	1,136,571	61%	66%
24	F	M	2,528,484	2,231,890	1,392,588	55%	62%
25	F	M	3,151,897	2,702,634	2,002,391	64%	74%
26	F	M	3,743,801	3,203,731	2,122,267	57%	66%
27	F	M	4,260,849	3,653,527	2,712,748	64%	74%
28	F	M	4,715,877	4,046,800	2,725,261	58%	67%
29	F	M	5,105,740	4,384,673	2,786,757	55%	64%
30	F	M	5,424,180	4,604,287	2,474,601	46%	54%

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Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
31	F	M	5,547,216	4,726,952	3,108,281	56%	66%
32	F	M	5,642,013	4,822,196	3,317,383	59%	69%
33	F	M	5,817,996	5,006,395	3,067,870	53%	61%
34	F	M	6,020,169	5,166,228	3,238,952	54%	63%
35	F	M	6,303,873	5,416,178	3,455,959	55%	64%
36	F	M	6,704,917	5,804,162	4,105,031	61%	71%
37	F	M	6,954,568	6,062,072	4,534,797	65%	75%
38	F	M	6,890,985	6,076,982	5,176,350	75%	85%
39	F	M	6,706,547	6,003,349	4,372,997	65%	73%
40	F	M	6,510,956	5,916,730	3,526,346	54%	60%
41	F	M	6,410,105	5,918,192	3,932,485	61%	66%
42	F	M	6,469,690	6,056,336	4,935,861	76%	81%
43	F	M	6,788,098	6,431,459	4,334,796	64%	67%
44	F	M	6,936,850	6,656,888	4,451,898	64%	67%
45	F	M	6,138,197	6,893,200	4,407,759	72%	64%
46	F	M	6,322,770	7,121,694	5,335,471	84%	75%
47	F	M	6,487,879	7,294,082	5,746,076	89%	79%
48	F	M	6,561,096	7,324,850	4,269,068	65%	58%
49	F	M	6,627,192	7,327,405	4,887,080	74%	67%
50	F	M	6,704,716	7,513,226	4,474,579	67%	60%
51	F	M	6,682,403	7,358,462	5,001,402	75%	68%
52	F	M	6,682,499	7,227,514	5,122,305	77%	71%
53	F	M	6,459,251	6,825,810	4,512,021	70%	66%
54	F	M	6,219,391	6,480,858	4,862,155	78%	75%
55	F	M	5,983,410	6,013,454	3,706,144	62%	62%
56	F	M	5,636,261	5,576,061	3,999,956	71%	72%
57	F	M	5,365,644	5,177,893	4,353,012	81%	84%
58	F	M	5,132,031	4,886,995	3,440,997	67%	70%
59	F	M	4,913,745	4,652,803	2,586,203	53%	56%
60	F	M	4,674,577	4,340,768	3,146,336	67%	72%
61	F	M	4,083,666	3,849,720	2,494,062	61%	65%
62	F	M	3,545,531	3,407,090	2,561,587	72%	75%
63	F	M	3,081,286	3,040,564	2,188,560	71%	72%
64	F	M	2,978,985	2,948,866	1,709,595	57%	58%
65	F	M	2,940,340	2,665,631	1,814,103	62%	68%
66	F	M	2,578,301	2,332,216	1,546,119	60%	66%
67	F	M	2,243,020	2,021,708	1,275,667	57%	63%
68	F	M	1,965,316	1,773,217	1,251,349	64%	71%
69	F	M	1,762,715	1,586,249	1,141,412	65%	72%
70	F	M	1,681,197	1,415,595	641,013	38%	45%
71	F	M	1,481,382	1,254,411	780,026	53%	62%
72	F	M	1,255,141	1,074,725	856,921	68%	80%
73	F	M	1,099,558	950,570	974,372	89%	103%
74	F	M	956,292	845,676	557,422	58%	66%
75	F	M	898,786	744,312	323,090	36%	43%
76	F	M	805,318	686,201	398,283	49%	58%
77	F	M	729,545	637,013	404,739	55%	64%
78	F	M	655,928	587,255	377,360	58%	64%
79	F	M	567,170	516,928	512,440	90%	99%
80	F	M	482,745	446,290	277,471	57%	62%
81	F	M	424,137	397,693	233,149	55%	59%
82	F	M	347,070	329,728	122,305	35%	37%
83	F	M	266,540	258,642	219,579	82%	85%
84	F	M	198,451	191,881	106,222	54%	55%
85	F	M	150,025	150,454	43,690	29%	29%

American National Property and Casualty Company
American National General Insurance Company
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ANPAC Louisiana Insurance Company
Age-Gender-Marital Status Proposed Factors
Countrywide
All Coverages Combined

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
86	F	M	131,642	135,405	73,396	56%	54%
87	F	M	105,643	111,139	127,618	121%	115%
88	F	M	73,155	79,634	7,492	10%	9%
89	F	M	41,054	45,139	43,874	107%	97%
90	F	M	46,521	51,300	198,255	426%	386%
16	F	S	10,159,941	12,444,435	8,561,719	84%	69%
17	F	S	11,132,418	13,757,953	10,399,466	93%	76%
18	F	S	11,419,181	13,889,066	9,927,973	87%	71%
19	F	S	10,002,203	12,023,021	8,102,044	81%	67%
20	F	S	9,213,776	9,987,827	6,149,384	67%	62%
21	F	S	7,885,127	8,064,784	4,827,089	61%	60%
22	F	S	6,900,290	6,871,480	4,222,770	61%	61%
23	F	S	5,582,076	5,728,265	5,214,975	93%	91%
24	F	S	4,803,255	4,794,725	2,562,864	53%	53%
25	F	S	3,435,481	4,107,490	3,627,969	106%	88%
26	F	S	3,152,858	3,695,305	2,239,471	71%	61%
27	F	S	2,849,021	3,293,580	2,166,388	76%	66%
28	F	S	2,601,203	2,979,497	2,721,240	105%	91%
29	F	S	2,410,183	2,743,464	1,260,248	52%	46%
30	F	S	2,209,343	2,326,711	1,910,768	86%	82%
31	F	S	2,103,907	2,210,027	1,366,797	65%	62%
32	F	S	2,048,066	2,140,787	1,590,197	78%	74%
33	F	S	1,936,792	2,028,929	1,078,033	56%	53%
34	F	S	1,893,435	1,989,647	1,461,915	77%	73%
35	F	S	1,918,123	2,017,068	1,470,861	77%	73%
36	F	S	2,050,253	2,154,763	966,648	47%	45%
37	F	S	2,193,805	2,304,919	1,649,693	75%	72%
38	F	S	2,200,906	2,313,609	1,264,775	57%	55%
39	F	S	2,042,034	2,156,489	1,987,567	97%	92%
40	F	S	1,998,196	2,123,882	1,648,119	82%	78%
41	F	S	1,961,084	2,102,140	1,665,354	85%	79%
42	F	S	2,099,172	2,252,319	1,205,887	57%	54%
43	F	S	2,204,686	2,383,571	2,894,870	131%	121%
44	F	S	2,293,179	2,494,830	1,414,840	62%	57%
45	F	S	2,095,523	2,615,951	1,755,034	84%	67%
46	F	S	2,255,606	2,827,719	1,998,967	89%	71%
47	F	S	2,401,076	2,995,093	1,880,247	78%	63%
48	F	S	2,455,740	3,057,087	2,294,187	93%	75%
49	F	S	2,519,847	3,120,921	1,786,691	71%	57%
50	F	S	2,527,746	3,160,805	1,773,921	70%	56%
51	F	S	2,551,020	3,103,547	1,848,948	72%	60%
52	F	S	2,563,130	3,022,210	1,453,661	57%	48%
53	F	S	2,493,401	2,873,560	1,376,425	55%	48%
54	F	S	2,471,434	2,762,473	2,244,615	91%	81%
55	F	S	2,375,291	2,574,812	1,869,175	79%	73%
56	F	S	2,326,923	2,476,665	1,487,993	64%	60%
57	F	S	2,252,221	2,358,707	1,459,063	65%	62%
58	F	S	2,153,235	2,226,458	1,249,838	58%	56%
59	F	S	2,146,347	2,199,110	1,404,407	65%	64%
60	F	S	2,115,833	2,166,807	1,223,564	58%	56%
61	F	S	1,936,909	1,975,876	1,186,787	61%	60%
62	F	S	1,752,890	1,790,503	1,228,129	70%	69%
63	F	S	1,610,265	1,659,394	1,069,575	66%	64%
64	F	S	1,628,204	1,659,058	985,708	61%	59%
65	F	S	1,678,269	1,559,266	946,268	56%	61%

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Age-Gender-Marital Status Proposed Factors
Countrywide
All Coverages Combined

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
66	F	S	1,540,393	1,436,640	1,372,018	89%	96%
67	F	S	1,418,878	1,330,605	1,024,534	72%	77%
68	F	S	1,314,053	1,259,499	913,258	69%	73%
69	F	S	1,226,595	1,200,734	635,571	52%	53%
70	F	S	1,207,863	1,143,275	771,918	64%	68%
71	F	S	1,142,742	1,107,401	565,274	49%	51%
72	F	S	1,111,220	1,095,172	989,546	89%	90%
73	F	S	1,041,815	1,043,938	667,027	64%	64%
74	F	S	1,012,473	1,027,941	496,211	49%	48%
75	F	S	1,063,048	1,013,636	705,951	66%	70%
76	F	S	1,024,721	999,080	412,914	40%	41%
77	F	S	1,034,433	1,034,276	847,937	82%	82%
78	F	S	1,032,430	1,062,807	1,419,909	138%	134%
79	F	S	998,856	1,051,398	597,173	60%	57%
80	F	S	929,953	988,517	576,607	62%	58%
81	F	S	866,289	951,364	642,743	74%	68%
82	F	S	801,939	898,113	434,829	54%	48%
83	F	S	718,191	817,444	1,045,762	146%	128%
84	F	S	630,144	741,862	374,853	59%	51%
85	F	S	575,099	690,338	257,161	45%	37%
86	F	S	482,784	590,625	252,277	52%	43%
87	F	S	388,691	486,161	229,784	59%	47%
88	F	S	274,886	349,766	79,480	29%	23%
89	F	S	195,679	253,219	49,229	25%	19%
90	F	S	386,517	500,594	342,897	89%	68%

American National Property and Casualty Company
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ANPAC Louisiana Insurance Company
Age-Gender-Marital Status Projected Loss Ratios
Countrywide
All Coverages Combined

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-24	F	M	7,311,367	6,954,086	4,784,955	65%	69%
25-29	F	M	20,978,164	17,991,365	12,349,424	59%	69%
30-39	F	M	62,012,464	53,688,801	36,852,222	59%	69%
40-49	F	M	65,252,834	66,940,837	45,826,841	70%	68%
50-59	F	M	59,779,353	61,713,076	42,058,774	70%	68%
60-69	F	M	29,853,737	27,966,029	19,128,789	64%	68%
70-79	F	M	10,130,317	8,712,686	5,825,664	58%	67%
80+	F	M	2,266,983	2,197,305	1,453,051	64%	66%
16-24	F	S	77,098,266	87,561,557	59,968,282	78%	68%
25-29	F	S	14,448,745	16,819,336	12,015,316	83%	71%
30-39	F	S	20,596,663	21,642,949	14,747,254	72%	68%
40-49	F	S	22,284,109	25,973,512	18,544,196	83%	71%
50-59	F	S	23,860,750	26,758,347	16,168,045	68%	60%
60-69	F	S	16,222,288	16,038,381	10,585,412	65%	66%
70-79	F	S	10,669,602	10,578,924	7,473,859	70%	71%
80+	F	S	6,250,172	7,268,002	4,285,621	69%	59%
16-24	M	M	5,062,844	4,761,947	3,808,993	75%	80%
25-29	M	M	16,329,500	13,429,994	7,866,301	48%	59%
30-39	M	M	56,784,887	47,557,337	32,836,913	58%	69%
40-49	M	M	62,511,617	61,939,491	43,179,010	69%	70%
50-59	M	M	61,170,334	62,822,527	40,646,901	66%	65%
60-69	M	M	37,555,515	31,179,274	20,939,860	56%	67%
70-79	M	M	16,169,951	13,539,634	9,450,492	58%	70%
80+	M	M	5,154,133	5,234,989	3,587,689	70%	69%
16-24	M	S	89,284,699	91,584,824	62,897,486	70%	69%
25-29	M	S	16,932,908	17,593,637	12,782,880	75%	73%
30-39	M	S	20,120,885	20,991,564	14,485,718	72%	69%
40-49	M	S	18,815,164	19,871,264	13,352,813	71%	67%
50-59	M	S	17,111,250	18,648,381	12,015,186	70%	64%
60-69	M	S	8,784,347	9,792,711	6,657,088	76%	68%
70-79	M	S	4,322,248	5,039,723	3,115,383	72%	62%
80+	M	S	2,749,287	3,654,010	2,441,949	89%	67%

American National Property and Casualty Company
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Age-Gender-Marital Status Projected Loss Ratios
Countrywide
All Coverages Combined

Age	Gender	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
Combined	F	M	257,585,217	246,164,185	168,279,721	65%	68%
Combined	F	S	191,430,595	212,641,006	143,787,986	75%	68%
Combined	M	M	260,738,781	240,465,193	162,316,160	62%	68%
Combined	M	S	178,120,788	187,176,114	127,748,504	72%	68%

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Principal-Occasional Proposed Factors
Countrywide
All Coverages Combined

Age	Principal Occasional Status	Marital Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-20	PRIN	S	89,085,956	102,957,394	72,626,044	82%	71%
21-24	PRIN	S	50,259,898	46,938,249	30,691,633	61%	65%
16-20	OCC	S	21,954,919	24,101,563	15,555,861	71%	65%
21-24	OCC	S	5,082,192	5,149,175	3,992,230	79%	78%
Combined	PRIN	S	139,345,854	149,895,643	103,317,677	74%	69%
Combined	OCC	S	27,037,111	29,250,738	19,548,091	72%	67%

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Good Student Proposed Discounts
Countrywide
All Coverages Combined

Age	Gender	Marital Status	Good Student	Principal Occasional Status	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-20	F	S	No	PRIN	22,033,960	27,556,110	19,781,159	90%	72%
21-24	F	S	No	PRIN	18,437,791	18,814,216	12,473,642	68%	66%
16-20	M	S	No	PRIN	28,714,494	32,201,773	22,717,223	79%	71%
21-24	M	S	No	PRIN	23,335,131	20,588,453	13,726,511	59%	67%
16-20	F	S	Yes	PRIN	19,807,902	23,163,416	16,612,305	84%	72%
21-24	F	S	Yes	PRIN	4,367,066	4,099,725	2,149,075	49%	52%
16-20	M	S	Yes	PRIN	18,529,600	20,036,095	13,515,357	73%	67%
21-24	M	S	Yes	PRIN	4,119,910	3,435,855	2,342,406	57%	68%
16-20	F	S	No	OCC	5,287,397	6,468,097	3,574,392	68%	55%
21-24	F	S	No	OCC	2,003,319	2,203,523	2,038,787	102%	93%
16-20	M	S	No	OCC	7,040,165	7,991,201	5,805,509	82%	73%
21-24	M	S	No	OCC	2,342,065	2,274,426	1,593,951	68%	70%
16-20	F	S	Yes	OCC	4,798,260	4,914,680	3,172,728	66%	65%
21-24	F	S	Yes	OCC	362,571	341,790	166,193	46%	49%
16-20	M	S	Yes	OCC	4,829,098	4,727,584	3,003,231	62%	64%
21-24	M	S	Yes	OCC	374,237	329,437	193,298	52%	59%
Combined	Combined	S	No	Combined	109,194,322	118,097,798	81,711,174	75%	69%
Combined	Combined	S	Yes	Combined	57,188,643	61,048,583	41,154,594	72%	67%

American National Property and Casualty Company
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Annual Miles Driven Proposed Factors
Countrywide
All Coverages Combined

Age	Annual Miles Driven	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-20	<7500	17,479,446	19,732,211	14,975,411	86%	76%
21-24	<7500	7,436,601	6,781,932	4,281,163	58%	63%
25-29	<7500	10,294,012	9,825,459	7,298,602	71%	74%
30-39	<7500	29,655,421	27,698,112	18,234,375	61%	66%
40-49	<7500	33,569,524	35,726,472	26,074,379	78%	73%
50-59	<7500	30,605,589	31,889,479	23,116,899	76%	72%
60-69	<7500	24,031,790	21,646,237	15,566,942	65%	72%
>69	<7500	26,737,174	25,825,575	16,610,090	62%	64%
16-20	>=7500	94,839,765	108,742,156	74,235,511	78%	68%
21-24	>=7500	59,001,366	55,606,114	37,967,632	64%	68%
25-29	>=7500	58,395,304	56,008,872	37,715,320	65%	67%
30-39	>=7500	129,859,478	116,182,538	80,687,731	62%	69%
40-49	>=7500	135,294,199	138,998,632	94,828,481	70%	68%
50-59	>=7500	131,316,096	138,052,853	87,772,007	67%	64%
60-69	>=7500	68,384,097	63,330,158	41,744,207	61%	66%
>69	>=7500	30,975,519	30,399,697	21,023,620	68%	69%
Combined	<7500	179,809,557	179,125,477	126,157,862	70%	70%
Combined	>=7500	708,065,824	707,321,021	475,974,508	67%	67%

American National Property and Casualty Company
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Vehicle Usage Proposed Factors
Countrywide
All Coverages Combined

Age	Vehicle Usage	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-20	Pleasure	37,149,406	42,202,912	29,713,881	80%	70%
21-24	Pleasure	17,729,426	16,443,320	11,632,017	66%	71%
25-29	Pleasure	19,390,096	18,439,349	12,886,840	66%	70%
30-39	Pleasure	50,046,215	45,676,832	32,185,176	64%	70%
40-49	Pleasure	56,068,551	58,149,785	39,876,922	71%	69%
50-59	Pleasure	56,118,126	56,480,608	37,578,546	67%	67%
60-69	Pleasure	45,428,883	40,615,025	28,034,331	62%	69%
>69	Pleasure	43,448,834	42,357,239	28,689,302	66%	68%
16-20	Work	74,340,244	85,438,093	59,182,360	80%	69%
21-24	Work	48,264,199	45,570,404	30,432,962	63%	67%
25-29	Work	48,463,973	46,589,056	31,519,983	65%	68%
30-39	Work	106,207,453	95,005,496	63,835,818	60%	67%
40-49	Work	108,451,793	111,746,908	77,409,579	71%	69%
50-59	Work	101,171,827	108,325,626	70,117,681	69%	65%
60-69	Work	44,028,567	41,563,552	27,509,259	62%	66%
>69	Work	12,517,787	12,183,055	8,066,344	64%	66%
16-20	Business	3,232	4,387	-	0%	0%
21-24	Business	17,166	17,996	35,888	209%	199%
25-29	Business	400,599	405,506	359,224	90%	89%
30-39	Business	2,024,582	2,031,966	2,145,129	106%	106%
40-49	Business	2,899,383	3,270,675	1,720,797	59%	53%
50-59	Business	3,164,865	3,627,511	2,194,804	69%	61%
60-69	Business	1,592,733	1,586,172	1,106,550	69%	70%
>69	Business	436,527	448,104	90,296	21%	20%
16-20	Farm	826,329	828,975	314,681	38%	38%
21-24	Farm	427,175	356,327	147,928	35%	42%
25-29	Farm	434,648	400,420	247,874	57%	62%
30-39	Farm	1,236,649	1,166,356	755,984	61%	65%
40-49	Farm	1,443,995	1,557,737	1,895,562	131%	122%
50-59	Farm	1,466,867	1,508,587	997,877	68%	66%
60-69	Farm	1,365,705	1,211,646	661,009	48%	55%
>69	Farm	1,309,545	1,236,875	787,768	60%	64%
Combined	Pleasure	325,379,538	320,365,070	220,597,014	68%	69%
Combined	Work	543,445,843	546,422,188	368,073,986	68%	67%
Combined	Business	10,539,086	11,392,316	7,652,688	73%	67%
Combined	Farm	8,510,912	8,266,924	5,808,681	68%	70%

American National Property and Casualty Company
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Excess Vehicle Age Factors
Countrywide
All Coverages Combined

Excess Vehicle Age Group	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
<45	40,804,779	45,822,181	31,972,142	78%	70%
45-64	24,543,025	21,399,854	14,847,234	60%	69%
>65	9,332,571	7,964,727	5,400,350	58%	68%

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ANPAC Louisiana Insurance Company
Multi-Car Proposed Discounts
Countrywide
All Coverages Combined

Age	Multi-Car Account	Current Earned Premium	Projected Earned Premium	Incurred Losses	Current Loss Ratio	Projected Loss Ratio
16-20	Yes	108,522,479	124,618,149	86,487,767	80%	69%
21-24	Yes	59,505,323	56,563,948	37,638,884	63%	67%
25-29	Yes	54,977,273	53,362,467	37,799,009	69%	71%
30-39	Yes	131,939,502	119,837,633	81,614,665	62%	68%
40-49	Yes	145,121,706	152,981,813	105,935,902	73%	69%
50-59	Yes	136,536,807	146,310,528	95,340,577	70%	65%
60-69	Yes	73,679,602	68,248,309	45,777,254	62%	67%
>69	Yes	34,347,932	33,347,691	22,680,882	66%	68%
16-20	No	3,796,732	3,856,218	2,723,155	72%	71%
21-24	No	6,932,643	5,824,099	4,609,911	66%	79%
25-29	No	13,712,042	12,471,864	7,214,912	53%	58%
30-39	No	27,575,397	24,043,017	17,307,442	63%	72%
40-49	No	23,742,017	21,743,292	14,966,958	63%	69%
50-59	No	25,384,878	23,631,804	15,548,330	61%	66%
60-69	No	18,736,286	16,728,086	11,533,895	62%	69%
>69	No	23,364,762	22,877,581	14,952,828	64%	65%
Combined	Yes	744,630,624	755,270,539	513,274,939	69%	68%
Combined	No	143,244,757	131,175,960	88,857,430	62%	68%

American National Property and Casualty Company
American National General Insurance Company
Class Plan Offset
Arkansas

Coverage	Current Premium	Proposed Premium	Revenue Effect
BI	2,383,701	2,586,285	8.5%
PD	1,504,775	1,629,552	8.3%
Med	298,742	306,839	2.7%
Comp	977,412	1,172,809	20.0%
Coll	2,011,801	2,302,839	14.5%

American National Property and Casualty Company
American National General Insurance Company
CHROME Annual Mileage Factors
Arkansas

Bodily Injury, Property Damage and Medical Payments Coverages

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.10	0.09	0.15	0.14	0.65	0.59	0.10	0.09	0.15	0.14	0.75	0.68	0.63	0.57	0.26	0.23
2,500-7,499	0.14	0.13	0.19	0.17	0.73	0.66	0.14	0.13	0.19	0.17	0.85	0.77	0.72	0.65	0.32	0.29
7,500-10,000	0.14	0.14	0.19	0.19	0.73	0.73	0.14	0.14	0.19	0.19	0.85	0.85	0.72	0.72	0.32	0.32
10,001 and Over	0.15	0.15	0.20	0.20	0.77	0.77	0.15	0.15	0.20	0.20	0.98	0.98	0.83	0.83	0.37	0.37

Comprehensive Coverage

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.72	0.65	0.72	0.65	0.95	0.86	0.72	0.65	0.72	0.65	0.95	0.86	0.93	0.84	0.86	0.77
2,500-7,499	0.72	0.65	0.72	0.65	0.95	0.86	0.72	0.65	0.72	0.65	0.95	0.86	0.93	0.84	0.86	0.77
7,500-10,000	0.72	0.72	0.72	0.72	0.95	0.95	0.72	0.72	0.72	0.72	0.95	0.95	0.93	0.93	0.86	0.86
10,001 and Over	0.72	0.72	0.72	0.72	0.95	0.95	0.72	0.72	0.72	0.72	0.95	0.95	0.93	0.93	0.86	0.86

Collision Coverage

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.22	0.20	0.27	0.24	0.42	0.38	0.22	0.20	0.27	0.24	0.73	0.66	0.68	0.61	0.53	0.48
2,500-7,499	0.24	0.22	0.28	0.25	0.44	0.40	0.24	0.22	0.28	0.25	0.78	0.70	0.73	0.66	0.57	0.51
7,500-10,000	0.24	0.24	0.28	0.28	0.44	0.44	0.24	0.24	0.28	0.28	0.78	0.78	0.73	0.73	0.57	0.57
10,001 and Over	0.27	0.27	0.31	0.31	0.49	0.49	0.27	0.27	0.31	0.31	0.95	0.95	0.89	0.89	0.70	0.70

Uninsured and Underinsured Motorist Bodily Injury Coverage

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.15	0.15	0.20	0.20	0.50	0.50	0.15	0.15	0.20	0.20	0.70	0.70	0.60	0.60	0.29	0.29
2,500-7,499	0.15	0.15	0.20	0.20	0.50	0.50	0.15	0.15	0.20	0.20	0.70	0.70	0.60	0.60	0.29	0.29
7,500-10,000	0.15	0.15	0.20	0.20	0.50	0.50	0.15	0.15	0.20	0.20	0.70	0.70	0.60	0.60	0.29	0.29
10,001 and Over	0.15	0.15	0.20	0.20	0.50	0.50	0.15	0.15	0.20	0.20	0.70	0.70	0.60	0.60	0.29	0.29

Uninsured Motorist Property Damage Coverage

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.35	0.35	0.40	0.40	0.58	0.58	0.35	0.35	0.40	0.40	0.58	0.58	0.54	0.54	0.41	0.41
2,500-7,499	0.35	0.35	0.40	0.40	0.58	0.58	0.35	0.35	0.40	0.40	0.58	0.58	0.54	0.54	0.41	0.41
7,500-10,000	0.35	0.35	0.40	0.40	0.58	0.58	0.35	0.35	0.40	0.40	0.58	0.58	0.54	0.54	0.41	0.41
10,001 and Over	0.35	0.35	0.40	0.40	0.58	0.58	0.35	0.35	0.40	0.40	0.58	0.58	0.54	0.54	0.41	0.41

AD&D and Income Loss Coverages

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00
2,500-7,499	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00
7,500-10,000	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00
10,001 and Over	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00	0.75	1.00	0.50	1.00	0.50	1.00

Other Coverages

	Classic		Hot/Street Rod		Replica/Kit		Original		Modified/Custom		Exotic		Modern Classic 0-9		Modern Classic 10-24	
Mileage	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
0 - 2,499	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50
2,500-7,499	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50
7,500-10,000	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50
10,001 and Over	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50	0.75	0.75	0.50	0.50	0.50	0.50

American National Property And Casualty Company
American National General Insurance Company
Roadside Assistance Base Rate Determination

	Arkansas	Companywide	
(1) Fiscal Year 2008-2010 Earned Exposures	24,040	1,023,487	
(2) Fiscal Year 2008-2010 Incurred Glass Replacement Loss	40,129	1,817,476	
(3) Glass Repair Incurred Loss Per Exposure	1.67	1.78	(3) = (2) / (1)
(4) 3rd Party Roadside Assistance Charge	4.91	4.56	
(5) Total Per Exposure Roadside Assistance Loss Cost	6.58	6.34	(5) = (3) + (4)
(6) Profit Load	4.0%	4.1%	
(7) Expense Load	29.0%	29.7%	
(8) Indicated 12 Month Base Rate	9.82	9.57	(8) = (5) / [1 - (6) - (7)]
(9) Indicated 6 Month Base Rate	4.91	4.79	(9) = (8) / 2
(10) State's Credibility	1.000		(10) = Min[1,SQRT[(1) / 21,640]]
(11) Credibility Indicated Roadside Assistance Base Rate	5		(11) = (9)state X (10) + (9)cw X [1-(10)]
(12) Current Unlimited Towing Base Rate	13		
(13) Selected Roadside Assistance Base Rate	8		

American National Property And Casualty Company
American National General Insurance Company
Roadside Assistance Premium Impact

Line	Current Limit	Current Rate	Proposed Limit	Proposed Rate	Current Premium	Premium at Unlimited Rates	Premium Change	Percent Premium Change
ANPAC Auto	$50	7	Unlimited	8	60,858	113,022	(43,470)	-38.5%
ANPAC Auto	$100	9	Unlimited	8	30,462	44,001	(16,923)	-38.5%
ANPAC Auto	Unlimited	13	Unlimited	8	31,228	31,228	(12,011)	-38.5%
Total ANPAC Auto					122,548	188,251	(72,404)	-38.5%

Line	Current Limit	Current Rate	Proposed Limit	Proposed Rate	Current Premium	Premium at Unlimited Rates	Premium Change	Percent Rate Change
ANGIC Auto	$50	7	Unlimited	9	3,058	5,679	(1,747)	-30.8%
ANGIC Auto	$100	9	Unlimited	9	1,648	2,380	(732)	-30.8%
ANGIC Auto	Unlimited	13	Unlimited	9	598	598	(184)	-30.8%
Total ANGIC Auto					5,304	8,658	(2,664)	-30.8%
ANPAC Cycle	Unlimited	13	Unlimited	6	3,146	5,843	(3,146)	-53.8%
ANGIC Cycle	Unlimited	13	Unlimited	7	196	364	(168)	-46.2%

American National Property and Casualty Company
American National General Insurance Company
Calculation of Base Rates by Coverage
Arkansas Cycle

Coverage	ANPAC Earned Exposures (1a)	ANG Earned Exposures (1b)	Combined Earned Exposures (1c)	ANPAC Present Base Rate (2a)	Rebase Adj. (2b)	Rebased ANP Present Base Rate (2c)	ANPAC-ANG Present Factor (2d)	Rebased ANG Present Base Rate (2e)	Combined Present Base Rate (2f)	Selected Effect (3a)	Other than Base Rate Changes (3b)	Selected Base Rate Effect (3c)
Bodily Injury	985	75	1,060	232	0.48	111	0.901	100	110	5.0%	-19.5%	30.4%
Property Damage	985	75	1,060	155	0.24	37	0.819	30	37	3.5%	1.9%	1.6%
Medical Payments	219	8	227	50	4.29	214	0.920	197	213	3.1%	-28.1%	43.3%
Uninsured Motorist - BI	769	59	828	19	3.68	70	0.947	66	70	-3.7%	-21.8%	23.1%
Underinsured Motorist - BI	441	27	468	50	3.68	184	0.840	155	182	32.1%	-20.6%	66.3%
Uninsured Motorist - PD	740	57	797	8	1.06	8	0.875	7	8	-12.0%	-28.5%	22.9%
Comprehensive	859	61	920	79	1.34	106	0.835	89	105	20.7%	46.5%	-17.6%
Collision	850	61	911	281	1.24	348	0.950	331	347	-0.1%	7.7%	-7.2%
Total	5,848	423	6,749									

Coverage	Combined Proposed Base Rate (4a)	ANPAC Proposed Base Rate (4b)	ANPAC-ANG Proposed Factor (4c)	ANG Proposed Base Rate (4d)	ANPAC Base Rate Effect (5a)	ANG Base Rate Effect (5b)	Combined Base Rate Effect (5c)	ANPAC InForce Premium (6a)	ANG InForce Premium (6b)	Combined InForce Premium (6c)
Bodily Injury	144	145	0.901	131	30.6%	31.0%	30.7%	61,006	5,004	66,010
Property Damage	37	38	0.819	31	2.7%	3.3%	2.7%	14,986	1,047	16,033
Medical Payments	306	307	0.920	282	43.5%	43.1%	43.4%	17,335	638	17,973
Uninsured Motorist - BI	86	86	0.947	81	22.9%	22.7%	22.8%	31,788	2,577	34,365
Underinsured Motorist - BI	303	306	0.840	257	66.3%	65.8%	66.3%	34,920	2,356	37,276
Uninsured Motorist - PD	10	10	0.875	9	25.0%	28.6%	25.2%	4,607	345	4,952
Comprehensive	86	87	0.835	73	-17.9%	-18.0%	-17.9%	65,827	4,203	70,030
Collision	322	323	0.950	307	-7.2%	-7.3%	-7.2%	89,877	6,478	96,355
Total								320,346	22,648	342,994

Calculations:

(2c) = (2a) * (2b)
(2d) = (2f) / (2c)
(2f) = ((2c) * (1a) + (2e) * (1b)) / (1c)
(3c) = (1 + (3a)) / (1 + (3b)) - 1
(4a) = (2f) * (1 + (3c))
(4b) = (4a) * (1c) / ((1a) + (1b) * (4c))
(4d) = (4b) * (4c)
(5a) = (4b) / (2c) - 1
(5b) = (4d) / (2f) - 1
(5c) = ((5a) * (6a) + (5b) * (6b)) / (6c) - 1

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	1.011	N/A	1.011	1.011	0.0%
100	418	0.988	0.889	0.938	0.938	-5.1%
101	563	0.972	1.004	0.988	0.988	1.6%
102	79	1.267	1.556	1.411	1.411	11.4%

American National Property and Casualty Company
American National General Insurance Company
Property Damage Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	1.000	N/A	1.000	1.000	0.0%
100	418	1.001	0.889	0.945	0.945	-5.6%
101	563	0.980	1.004	0.992	0.992	1.2%
102	79	1.137	1.556	1.346	1.346	18.4%

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	1.092	N/A	1.092	1.094	0.2%
100	133	0.994	0.923	0.958	0.960	-3.4%
101	83	0.996	1.043	1.019	1.021	2.5%
102	11	1.096	1.615	1.315	1.318	20.3%

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	1.317	N/A	1.317	1.332	1.1%
100	365	0.916	0.948	0.932	0.943	2.9%
101	480	1.075	0.948	1.012	1.023	-4.8%
102	75	0.930	1.584	1.116	1.129	21.4%

American National Property and Casualty Company
American National General Insurance Company
Collision Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	1.042	N/A	1.042	1.044	0.2%
100	362	1.005	0.885	0.945	0.947	-5.8%
101	474	0.986	1.001	0.993	0.996	1.0%
102	75	1.066	1.550	1.279	1.282	20.3%

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	0.931	N/A	0.931	0.935	0.4%
100	370	0.970	0.902	0.936	0.940	-3.1%
101	409	1.023	1.019	1.021	1.025	0.2%
102	49	1.034	1.579	1.241	1.246	20.5%

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	0.917	N/A	0.917	0.919	0.2%
100	310	0.996	0.942	0.969	0.971	-2.5%
101	145	1.002	1.065	1.033	1.036	3.4%
102	13	1.072	1.649	1.286	1.289	20.2%

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Base Rate Relativities by Sector
All Cycle Types
Arkansas

Sector	Count	Current Territory Relativity	Progressive Territory Relativity	Selected Territory Relativity	Rebased Territory Relativity	Relativity Percent Change
99	0	0.976	N/A	0.976	0.976	0.0%
100	356	1.000	0.901	1.000	1.000	0.0%
101	393	0.987	1.019	0.987	0.987	0.0%
102	48	1.107	1.578	1.107	1.107	0.0%

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	12% to 27%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	30%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	45%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	46%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	56%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	60%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	60%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	63%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	46%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	10%	0%	0%	10%	10%	0.0%
3-5	Over 24 Years	590-609	14%	12% to 27%	11%	10%	21%	-8.1%
3-5	Over 24 Years	610-644	18%	30%	21%	10%	31%	-15.9%
3-5	Over 24 Years	645-679	22%	45%	27%	10%	37%	-19.2%
3-5	Over 24 Years	680-704	26%	46%	30%	10%	40%	-18.9%
3-5	Over 24 Years	705-729	32%	56%	34%	10%	44%	-17.6%
3-5	Over 24 Years	730-764	38%	60%	38%	10%	48%	-16.1%
3-5	Over 24 Years	765-799	42%	60%	41%	10%	51%	-15.5%
3-5	Over 24 Years	800-997	46%	63%	46%	10%	56%	-18.5%
3-5	Over 24 Years	No Hit/No Score	26%	46%	30%	10%	40%	-18.9%
3-5	Under 25 Years	4-589	14%	0%	0%	14%	14%	0.0%
3-5	Under 25 Years	590-609	18%	12% to 27%	11%	14%	25%	-8.5%
3-5	Under 25 Years	610-644	22%	30%	21%	14%	35%	-16.7%
3-5	Under 25 Years	645-679	26%	45%	27%	14%	41%	-20.3%
3-5	Under 25 Years	680-704	30%	46%	30%	14%	44%	-20.0%
3-5	Under 25 Years	705-729	36%	56%	34%	14%	48%	-18.8%
3-5	Under 25 Years	730-764	42%	60%	38%	14%	52%	-17.2%
3-5	Under 25 Years	765-799	46%	60%	41%	14%	55%	-16.7%
3-5	Under 25 Years	800-997	50%	63%	46%	14%	60%	-20.0%
3-5	Under 25 Years	No Hit/No Score	30%	46%	30%	14%	44%	-20.0%
6+	Over 24 Years	4-589	20%	0%	0%	20%	20%	0.0%
6+	Over 24 Years	590-609	24%	12% to 27%	11%	20%	31%	-9.2%
6+	Over 24 Years	610-644	28%	30%	21%	20%	41%	-18.1%
6+	Over 24 Years	645-679	32%	45%	27%	20%	47%	-22.1%
6+	Over 24 Years	680-704	36%	46%	30%	20%	50%	-21.9%
6+	Over 24 Years	705-729	42%	56%	34%	20%	54%	-20.7%
6+	Over 24 Years	730-764	48%	60%	38%	20%	58%	-19.2%
6+	Over 24 Years	765-799	52%	60%	41%	20%	61%	-18.8%
6+	Over 24 Years	800-997	56%	63%	46%	20%	66%	-22.7%
6+	Over 24 Years	No Hit/No Score	36%	46%	30%	20%	50%	-21.9%
6+	Under 25 Years	4-589	23%	0%	0%	23%	23%	0.0%
6+	Under 25 Years	590-609	27%	12% to 27%	11%	23%	34%	-9.6%
6+	Under 25 Years	610-644	31%	30%	21%	23%	44%	-18.8%
6+	Under 25 Years	645-679	35%	45%	27%	23%	50%	-23.1%
6+	Under 25 Years	680-704	39%	46%	30%	23%	53%	-23.0%
6+	Under 25 Years	705-729	45%	56%	34%	23%	57%	-21.8%
6+	Under 25 Years	730-764	51%	60%	38%	23%	61%	-20.4%
6+	Under 25 Years	765-799	55%	60%	41%	23%	64%	-20.0%
6+	Under 25 Years	800-997	59%	63%	46%	23%	69%	-24.4%
6+	Under 25 Years	No Hit/No Score	39%	46%	30%	23%	53%	-23.0%
								-18.0%

American National Property and Casualty Company
American National General Insurance Company
Property Damage Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	12% to 27%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	30%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	45%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	46%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	56%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	60%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	60%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	63%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	46%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	10%	0%	0%	10%	10%	0.0%
3-5	Over 24 Years	590-609	14%	12% to 27%	11%	10%	21%	-8.1%
3-5	Over 24 Years	610-644	18%	30%	21%	10%	31%	-15.9%
3-5	Over 24 Years	645-679	22%	45%	27%	10%	37%	-19.2%
3-5	Over 24 Years	680-704	26%	46%	30%	10%	40%	-18.9%
3-5	Over 24 Years	705-729	32%	56%	34%	10%	44%	-17.6%
3-5	Over 24 Years	730-764	38%	60%	38%	10%	48%	-16.1%
3-5	Over 24 Years	765-799	42%	60%	41%	10%	51%	-15.5%
3-5	Over 24 Years	800-997	46%	63%	46%	10%	56%	-18.5%
3-5	Over 24 Years	No Hit/No Score	26%	46%	30%	10%	40%	-18.9%
3-5	Under 25 Years	4-589	14%	0%	0%	14%	14%	0.0%
3-5	Under 25 Years	590-609	18%	12% to 27%	11%	14%	25%	-8.5%
3-5	Under 25 Years	610-644	22%	30%	21%	14%	35%	-16.7%
3-5	Under 25 Years	645-679	26%	45%	27%	14%	41%	-20.3%
3-5	Under 25 Years	680-704	30%	46%	30%	14%	44%	-20.0%
3-5	Under 25 Years	705-729	36%	56%	34%	14%	48%	-18.8%
3-5	Under 25 Years	730-764	42%	60%	38%	14%	52%	-17.2%
3-5	Under 25 Years	765-799	46%	60%	41%	14%	55%	-16.7%
3-5	Under 25 Years	800-997	50%	63%	46%	14%	60%	-20.0%
3-5	Under 25 Years	No Hit/No Score	30%	46%	30%	14%	44%	-20.0%
6+	Over 24 Years	4-589	20%	0%	0%	20%	20%	0.0%
6+	Over 24 Years	590-609	24%	12% to 27%	11%	20%	31%	-9.2%
6+	Over 24 Years	610-644	28%	30%	21%	20%	41%	-18.1%
6+	Over 24 Years	645-679	32%	45%	27%	20%	47%	-22.1%
6+	Over 24 Years	680-704	36%	46%	30%	20%	50%	-21.9%
6+	Over 24 Years	705-729	42%	56%	34%	20%	54%	-20.7%
6+	Over 24 Years	730-764	48%	60%	38%	20%	58%	-19.2%
6+	Over 24 Years	765-799	52%	60%	41%	20%	61%	-18.8%
6+	Over 24 Years	800-997	56%	63%	46%	20%	66%	-22.7%
6+	Over 24 Years	No Hit/No Score	36%	46%	30%	20%	50%	-21.9%
6+	Under 25 Years	4-589	23%	0%	0%	23%	23%	0.0%
6+	Under 25 Years	590-609	27%	12% to 27%	11%	23%	34%	-9.6%
6+	Under 25 Years	610-644	31%	30%	21%	23%	44%	-18.8%
6+	Under 25 Years	645-679	35%	45%	27%	23%	50%	-23.1%
6+	Under 25 Years	680-704	39%	46%	30%	23%	53%	-23.0%
6+	Under 25 Years	705-729	45%	56%	34%	23%	57%	-21.8%
6+	Under 25 Years	730-764	51%	60%	38%	23%	61%	-20.4%
6+	Under 25 Years	765-799	55%	60%	41%	23%	64%	-20.0%
6+	Under 25 Years	800-997	59%	63%	46%	23%	69%	-24.4%
6+	Under 25 Years	No Hit/No Score	39%	46%	30%	23%	53%	-23.0%
								-17.8%

American National Property and Casualty Company
American National General Insurance Company
Collision Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	18% to 28%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	38%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	41%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	49%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	52%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	57%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	60%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	64%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	49%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	10%	0%	0%	10%	10%	0.0%
3-5	Over 24 Years	590-609	14%	18% to 28%	11%	10%	21%	-8.1%
3-5	Over 24 Years	610-644	18%	38%	21%	10%	31%	-15.9%
3-5	Over 24 Years	645-679	22%	41%	27%	10%	37%	-19.2%
3-5	Over 24 Years	680-704	26%	49%	30%	10%	40%	-18.9%
3-5	Over 24 Years	705-729	32%	52%	34%	10%	44%	-17.6%
3-5	Over 24 Years	730-764	38%	57%	38%	10%	48%	-16.1%
3-5	Over 24 Years	765-799	42%	60%	41%	10%	51%	-15.5%
3-5	Over 24 Years	800-997	46%	64%	46%	10%	56%	-18.5%
3-5	Over 24 Years	No Hit/No Score	26%	49%	30%	10%	40%	-18.9%
3-5	Under 25 Years	4-589	14%	0%	0%	14%	14%	0.0%
3-5	Under 25 Years	590-609	18%	18% to 28%	11%	14%	25%	-8.5%
3-5	Under 25 Years	610-644	22%	38%	21%	14%	35%	-16.7%
3-5	Under 25 Years	645-679	26%	41%	27%	14%	41%	-20.3%
3-5	Under 25 Years	680-704	30%	49%	30%	14%	44%	-20.0%
3-5	Under 25 Years	705-729	36%	52%	34%	14%	48%	-18.8%
3-5	Under 25 Years	730-764	42%	57%	38%	14%	52%	-17.2%
3-5	Under 25 Years	765-799	46%	60%	41%	14%	55%	-16.7%
3-5	Under 25 Years	800-997	50%	64%	46%	14%	60%	-20.0%
3-5	Under 25 Years	No Hit/No Score	30%	49%	30%	14%	44%	-20.0%
6+	Over 24 Years	4-589	20%	0%	0%	20%	20%	0.0%
6+	Over 24 Years	590-609	24%	18% to 28%	11%	20%	31%	-9.2%
6+	Over 24 Years	610-644	28%	38%	21%	20%	41%	-18.1%
6+	Over 24 Years	645-679	32%	41%	27%	20%	47%	-22.1%
6+	Over 24 Years	680-704	36%	49%	30%	20%	50%	-21.9%
6+	Over 24 Years	705-729	42%	52%	34%	20%	54%	-20.7%
6+	Over 24 Years	730-764	48%	57%	38%	20%	58%	-19.2%
6+	Over 24 Years	765-799	52%	60%	41%	20%	61%	-18.8%
6+	Over 24 Years	800-997	56%	64%	46%	20%	66%	-22.7%
6+	Over 24 Years	No Hit/No Score	36%	49%	30%	20%	50%	-21.9%
6+	Under 25 Years	4-589	23%	0%	0%	23%	23%	0.0%
6+	Under 25 Years	590-609	27%	18% to 28%	11%	23%	34%	-9.6%
6+	Under 25 Years	610-644	31%	38%	21%	23%	44%	-18.8%
6+	Under 25 Years	645-679	35%	41%	27%	23%	50%	-23.1%
6+	Under 25 Years	680-704	39%	49%	30%	23%	53%	-23.0%
6+	Under 25 Years	705-729	45%	52%	34%	23%	57%	-21.8%
6+	Under 25 Years	730-764	51%	57%	38%	23%	61%	-20.4%
6+	Under 25 Years	765-799	55%	60%	41%	23%	64%	-20.0%
6+	Under 25 Years	800-997	59%	64%	46%	23%	69%	-24.4%
6+	Under 25 Years	No Hit/No Score	39%	49%	30%	23%	53%	-23.0%
								-17.9%

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	23% to 27%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	44%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	54%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	57%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	63%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	67%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	75%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	78%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	57%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
3-5	Over 24 Years	590-609	4%	23% to 27%	11%	0%	11%	-7.3%
3-5	Over 24 Years	610-644	8%	44%	21%	0%	21%	-14.1%
3-5	Over 24 Years	645-679	12%	54%	27%	0%	27%	-17.0%
3-5	Over 24 Years	680-704	16%	57%	30%	0%	30%	-16.7%
3-5	Over 24 Years	705-729	22%	63%	34%	0%	34%	-15.4%
3-5	Over 24 Years	730-764	28%	67%	38%	0%	38%	-13.9%
3-5	Over 24 Years	765-799	32%	75%	41%	0%	41%	-13.2%
3-5	Over 24 Years	800-997	36%	78%	46%	0%	46%	-15.6%
3-5	Over 24 Years	No Hit/No Score	16%	57%	30%	0%	30%	-16.7%
3-5	Under 25 Years	4-589	0%	0%	0%	0%	0%	0.0%
3-5	Under 25 Years	590-609	4%	23% to 27%	11%	0%	11%	-7.3%
3-5	Under 25 Years	610-644	8%	44%	21%	0%	21%	-14.1%
3-5	Under 25 Years	645-679	12%	54%	27%	0%	27%	-17.0%
3-5	Under 25 Years	680-704	16%	57%	30%	0%	30%	-16.7%
3-5	Under 25 Years	705-729	22%	63%	34%	0%	34%	-15.4%
3-5	Under 25 Years	730-764	28%	67%	38%	0%	38%	-13.9%
3-5	Under 25 Years	765-799	32%	75%	41%	0%	41%	-13.2%
3-5	Under 25 Years	800-997	36%	78%	46%	0%	46%	-15.6%
3-5	Under 25 Years	No Hit/No Score	16%	57%	30%	0%	30%	-16.7%
6+	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
6+	Over 24 Years	590-609	4%	23% to 27%	11%	0%	11%	-7.3%
6+	Over 24 Years	610-644	8%	44%	21%	0%	21%	-14.1%
6+	Over 24 Years	645-679	12%	54%	27%	0%	27%	-17.0%
6+	Over 24 Years	680-704	16%	57%	30%	0%	30%	-16.7%
6+	Over 24 Years	705-729	22%	63%	34%	0%	34%	-15.4%
6+	Over 24 Years	730-764	28%	67%	38%	0%	38%	-13.9%
6+	Over 24 Years	765-799	32%	75%	41%	0%	41%	-13.2%
6+	Over 24 Years	800-997	36%	78%	46%	0%	46%	-15.6%
6+	Over 24 Years	No Hit/No Score	16%	57%	30%	0%	30%	-16.7%
6+	Under 25 Years	4-589	0%	0%	0%	0%	0%	0.0%
6+	Under 25 Years	590-609	4%	23% to 27%	11%	0%	11%	-7.3%
6+	Under 25 Years	610-644	8%	44%	21%	0%	21%	-14.1%
6+	Under 25 Years	645-679	12%	54%	27%	0%	27%	-17.0%
6+	Under 25 Years	680-704	16%	57%	30%	0%	30%	-16.7%
6+	Under 25 Years	705-729	22%	63%	34%	0%	34%	-15.4%
6+	Under 25 Years	730-764	28%	67%	38%	0%	38%	-13.9%
6+	Under 25 Years	765-799	32%	75%	41%	0%	41%	-13.2%
6+	Under 25 Years	800-997	36%	78%	46%	0%	46%	-15.6%
6+	Under 25 Years	No Hit/No Score	16%	57%	30%	0%	30%	-16.7%
								-14.7%

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	8% to 21%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	26%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	35%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	36%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	46%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	48%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	52%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	55%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	36%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	10%	0%	0%	10%	10%	0.0%
3-5	Over 24 Years	590-609	14%	8% to 21%	11%	10%	21%	-8.1%
3-5	Over 24 Years	610-644	18%	26%	21%	10%	31%	-15.9%
3-5	Over 24 Years	645-679	22%	35%	27%	10%	37%	-19.2%
3-5	Over 24 Years	680-704	26%	36%	30%	10%	40%	-18.9%
3-5	Over 24 Years	705-729	32%	46%	34%	10%	44%	-17.6%
3-5	Over 24 Years	730-764	38%	48%	38%	10%	48%	-16.1%
3-5	Over 24 Years	765-799	42%	52%	41%	10%	51%	-15.5%
3-5	Over 24 Years	800-997	46%	55%	46%	10%	56%	-18.5%
3-5	Over 24 Years	No Hit/No Score	26%	36%	30%	10%	40%	-18.9%
3-5	Under 25 Years	4-589	14%	0%	0%	14%	14%	0.0%
3-5	Under 25 Years	590-609	18%	8% to 21%	11%	14%	25%	-8.5%
3-5	Under 25 Years	610-644	22%	26%	21%	14%	35%	-16.7%
3-5	Under 25 Years	645-679	26%	35%	27%	14%	41%	-20.3%
3-5	Under 25 Years	680-704	30%	36%	30%	14%	44%	-20.0%
3-5	Under 25 Years	705-729	36%	46%	34%	14%	48%	-18.8%
3-5	Under 25 Years	730-764	42%	48%	38%	14%	52%	-17.2%
3-5	Under 25 Years	765-799	46%	52%	41%	14%	55%	-16.7%
3-5	Under 25 Years	800-997	50%	55%	46%	14%	60%	-20.0%
3-5	Under 25 Years	No Hit/No Score	30%	36%	30%	14%	44%	-20.0%
6+	Over 24 Years	4-589	20%	0%	0%	20%	20%	0.0%
6+	Over 24 Years	590-609	24%	8% to 21%	11%	20%	31%	-9.2%
6+	Over 24 Years	610-644	28%	26%	21%	20%	41%	-18.1%
6+	Over 24 Years	645-679	32%	35%	27%	20%	47%	-22.1%
6+	Over 24 Years	680-704	36%	36%	30%	20%	50%	-21.9%
6+	Over 24 Years	705-729	42%	46%	34%	20%	54%	-20.7%
6+	Over 24 Years	730-764	48%	48%	38%	20%	58%	-19.2%
6+	Over 24 Years	765-799	52%	52%	41%	20%	61%	-18.8%
6+	Over 24 Years	800-997	56%	55%	46%	20%	66%	-22.7%
6+	Over 24 Years	No Hit/No Score	36%	36%	30%	20%	50%	-21.9%
6+	Under 25 Years	4-589	23%	0%	0%	23%	23%	0.0%
6+	Under 25 Years	590-609	27%	8% to 21%	11%	23%	34%	-9.6%
6+	Under 25 Years	610-644	31%	26%	21%	23%	44%	-18.8%
6+	Under 25 Years	645-679	35%	35%	27%	23%	50%	-23.1%
6+	Under 25 Years	680-704	39%	36%	30%	23%	53%	-23.0%
6+	Under 25 Years	705-729	45%	46%	34%	23%	57%	-21.8%
6+	Under 25 Years	730-764	51%	48%	38%	23%	61%	-20.4%
6+	Under 25 Years	765-799	55%	52%	41%	23%	64%	-20.0%
6+	Under 25 Years	800-997	59%	55%	46%	23%	69%	-24.4%
6+	Under 25 Years	No Hit/No Score	39%	36%	30%	23%	53%	-23.0%
								-17.9%

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	33%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	49%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	50%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	56%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	57%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	61%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	66%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
3-5	Over 24 Years	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
3-5	Over 24 Years	610-644	8%	33%	21%	0%	21%	-14.1%
3-5	Over 24 Years	645-679	12%	49%	27%	0%	27%	-17.0%
3-5	Over 24 Years	680-704	16%	50%	30%	0%	30%	-16.7%
3-5	Over 24 Years	705-729	22%	56%	34%	0%	34%	-15.4%
3-5	Over 24 Years	730-764	28%	57%	38%	0%	38%	-13.9%
3-5	Over 24 Years	765-799	32%	61%	41%	0%	41%	-13.2%
3-5	Over 24 Years	800-997	36%	66%	46%	0%	46%	-15.6%
3-5	Over 24 Years	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
3-5	Under 25 Years	4-589	0%	0%	0%	0%	0%	0.0%
3-5	Under 25 Years	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
3-5	Under 25 Years	610-644	8%	33%	21%	0%	21%	-14.1%
3-5	Under 25 Years	645-679	12%	49%	27%	0%	27%	-17.0%
3-5	Under 25 Years	680-704	16%	50%	30%	0%	30%	-16.7%
3-5	Under 25 Years	705-729	22%	56%	34%	0%	34%	-15.4%
3-5	Under 25 Years	730-764	28%	57%	38%	0%	38%	-13.9%
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3-5	Under 25 Years	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
6+	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
6+	Over 24 Years	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
6+	Over 24 Years	610-644	8%	33%	21%	0%	21%	-14.1%
6+	Over 24 Years	645-679	12%	49%	27%	0%	27%	-17.0%
6+	Over 24 Years	680-704	16%	50%	30%	0%	30%	-16.7%
6+	Over 24 Years	705-729	22%	56%	34%	0%	34%	-15.4%
6+	Over 24 Years	730-764	28%	57%	38%	0%	38%	-13.9%
6+	Over 24 Years	765-799	32%	61%	41%	0%	41%	-13.2%
6+	Over 24 Years	800-997	36%	66%	46%	0%	46%	-15.6%
6+	Over 24 Years	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
6+	Under 25 Years	4-589	0%	0%	0%	0%	0%	0.0%
6+	Under 25 Years	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
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6+	Under 25 Years	800-997	36%	66%	46%	0%	46%	-15.6%
6+	Under 25 Years	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
								-14.9%

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	7% to 28%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	33%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	49%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	50%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	56%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	57%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	61%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	66%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	50%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
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American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Risk Score Factor Relativity Revision
All Cycle Types
Arkansas

Years Claim Free	Rider Age	Risk Score Range	Current PMC+ Discount	Progressive Discounts	Proposed PMC+ Part B Discount	Proposed PMC+ Part A Discount	Proposed PMC+ Discount	Factor Percent Change
0-2	All	4-589	0%	0%	0%	0%	0%	0.0%
0-2	All	590-609	4%	18% to 28%	11%	0%	11%	-7.3%
0-2	All	610-644	8%	38%	21%	0%	21%	-14.1%
0-2	All	645-679	12%	41%	27%	0%	27%	-17.0%
0-2	All	680-704	16%	49%	30%	0%	30%	-16.7%
0-2	All	705-729	22%	52%	34%	0%	34%	-15.4%
0-2	All	730-764	28%	57%	38%	0%	38%	-13.9%
0-2	All	765-799	32%	60%	41%	0%	41%	-13.2%
0-2	All	800-997	36%	64%	46%	0%	46%	-15.6%
0-2	All	No Hit/No Score	16%	49%	30%	0%	30%	-16.7%
3-5	Over 24 Years	4-589	0%	0%	0%	0%	0%	0.0%
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6+	Over 24 Years	No Hit/No Score	16%	49%	30%	0%	30%	-16.7%
6+	Under 25 Years	4-589	0%	0%	0%	0%	0%	0.0%
6+	Under 25 Years	590-609	4%	18% to 28%	11%	0%	11%	-7.3%
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6+	Under 25 Years	765-799	32%	60%	41%	0%	41%	-13.2%
6+	Under 25 Years	800-997	36%	64%	46%	0%	46%	-15.6%
6+	Under 25 Years	No Hit/No Score	16%	49%	30%	0%	30%	-16.7%
								-14.7%

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.76	0.92	0.92	0.92	21.1%	2,853	601
Harley-Davidson Cruiser FX VR	1.12	1.65	1.65	1.23	9.8%	7,414	728
Harley-Davidson Tour FL	1.35	2.15	2.15	1.75	29.6%	27,775	8,230
Cruiser	0.60	0.67	0.67	0.60	0.0%	12,803	-
Tour	1.03	1.24	1.24	1.24	20.4%	5,283	1,077
Sport Tour	1.04	1.39	1.39	1.39	33.7%	689	232
Standard	0.68	0.68	0.68	0.68	0.0%	564	-
Sport	0.98	1.03	1.72	1.03	5.1%	490	25
Super Sport	1.54	1.89	1.89	1.78	15.6%	401	62
High Performance	1.14	1.32	1.32	1.26	10.5%	320	34
Dual	0.54	0.59	0.59	0.57	5.6%	973	54
Scooter/Moped	0.63	1.24	1.24	0.69	9.5%	1,077	103
Trikes	0.98	1.22	1.22	1.02	4.1%	4,065	166
Limited Production	1.09	1.42	1.50	1.30	19.3%	838	161
Homemade/Kit/Custom	1.22	N/A	N/A	1.22	0.0%	225	-
Vintage	0.35	N/A	N/A	0.35	0.0%	240	-
					17.4%	66,010	11,473

American National Property and Casualty Company
American National General Insurance Company
Property Damage Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.86	0.97	0.97	0.97	12.8%	812	104
Harley-Davidson Cruiser FX VR	1.00	1.74	1.74	1.15	15.0%	1,470	221
Harley-Davidson Tour FL	1.24	2.27	2.27	1.76	41.9%	5,804	2,434
Cruiser	0.75	0.71	0.71	0.71	-5.3%	4,129	(220)
Tour	1.15	1.31	1.31	1.31	13.9%	1,372	191
Sport Tour	0.93	1.47	1.47	1.47	58.1%	157	91
Standard	0.72	0.72	0.72	0.72	0.0%	173	-
Sport	1.00	1.10	1.82	1.10	10.0%	146	15
Super Sport	1.54	2.00	2.00	1.86	20.8%	114	24
High Performance	0.91	1.39	1.39	1.25	37.4%	53	20
Dual	0.61	0.63	0.63	0.62	1.6%	333	5
Scooter/Moped	0.64	1.31	1.31	0.71	10.9%	320	35
Trikes	0.91	1.29	1.29	0.98	7.7%	827	64
Limited Production	1.12	1.50	1.59	1.37	22.3%	195	44
Homemade/Kit/Custom	1.29	N/A	N/A	1.29	0.0%	64	-
Vintage	0.35	N/A	N/A	0.35	0.0%	64	-
					18.9%	16,033	3,026

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.95	1.03	1.03	1.03	8.4%	1,089	92
Harley-Davidson Cruiser FX VR	1.14	1.42	1.42	1.20	5.3%	1,260	66
Harley-Davidson Tour FL	1.05	1.49	1.49	1.27	21.0%	5,164	1,082
Cruiser	0.82	0.91	0.91	0.82	0.0%	6,479	-
Tour	1.07	1.14	1.14	1.14	6.5%	1,260	82
Sport Tour	1.07	1.09	1.09	1.09	1.9%	211	4
Standard	0.82	0.82	0.82	0.82	0.0%	251	-
Sport	1.08	0.95	1.24	0.95	-12.0%	332	(40)
Super Sport	1.47	1.54	1.54	1.52	3.4%	96	3
High Performance	1.23	1.11	1.11	1.15	-6.5%	97	(6)
Dual	0.82	0.79	0.79	0.80	-2.4%	429	(10)
Scooter/Moped	0.72	1.45	1.45	0.79	9.7%	350	34
Trikes	0.81	1.06	1.06	0.85	4.9%	494	24
Limited Production	1.30	0.84	0.97	1.09	-16.2%	298	(48)
Homemade/Kit/Custom	1.30	N/A	N/A	1.30	0.0%	97	-
Vintage	0.35	N/A	N/A	0.35	0.0%	66	-
					7.1%	17,973	1,283

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.90	0.87	0.87	0.90	0.0%	2,786	-
Harley-Davidson Cruiser FX VR	1.24	2.61	2.61	1.51	21.8%	9,040	1,968
Harley-Davidson Tour FL	1.02	3.28	3.28	2.15	110.8%	33,617	37,242
Cruiser	0.53	0.76	0.76	0.53	0.0%	8,526	-
Tour	0.61	2.50	2.50	2.50	309.8%	4,231	13,109
Sport Tour	0.73	3.09	3.09	3.09	323.3%	566	1,830
Standard	0.90	0.90	0.90	0.90	0.0%	220	-
Sport	1.16	1.64	4.31	1.64	41.4%	662	274
Super Sport	2.63	9.89	9.89	7.71	193.2%	276	533
High Performance	1.01	1.58	1.58	1.41	39.6%	228	90
Dual	1.17	2.08	2.08	1.63	39.3%	1,073	422
Scooter/Moped	1.70	1.83	1.83	1.71	0.6%	1,193	7
Trikes	0.55	4.38	4.38	1.24	125.5%	5,418	6,797
Limited Production	1.24	7.52	11.19	5.43	337.9%	1,694	5,724
Homemade/Kit/Custom	5.94	N/A	N/A	5.94	0.0%	-	-
Vintage	0.70	N/A	N/A	0.70	0.0%	500	-
					97.1%	70,030	67,997

American National Property and Casualty Company
American National General Insurance Company
Collision Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.75	0.73	0.73	0.75	0.0%	3,490	-
Harley-Davidson Cruiser FX VR	0.91	2.58	2.58	1.24	36.3%	8,515	3,088
Harley-Davidson Tour FL	1.02	2.00	2.00	1.51	48.0%	40,112	19,269
Cruiser	0.79	0.59	0.59	0.59	-25.3%	20,433	(5,173)
Tour	0.98	1.80	1.80	1.80	83.7%	7,608	6,366
Sport Tour	1.04	2.34	2.34	2.34	125.0%	1,066	1,333
Standard	0.67	0.67	0.67	0.67	0.0%	217	-
Sport	1.49	1.62	3.28	1.62	8.7%	1,289	112
Super Sport	2.75	3.98	3.98	3.61	31.3%	320	100
High Performance	1.17	1.31	1.31	1.27	8.5%	423	36
Dual	0.79	0.48	0.48	0.63	-20.3%	1,075	(218)
Scooter/Moped	0.69	1.63	1.63	0.78	13.0%	718	94
Trikes	0.83	2.19	2.19	1.08	30.1%	9,074	2,733
Limited Production	1.18	1.12	2.63	1.46	23.7%	1,614	383
Homemade/Kit/Custom	1.18	N/A	N/A	1.18	0.0%	-	-
Vintage	0.41	N/A	N/A	0.41	0.0%	401	-
					29.2%	96,355	28,124

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.78	0.77	0.77	0.78	0.0%	1,712	-
Harley-Davidson Cruiser FX VR	1.03	0.94	0.94	1.01	-1.9%	3,021	(59)
Harley-Davidson Tour FL	1.31	1.15	1.15	1.23	-6.1%	13,458	(822)
Cruiser	0.69	0.68	0.68	0.68	-1.4%	8,005	(116)
Tour	1.04	0.73	0.73	1.04	0.0%	3,021	-
Sport Tour	0.90	0.57	0.57	0.90	0.0%	308	-
Standard	0.52	0.52	0.52	0.52	0.0%	314	-
Sport	0.94	0.78	1.11	0.78	-17.0%	368	(63)
Super Sport	1.31	1.05	1.05	1.13	-13.7%	286	(39)
High Performance	1.09	0.94	0.94	0.99	-9.2%	128	(12)
Dual	0.44	0.43	0.43	0.44	0.0%	600	-
Scooter/Moped	0.48	0.92	0.92	0.52	8.3%	558	47
Trikes	0.80	0.91	0.91	0.82	2.5%	1,744	44
Limited Production	0.94	0.86	0.95	0.89	-5.3%	357	(19)
Homemade/Kit/Custom	0.94	N/A	N/A	0.94	0.0%	45	-
Vintage	N/A	N/A	N/A	N/A	0.0%	440	-
					-3.0%	34,365	(1,039)

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.78	0.77	0.77	0.78	0.0%	1,589	-
Harley-Davidson Cruiser FX VR	1.03	0.94	0.94	1.01	-1.9%	4,109	(80)
Harley-Davidson Tour FL	1.31	1.15	1.15	1.23	-6.1%	14,060	(859)
Cruiser	0.69	0.68	0.68	0.68	-1.4%	9,578	(139)
Tour	1.04	0.73	0.73	1.04	0.0%	3,091	-
Sport Tour	0.90	0.57	0.57	0.90	0.0%	477	-
Standard	0.52	0.52	0.52	0.52	0.0%	310	-
Sport	0.94	0.78	1.11	0.78	-17.0%	535	(91)
Super Sport	1.31	1.05	1.05	1.13	-13.7%	111	(15)
High Performance	1.09	0.94	0.94	0.99	-9.2%	62	(6)
Dual	0.44	0.43	0.43	0.44	0.0%	745	-
Scooter/Moped	0.48	0.92	0.92	0.52	8.3%	498	42
Trikes	0.80	0.91	0.91	0.82	2.5%	1,210	30
Limited Production	0.94	0.86	0.95	0.89	-5.3%	335	(18)
Homemade/Kit/Custom	0.94	N/A	N/A	0.94	0.0%	192	-
Vintage	N/A	N/A	N/A	N/A	0.0%	374	-
					-3.0%	37,276	(1,135)

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Model Group Factor Relativity Revision
Arkansas

Model Group	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Harley-Davidson XL	0.85	0.85	0.85	0.85	0.0%	253	-
Harley-Davidson Cruiser FX VR	1.04	0.94	0.94	0.94	-9.6%	441	(42)
Harley-Davidson Tour FL	1.22	0.88	0.88	0.88	-27.9%	1,809	(504)
Cruiser	0.73	0.54	0.54	0.54	-26.0%	1,188	(309)
Tour	1.01	1.01	1.01	1.01	0.0%	411	-
Sport Tour	0.96	0.96	0.96	0.96	0.0%	52	-
Standard	0.54	0.54	0.54	0.54	0.0%	47	-
Sport	1.00	0.54	0.54	0.54	-46.0%	64	(29)
Super Sport	1.36	0.79	0.79	0.79	-41.9%	47	(20)
High Performance	1.22	0.74	0.74	0.74	-39.3%	20	(8)
Dual	0.51	0.53	0.53	0.53	3.9%	98	4
Scooter/Moped	0.59	0.59	0.59	0.59	0.0%	97	-
Trikes	0.86	0.80	0.80	0.80	-7.0%	304	(21)
Limited Production	1.00	0.70	0.70	0.70	-30.0%	60	(18)
Homemade/Kit/Custom	1.00	N/A	N/A	1.00	0.0%	5	-
Vintage	N/A	N/A	N/A	N/A	0.0%	56	-
					-19.1%	4,952	(948)

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Limits Factor Relativity Revision
All Cycle Types
Arkansas

Limit	Current Factor	Dairyland Relativity	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
25/50	0.90	0.55	0.85	-5.6%	4,694	(261)
50/100	0.95	0.83	0.90	-5.3%	10,135	(533)
100/300	1.00	1.00	1.00	0.0%	9,854	-
250/500	1.19	1.14	1.19	0.0%	40,891	-
300/500	1.21	N/A	1.21	0.0%	58	-
500/500	1.25	1.25	1.25	0.0%	326	-
500/1000	1.30	N/A	1.30	0.0%	-	-
1000/1000	1.40	N/A	1.40	0.0%	52	-
				-1.2%	66,010	(794)

American National Property and Casualty Company
American National General Insurance Company
Property Damage Limits Factor Relativity Revision
All Cycle Types
Arkansas

Limit	Current Factor	Dairyland Relativity	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
25,000	0.92	0.54	0.87	-5.4%	1,747	(95)
50,000	0.94	0.69	0.92	-2.1%	4,156	(88)
100,000	1.00	1.00	1.00	0.0%	9,787	-
250,000	1.05	N/A	1.05	0.0%	289	-
300,000	1.10	N/A	1.10	0.0%	-	-
500,000	1.15	N/A	1.15	0.0%	41	-
1,000,000	1.25	N/A	1.25	0.0%	13	-
				-1.1%	16,033	(183)

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorists - BI Limits Factor Relativity Revision
All Cycle Types
Arkansas

Limit	Current Factor	Dairyland Relativity	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
25/50	0.75	0.56	0.75	0.0%	19,422	-
50/100	0.90	0.78	0.86	-4.4%	7,796	(346)
100/300	1.00	1.00	1.00	0.0%	5,392	-
250/500	1.10	1.78	1.10	0.0%	1,424	-
300/500	1.15	N/A	1.15	0.0%	-	-
500/500	1.25	2.56	1.25	0.0%	331	-
500/1000	1.30	N/A	1.30	0.0%	-	-
1000/1000	1.40	N/A	1.40	0.0%	-	-
				-1.0%	34,365	(346)

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorists - BI Limits Factor Relativity Revision
All Cycle Types
Arkansas

Limit	Current Factor	Dairyland Relativity	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
25/50	0.45	0.56	0.45	0.0%	14,435	-
50/100	0.60	0.78	0.60	0.0%	9,948	-
100/300	1.00	1.00	1.00	0.0%	8,314	-
250/500	1.80	1.78	1.80	0.0%	3,137	-
300/500	1.90	N/A	1.90	0.0%	224	-
500/500	2.10	2.56	2.10	0.0%	1,218	-
500/1000	2.25	N/A	2.25	0.0%	-	-
1000/1000	2.60	N/A	2.60	0.0%	-	-
				0.0%	37,276	-

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.76	3.31	71.5%	-	-
18	Married	1.93	3.76	3.31	71.5%	-	-
19	Married	1.93	3.76	3.31	71.5%	-	-
20	Married	1.93	3.55	3.15	63.2%	-	-
21	Married	1.93	2.48	2.35	21.8%	213	46
22	Married	1.93	1.57	1.66	-14.0%	-	-
23	Married	1.93	1.57	1.66	-14.0%	252	(35)
24	Married	1.93	1.54	1.64	-15.0%	-	-
25	Married	1.28	1.54	1.48	15.6%	-	-
26	Married	1.28	1.31	1.31	2.3%	26	1
27	Married	1.28	1.31	1.31	2.3%	-	-
28	Married	1.28	1.14	1.18	-7.8%	145	(11)
29	Married	1.28	1.14	1.18	-7.8%	82	(6)
30	Married	1.28	1.14	1.18	-7.8%	-	-
31-34	Married	1.28	1.06	1.12	-12.5%	458	(57)
35-39	Married	1.07	1.03	1.04	-2.8%	1,135	(32)
40-44	Married	1.07	1.00	1.02	-4.7%	1,913	(89)
45-49	Married	1.00	1.00	1.00	0.0%	6,065	-
50-54	Married	1.00	1.00	1.00	0.0%	3,614	-
55-59	Married	1.00	1.20	1.15	15.0%	5,033	755
60-64	Married	1.00	1.20	1.15	15.0%	2,906	436
65-69	Married	1.00	1.28	1.21	21.0%	1,697	356
70-74	Married	1.00	1.28	1.21	21.0%	313	66
>74	Married	1.00	1.38	1.29	29.0%	-	-
<18	Single	3.91	3.33	3.80	-2.8%	-	-
18	Single	3.91	3.76	3.80	-2.8%	-	-
19	Single	3.91	2.71	3.01	-23.0%	-	-
20	Single	3.91	2.50	2.86	-26.9%	-	-
21	Single	3.16	2.12	2.38	-24.7%	-	-
22	Single	3.16	1.96	2.26	-28.5%	196	(56)
23	Single	3.16	1.62	2.01	-36.4%	-	-
24	Single	3.16	1.62	2.01	-36.4%	-	-
25	Single	1.84	1.62	1.68	-8.7%	-	-
26	Single	1.84	1.52	1.60	-13.0%	-	-
27	Single	1.84	1.52	1.60	-13.0%	-	-
28	Single	1.84	1.52	1.60	-13.0%	-	-
29	Single	1.84	1.52	1.60	-13.0%	91	(12)
30	Single	1.28	1.52	1.47	14.8%	-	-
31-34	Single	1.28	1.52	1.47	14.8%	462	69
35-39	Single	1.07	1.52	1.41	31.8%	570	181
40-44	Single	1.07	1.57	1.41	31.8%	1,864	593
45-49	Single	1.00	1.35	1.26	26.0%	1,777	462
50-54	Single	1.00	1.33	1.25	25.0%	2,905	726
55-59	Single	1.00	1.33	1.25	25.0%	2,651	663
60-64	Single	1.00	1.33	1.25	25.0%	1,685	421
65-69	Single	1.00	1.41	1.31	31.0%	1,276	396
70-74	Single	1.00	1.41	1.31	31.0%	218	68
>74	Single	1.00	1.41	1.31	31.0%	-	-
					13.2%	37,547	4,940

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.37	3.01	56.0%	-	-
18	Married	1.93	3.37	3.01	56.0%	-	-
19	Married	1.93	3.37	3.01	56.0%	-	-
20	Married	1.93	3.19	2.88	49.2%	-	-
21	Married	1.93	2.23	2.16	11.9%	-	-
22	Married	1.93	1.41	1.54	-20.2%	-	-
23	Married	1.93	1.41	1.54	-20.2%	-	-
24	Married	1.93	1.39	1.53	-20.7%	-	-
25	Married	1.28	1.39	1.37	7.0%	22	2
26	Married	1.28	1.18	1.21	-5.5%	-	-
27	Married	1.28	1.18	1.21	-5.5%	43	(2)
28	Married	1.28	1.02	1.09	-14.8%	37	(5)
29	Married	1.28	1.02	1.09	-14.8%	-	-
30	Married	1.28	1.02	1.09	-14.8%	109	(16)
31-34	Married	1.28	0.95	1.04	-18.8%	295	(55)
35-39	Married	1.07	0.93	1.02	-4.7%	607	(28)
40-44	Married	1.07	1.00	1.02	-4.7%	710	(33)
45-49	Married	1.00	1.00	1.00	0.0%	2,272	-
50-54	Married	1.00	1.00	1.00	0.0%	1,398	-
55-59	Married	1.00	1.24	1.18	18.0%	1,149	207
60-64	Married	1.00	1.24	1.18	18.0%	838	151
65-69	Married	1.00	1.24	1.18	18.0%	384	69
70-74	Married	1.00	1.24	1.18	18.0%	86	15
>74	Married	1.00	1.34	1.26	26.0%	-	-
<18	Single	3.91	2.99	3.51	-10.2%	-	-
18	Single	3.91	3.37	3.51	-10.2%	166	(17)
19	Single	3.91	2.43	2.80	-28.4%	-	-
20	Single	3.91	2.24	2.66	-32.0%	319	(102)
21	Single	3.16	1.90	2.22	-29.7%	-	-
22	Single	3.16	1.76	2.11	-33.2%	-	-
23	Single	3.16	1.46	1.89	-40.2%	-	-
24	Single	3.16	1.46	1.89	-40.2%	286	(115)
25	Single	1.84	1.46	1.56	-15.2%	119	(18)
26	Single	1.84	1.36	1.48	-19.6%	327	(64)
27	Single	1.84	1.36	1.48	-19.6%	-	-
28	Single	1.84	1.36	1.48	-19.6%	31	(6)
29	Single	1.84	1.36	1.48	-19.6%	-	-
30	Single	1.28	1.36	1.35	5.5%	-	-
31-34	Single	1.28	1.36	1.35	5.5%	202	11
35-39	Single	1.07	1.36	1.35	26.2%	296	78
40-44	Single	1.07	1.57	1.35	26.2%	376	98
45-49	Single	1.00	1.35	1.26	26.0%	585	152
50-54	Single	1.00	1.33	1.25	25.0%	702	176
55-59	Single	1.00	1.37	1.28	28.0%	890	249
60-64	Single	1.00	1.37	1.28	28.0%	347	97
65-69	Single	1.00	1.37	1.28	28.0%	161	45
70-74	Single	1.00	1.37	1.28	28.0%	167	47
>74	Single	1.00	1.37	1.28	28.0%	-	-
					7.2%	12,924	935

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	2.99	2.73	41.5%	-	-
18	Married	1.93	2.99	2.73	41.5%	-	-
19	Married	1.93	2.99	2.73	41.5%	-	-
20	Married	1.93	2.83	2.61	35.2%	-	-
21	Married	1.93	1.98	1.97	2.1%	-	-
22	Married	1.93	1.25	1.42	-26.4%	-	-
23	Married	1.93	1.25	1.42	-26.4%	-	-
24	Married	1.93	1.23	1.41	-26.9%	-	-
25	Married	1.28	1.23	1.25	-2.3%	-	-
26	Married	1.28	1.05	1.11	-13.3%	-	-
27	Married	1.28	1.05	1.11	-13.3%	-	-
28	Married	1.28	0.91	1.01	-21.1%	30	(6)
29	Married	1.28	0.91	1.01	-21.1%	-	-
30	Married	1.28	0.91	1.01	-21.1%	110	(23)
31-34	Married	1.28	0.84	0.96	-25.0%	25	(6)
35-39	Married	1.07	0.82	0.88	-17.8%	46	(8)
40-44	Married	1.07	1.00	1.00	-6.5%	248	(16)
45-49	Married	1.00	1.00	1.00	0.0%	1,228	-
50-54	Married	1.00	1.00	1.00	0.0%	614	-
55-59	Married	1.00	1.30	1.23	23.0%	1,021	235
60-64	Married	1.00	1.30	1.23	23.0%	1,027	236
65-69	Married	1.00	1.30	1.23	23.0%	674	155
70-74	Married	1.00	1.30	1.23	23.0%	252	58
>74	Married	1.00	1.41	1.31	31.0%	-	-
<18	Single	3.91	2.65	3.22	-17.6%	-	-
18	Single	3.91	2.99	3.22	-17.6%	-	-
19	Single	3.91	2.16	2.60	-33.5%	-	-
20	Single	3.91	1.99	2.47	-36.8%	-	-
21	Single	3.16	1.69	2.06	-34.8%	-	-
22	Single	3.16	1.56	1.96	-38.0%	-	-
23	Single	3.16	1.29	1.76	-44.3%	-	-
24	Single	3.16	1.29	1.76	-44.3%	37	(16)
25	Single	1.84	1.29	1.43	-22.3%	174	(39)
26	Single	1.84	1.21	1.37	-25.5%	-	-
27	Single	1.84	1.21	1.37	-25.5%	-	-
28	Single	1.84	1.21	1.37	-25.5%	-	-
29	Single	1.84	1.21	1.37	-25.5%	-	-
30	Single	1.28	1.21	1.23	-3.9%	-	-
31-34	Single	1.28	1.21	1.23	-3.9%	-	-
35-39	Single	1.07	1.21	1.18	10.3%	22	2
40-44	Single	1.07	1.57	1.26	17.8%	103	18
45-49	Single	1.00	1.35	1.26	26.0%	67	17
50-54	Single	1.00	1.33	1.25	25.0%	268	67
55-59	Single	1.00	1.43	1.32	32.0%	228	73
60-64	Single	1.00	1.43	1.32	32.0%	325	104
65-69	Single	1.00	1.43	1.32	32.0%	106	34
70-74	Single	1.00	1.43	1.32	32.0%	69	22
>74	Single	1.00	1.43	1.32	32.0%	-	-
					13.6%	6,674	907

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	5.08	4.30	122.8%	-	-
18	Married	1.93	5.08	4.30	122.8%	-	-
19	Married	1.93	5.08	4.30	122.8%	-	-
20	Married	1.93	4.81	4.09	111.9%	-	-
21	Married	1.93	3.36	3.01	56.0%	-	-
22	Married	1.93	2.12	2.08	7.8%	-	-
23	Married	1.93	2.12	2.08	7.8%	-	-
24	Married	1.93	2.09	2.05	6.2%	-	-
25	Married	1.28	1.52	1.47	14.8%	31	5
26	Married	1.28	1.29	1.29	0.8%	-	-
27	Married	1.28	1.29	1.29	0.8%	-	-
28	Married	1.28	1.12	1.17	-8.6%	47	(4)
29	Married	1.28	1.12	1.17	-8.6%	-	-
30	Married	1.28	1.12	1.17	-8.6%	-	-
31-34	Married	1.28	1.04	1.11	-13.3%	-	-
35-39	Married	1.07	1.02	1.03	-3.7%	39	(1)
40-44	Married	1.07	1.00	1.02	-4.7%	34	(2)
45-49	Married	1.00	1.00	1.00	0.0%	129	-
50-54	Married	1.00	1.00	1.00	0.0%	50	-
55-59	Married	1.00	1.14	1.11	11.0%	-	-
60-64	Married	1.00	1.14	1.11	11.0%	21	2
65-69	Married	1.00	1.14	1.11	11.0%	39	4
70-74	Married	1.00	1.14	1.11	11.0%	14	2
>74	Married	1.00	1.23	1.17	17.0%	-	-
<18	Single	3.91	4.50	4.36	11.5%	-	-
18	Single	3.91	5.08	4.36	11.5%	-	-
19	Single	3.91	3.66	3.73	-4.6%	-	-
20	Single	3.91	3.37	3.51	-10.2%	-	-
21	Single	3.16	2.87	2.94	-7.0%	-	-
22	Single	3.16	2.65	2.78	-12.0%	-	-
23	Single	3.16	2.19	2.43	-23.1%	-	-
24	Single	3.16	2.19	2.43	-23.1%	111	(26)
25	Single	1.84	1.60	1.66	-9.8%	-	-
26	Single	1.84	1.49	1.58	-14.1%	-	-
27	Single	1.84	1.49	1.58	-14.1%	-	-
28	Single	1.84	1.49	1.58	-14.1%	-	-
29	Single	1.84	1.49	1.58	-14.1%	-	-
30	Single	1.28	1.49	1.44	12.5%	-	-
31-34	Single	1.28	1.49	1.44	12.5%	-	-
35-39	Single	1.07	1.49	1.44	34.6%	-	-
40-44	Single	1.07	1.57	1.44	34.6%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.26	1.20	20.0%	-	-
60-64	Single	1.00	1.26	1.20	20.0%	-	-
65-69	Single	1.00	1.26	1.20	20.0%	49	10
70-74	Single	1.00	1.26	1.20	20.0%	-	-
>74	Single	1.00	1.26	1.20	20.0%	-	-
					-1.8%	564	(10)

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	5.08	4.30	122.8%	-	-
18	Married	1.93	5.08	4.30	122.8%	-	-
19	Married	1.93	5.08	4.30	122.8%	-	-
20	Married	1.93	4.81	4.09	111.9%	-	-
21	Married	1.93	3.36	3.01	56.0%	-	-
22	Married	1.93	2.12	2.08	7.8%	-	-
23	Married	1.93	2.12	2.08	7.8%	-	-
24	Married	1.93	2.09	2.05	6.2%	184	11
25	Married	1.28	1.79	1.67	30.5%	-	-
26	Married	1.28	1.53	1.47	14.8%	-	-
27	Married	1.28	1.53	1.47	14.8%	-	-
28	Married	1.28	1.33	1.32	3.1%	-	-
29	Married	1.28	1.33	1.32	3.1%	-	-
30	Married	1.28	1.33	1.32	3.1%	-	-
31-34	Married	1.28	1.04	1.11	-13.3%	228	(30)
35-39	Married	1.07	1.02	1.03	-3.7%	136	(5)
40-44	Married	1.07	1.00	1.02	-4.7%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	1.00	0.0%	60	-
55-59	Married	1.00	1.09	1.07	7.0%	-	-
60-64	Married	1.00	1.09	1.07	7.0%	54	4
65-69	Married	1.00	1.35	1.26	26.0%	-	-
70-74	Married	1.00	1.35	1.26	26.0%	-	-
>74	Married	1.00	1.45	1.34	34.0%	-	-
<18	Single	3.91	4.50	4.36	11.5%	-	-
18	Single	3.91	5.08	4.36	11.5%	-	-
19	Single	3.91	3.66	3.73	-4.6%	-	-
20	Single	3.91	3.37	3.51	-10.2%	-	-
21	Single	3.16	2.87	2.94	-7.0%	79	(6)
22	Single	3.16	2.65	2.78	-12.0%	-	-
23	Single	3.16	2.20	2.44	-22.8%	-	-
24	Single	3.16	2.20	2.44	-22.8%	-	-
25	Single	1.84	1.89	1.88	2.2%	-	-
26	Single	1.84	1.76	1.78	-3.3%	-	-
27	Single	1.84	1.76	1.78	-3.3%	-	-
28	Single	1.84	1.76	1.78	-3.3%	-	-
29	Single	1.84	1.76	1.78	-3.3%	-	-
30	Single	1.28	1.76	1.65	28.9%	-	-
31-34	Single	1.28	1.49	1.45	13.3%	-	-
35-39	Single	1.07	1.49	1.45	35.5%	103	37
40-44	Single	1.07	1.57	1.45	35.5%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.20	1.15	15.0%	47	7
60-64	Single	1.00	1.20	1.15	15.0%	-	-
65-69	Single	1.00	1.48	1.36	36.0%	-	-
70-74	Single	1.00	1.48	1.36	36.0%	-	-
>74	Single	1.00	1.48	1.36	36.0%	-	-
					2.0%	891	18

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	5.41	4.54	135.2%	-	-
18	Married	1.93	5.41	4.54	135.2%	-	-
19	Married	1.93	5.41	4.54	135.2%	-	-
20	Married	1.93	5.12	4.33	124.4%	-	-
21	Married	1.93	3.58	3.17	64.2%	-	-
22	Married	1.93	2.26	2.18	13.0%	-	-
23	Married	1.93	2.26	2.18	13.0%	-	-
24	Married	1.93	2.22	2.15	11.4%	36	4
25	Married	1.28	2.13	1.92	50.0%	-	-
26	Married	1.28	1.82	1.69	32.0%	-	-
27	Married	1.28	1.82	1.69	32.0%	-	-
28	Married	1.28	1.58	1.51	18.0%	-	-
29	Married	1.28	1.58	1.51	18.0%	-	-
30	Married	1.28	1.58	1.51	18.0%	21	4
31-34	Married	1.28	1.03	1.10	-14.1%	-	-
35-39	Married	1.07	1.00	1.02	-4.7%	28	(1)
40-44	Married	1.07	1.00	1.02	-4.7%	66	(3)
45-49	Married	1.00	1.00	1.00	0.0%	265	-
50-54	Married	1.00	1.00	1.00	0.0%	89	-
55-59	Married	1.00	1.20	1.15	15.0%	38	6
60-64	Married	1.00	1.20	1.15	15.0%	43	6
65-69	Married	1.00	1.20	1.15	15.0%	-	-
70-74	Married	1.00	1.20	1.15	15.0%	-	-
>74	Married	1.00	1.30	1.23	23.0%	-	-
<18	Single	3.91	4.79	4.57	16.9%	-	-
18	Single	3.91	5.41	4.57	16.9%	-	-
19	Single	3.91	3.90	3.91	0.0%	-	-
20	Single	3.91	3.60	3.68	-5.9%	77	(4)
21	Single	3.16	3.05	3.08	-2.5%	124	(3)
22	Single	3.16	2.82	2.91	-7.9%	-	-
23	Single	3.16	2.34	2.55	-19.3%	-	-
24	Single	3.16	2.34	2.55	-19.3%	49	(9)
25	Single	1.84	2.24	2.14	16.3%	-	-
26	Single	1.84	2.09	2.03	10.3%	-	-
27	Single	1.84	2.09	2.03	10.3%	-	-
28	Single	1.84	2.09	2.03	10.3%	-	-
29	Single	1.84	2.09	2.03	10.3%	-	-
30	Single	1.28	2.09	1.89	47.7%	-	-
31-34	Single	1.28	1.47	1.45	13.3%	-	-
35-39	Single	1.07	1.47	1.45	35.5%	-	-
40-44	Single	1.07	1.57	1.45	35.5%	50	18
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.33	1.25	25.0%	43	11
60-64	Single	1.00	1.33	1.25	25.0%	-	-
65-69	Single	1.00	1.33	1.25	25.0%	-	-
70-74	Single	1.00	1.33	1.25	25.0%	32	8
>74	Single	1.00	1.33	1.25	25.0%	-	-
					3.6%	961	35

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.61	3.19	65.3%	-	-
18	Married	1.93	3.61	3.19	65.3%	-	-
19	Married	1.93	3.61	3.19	65.3%	-	-
20	Married	1.93	3.42	3.05	58.0%	-	-
21	Married	1.93	2.38	2.27	17.6%	-	-
22	Married	1.93	1.51	1.62	-16.1%	-	-
23	Married	1.93	1.51	1.62	-16.1%	-	-
24	Married	1.93	1.48	1.60	-17.1%	-	-
25	Married	1.28	1.41	1.38	7.8%	-	-
26	Married	1.28	1.20	1.23	-3.9%	-	-
27	Married	1.28	1.20	1.23	-3.9%	-	-
28	Married	1.28	1.04	1.11	-13.3%	-	-
29	Married	1.28	1.04	1.11	-13.3%	-	-
30	Married	1.28	1.04	1.11	-13.3%	-	-
31-34	Married	1.28	0.97	1.05	-18.0%	-	-
35-39	Married	1.07	0.95	1.02	-4.7%	-	-
40-44	Married	1.07	1.00	1.02	-4.7%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	169	-
50-54	Married	1.00	1.00	1.00	0.0%	140	-
55-59	Married	1.00	1.20	1.09	9.0%	505	45
60-64	Married	1.00	1.20	1.09	9.0%	667	60
65-69	Married	1.00	1.12	1.09	9.0%	545	49
70-74	Married	1.00	1.12	1.09	9.0%	519	47
>74	Married	1.00	1.21	1.16	16.0%	-	-
<18	Single	3.91	3.20	3.69	-5.6%	-	-
18	Single	3.91	3.61	3.69	-5.6%	-	-
19	Single	3.91	2.60	2.93	-25.1%	-	-
20	Single	3.91	2.40	2.78	-28.9%	-	-
21	Single	3.16	2.04	2.32	-26.6%	-	-
22	Single	3.16	1.88	2.20	-30.4%	-	-
23	Single	3.16	1.56	1.96	-38.0%	-	-
24	Single	3.16	1.56	1.96	-38.0%	-	-
25	Single	1.84	1.49	1.58	-14.1%	-	-
26	Single	1.84	1.39	1.50	-18.5%	-	-
27	Single	1.84	1.39	1.50	-18.5%	-	-
28	Single	1.84	1.39	1.50	-18.5%	-	-
29	Single	1.84	1.39	1.50	-18.5%	-	-
30	Single	1.28	1.39	1.37	7.0%	-	-
31-34	Single	1.28	1.39	1.37	7.0%	-	-
35-39	Single	1.07	1.39	1.31	22.4%	-	-
40-44	Single	1.07	1.57	1.31	22.4%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	187	49
50-54	Single	1.00	1.33	1.25	25.0%	178	45
55-59	Single	1.00	1.33	1.25	25.0%	263	66
60-64	Single	1.00	1.33	1.25	25.0%	379	95
65-69	Single	1.00	1.23	1.17	17.0%	151	26
70-74	Single	1.00	1.23	1.17	17.0%	50	9
>74	Single	1.00	1.23	1.17	17.0%	-	-
					13.0%	3,753	489

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.71	3.27	69.4%	-	-
18	Married	1.93	3.71	3.27	69.4%	-	-
19	Married	1.93	3.71	3.27	69.4%	-	-
20	Married	1.93	3.52	3.13	62.2%	-	-
21	Married	1.93	2.45	2.32	20.2%	-	-
22	Married	1.93	1.55	1.65	-14.5%	-	-
23	Married	1.93	1.55	1.65	-14.5%	-	-
24	Married	1.93	1.53	1.63	-15.5%	-	-
25	Married	1.28	1.60	1.53	19.5%	-	-
26	Married	1.28	1.36	1.35	5.5%	-	-
27	Married	1.28	1.36	1.35	5.5%	-	-
28	Married	1.28	1.18	1.21	-5.5%	-	-
29	Married	1.28	1.18	1.21	-5.5%	-	-
30	Married	1.28	1.18	1.21	-5.5%	-	-
31-34	Married	1.28	1.10	1.15	-10.2%	88	(9)
35-39	Married	1.07	1.07	1.07	0.0%	-	-
40-44	Married	1.07	1.00	1.02	-4.7%	78	(4)
45-49	Married	1.00	1.00	1.00	0.0%	224	-
50-54	Married	1.00	1.00	1.00	0.0%	47	-
55-59	Married	1.00	1.12	1.09	9.0%	36	3
60-64	Married	1.00	1.12	1.09	9.0%	-	-
65-69	Married	1.00	1.12	1.09	9.0%	-	-
70-74	Married	1.00	1.12	1.09	9.0%	-	-
>74	Married	1.00	1.21	1.16	16.0%	-	-
<18	Single	3.91	3.29	3.76	-3.8%	-	-
18	Single	3.91	3.71	3.76	-3.8%	-	-
19	Single	3.91	2.68	2.99	-23.5%	-	-
20	Single	3.91	2.47	2.83	-27.6%	-	-
21	Single	3.16	2.10	2.37	-25.0%	-	-
22	Single	3.16	1.94	2.25	-28.8%	-	-
23	Single	3.16	1.61	2.00	-36.7%	-	-
24	Single	3.16	1.61	2.00	-36.7%	-	-
25	Single	1.84	1.68	1.72	-6.5%	-	-
26	Single	1.84	1.57	1.64	-10.9%	-	-
27	Single	1.84	1.57	1.64	-10.9%	-	-
28	Single	1.84	1.57	1.64	-10.9%	-	-
29	Single	1.84	1.57	1.64	-10.9%	-	-
30	Single	1.28	1.57	1.50	17.2%	-	-
31-34	Single	1.28	1.57	1.50	17.2%	-	-
35-39	Single	1.07	1.57	1.45	35.5%	51	18
40-44	Single	1.07	1.57	1.45	35.5%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	129	34
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	57	10
60-64	Single	1.00	1.23	1.17	17.0%	128	22
65-69	Single	1.00	1.23	1.17	17.0%	-	-
70-74	Single	1.00	1.23	1.17	17.0%	-	-
>74	Single	1.00	1.23	1.17	17.0%	-	-
					8.8%	838	74

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	1.93	0.0%	-	-
18	Married	1.93	1.93	0.0%	-	-
19	Married	1.93	1.93	0.0%	-	-
20	Married	1.93	1.93	0.0%	-	-
21	Married	1.93	1.93	0.0%	-	-
22	Married	1.93	1.93	0.0%	-	-
23	Married	1.93	1.93	0.0%	-	-
24	Married	1.93	1.93	0.0%	-	-
25	Married	1.28	1.28	0.0%	-	-
26	Married	1.28	1.28	0.0%	-	-
27	Married	1.28	1.28	0.0%	-	-
28	Married	1.28	1.28	0.0%	-	-
29	Married	1.28	1.28	0.0%	-	-
30	Married	1.28	1.28	0.0%	-	-
31-34	Married	1.28	1.28	0.0%	-	-
35-39	Married	1.07	1.07	0.0%	-	-
40-44	Married	1.07	1.07	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	154	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	3.91	3.91	0.0%	-	-
18	Single	3.91	3.91	0.0%	-	-
19	Single	3.91	3.91	0.0%	-	-
20	Single	3.91	3.91	0.0%	-	-
21	Single	3.16	3.16	0.0%	-	-
22	Single	3.16	3.16	0.0%	-	-
23	Single	3.16	3.16	0.0%	-	-
24	Single	3.16	3.16	0.0%	-	-
25	Single	1.84	1.84	0.0%	-	-
26	Single	1.84	1.84	0.0%	-	-
27	Single	1.84	1.84	0.0%	-	-
28	Single	1.84	1.84	0.0%	-	-
29	Single	1.84	1.84	0.0%	-	-
30	Single	1.28	1.28	0.0%	-	-
31-34	Single	1.28	1.28	0.0%	-	-
35-39	Single	1.07	1.07	0.0%	-	-
40-44	Single	1.07	1.07	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	71	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	225	-

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	3.76	3.31	65.5%	-	-
18	Married	2.00	3.76	3.31	65.5%	-	-
19	Married	2.00	3.76	3.31	65.5%	-	-
20	Married	2.00	3.55	3.15	57.5%	-	-
21	Married	2.00	2.48	2.35	17.5%	49	9
22	Married	2.00	1.57	1.67	-16.5%	-	-
23	Married	2.00	1.57	1.67	-16.5%	65	(11)
24	Married	2.00	1.54	1.65	-17.5%	-	-
25	Married	1.22	1.54	1.46	19.7%	-	-
26	Married	1.22	1.31	1.29	5.7%	9	0
27	Married	1.22	1.31	1.29	5.7%	-	-
28	Married	1.22	1.14	1.16	-4.9%	29	(1)
29	Married	1.22	1.14	1.16	-4.9%	15	(1)
30	Married	1.22	1.14	1.16	-4.9%	-	-
31-34	Married	1.22	1.06	1.10	-9.8%	98	(10)
35-39	Married	1.04	1.03	1.03	-1.0%	251	(2)
40-44	Married	1.04	1.00	1.01	-2.9%	419	(11)
45-49	Married	1.00	1.00	1.00	0.0%	1,330	-
50-54	Married	1.00	1.00	1.00	0.0%	801	-
55-59	Married	1.00	1.20	1.15	15.0%	1,047	157
60-64	Married	1.00	1.20	1.15	15.0%	586	88
65-69	Married	1.00	1.28	1.21	21.0%	364	76
70-74	Married	1.00	1.28	1.21	21.0%	69	14
>74	Married	1.00	1.38	1.29	29.0%	-	-
<18	Single	4.44	3.33	3.92	-11.7%	-	-
18	Single	4.44	3.76	3.92	-11.7%	-	-
19	Single	4.44	2.71	3.14	-29.3%	-	-
20	Single	4.44	2.50	2.98	-32.9%	-	-
21	Single	3.44	2.12	2.44	-29.1%	-	-
22	Single	3.44	1.96	2.32	-32.6%	37	(12)
23	Single	3.44	1.62	2.07	-39.8%	-	-
24	Single	3.44	1.62	2.07	-39.8%	-	-
25	Single	1.96	1.62	1.71	-12.8%	-	-
26	Single	1.96	1.52	1.63	-16.8%	-	-
27	Single	1.96	1.52	1.63	-16.8%	-	-
28	Single	1.96	1.52	1.63	-16.8%	-	-
29	Single	1.96	1.52	1.63	-16.8%	33	(6)
30	Single	1.19	1.52	1.44	21.0%	-	-
31-34	Single	1.19	1.52	1.44	21.0%	77	17
35-39	Single	1.04	1.52	1.40	34.6%	125	44
40-44	Single	1.04	1.57	1.40	34.6%	391	137
45-49	Single	1.00	1.35	1.26	26.0%	369	96
50-54	Single	1.00	1.33	1.25	25.0%	638	160
55-59	Single	1.00	1.33	1.25	25.0%	532	133
60-64	Single	1.00	1.33	1.25	25.0%	328	82
65-69	Single	1.00	1.41	1.31	31.0%	275	85
70-74	Single	1.00	1.41	1.31	31.0%	47	15
>74	Single	1.00	1.41	1.31	31.0%	-	-
					13.3%	7,984	1,059

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	3.37	3.02	51.0%	-	-
18	Married	2.00	3.37	3.02	51.0%	-	-
19	Married	2.00	3.37	3.02	51.0%	-	-
20	Married	2.00	3.19	2.88	44.0%	-	-
21	Married	2.00	2.23	2.16	8.0%	-	-
22	Married	2.00	1.41	1.55	-22.5%	-	-
23	Married	2.00	1.41	1.55	-22.5%	-	-
24	Married	2.00	1.39	1.53	-23.5%	-	-
25	Married	1.22	1.39	1.35	10.7%	7	1
26	Married	1.22	1.18	1.19	-2.5%	-	-
27	Married	1.22	1.18	1.19	-2.5%	16	(0)
28	Married	1.22	1.02	1.07	-12.3%	14	(2)
29	Married	1.22	1.02	1.07	-12.3%	-	-
30	Married	1.22	1.02	1.07	-12.3%	32	(4)
31-34	Married	1.22	0.95	1.02	-16.4%	107	(18)
35-39	Married	1.04	0.93	1.01	-2.9%	177	(5)
40-44	Married	1.04	1.00	1.01	-2.9%	243	(6)
45-49	Married	1.00	1.00	1.00	0.0%	699	-
50-54	Married	1.00	1.00	1.00	0.0%	476	-
55-59	Married	1.00	1.24	1.18	18.0%	344	62
60-64	Married	1.00	1.24	1.18	18.0%	258	46
65-69	Married	1.00	1.24	1.18	18.0%	126	23
70-74	Married	1.00	1.24	1.18	18.0%	31	6
>74	Married	1.00	1.34	1.26	26.0%	-	-
<18	Single	4.44	2.99	3.63	-18.2%	-	-
18	Single	4.44	3.37	3.63	-18.2%	68	(12)
19	Single	4.44	2.43	2.93	-34.0%	-	-
20	Single	4.44	2.24	2.78	-37.4%	122	(46)
21	Single	3.44	1.90	2.28	-33.7%	-	-
22	Single	3.44	1.76	2.17	-36.9%	-	-
23	Single	3.44	1.46	1.95	-43.3%	-	-
24	Single	3.44	1.46	1.95	-43.3%	82	(36)
25	Single	1.96	1.46	1.59	-18.9%	43	(8)
26	Single	1.96	1.36	1.51	-23.0%	120	(28)
27	Single	1.96	1.36	1.51	-23.0%	-	-
28	Single	1.96	1.36	1.51	-23.0%	14	(3)
29	Single	1.96	1.36	1.51	-23.0%	-	-
30	Single	1.19	1.36	1.32	10.9%	-	-
31-34	Single	1.19	1.36	1.32	10.9%	60	7
35-39	Single	1.04	1.36	1.28	23.1%	107	25
40-44	Single	1.04	1.57	1.28	23.1%	122	29
45-49	Single	1.00	1.35	1.26	26.0%	197	51
50-54	Single	1.00	1.33	1.25	25.0%	200	50
55-59	Single	1.00	1.37	1.28	28.0%	253	71
60-64	Single	1.00	1.37	1.28	28.0%	102	29
65-69	Single	1.00	1.37	1.28	28.0%	42	12
70-74	Single	1.00	1.37	1.28	28.0%	49	14
>74	Single	1.00	1.37	1.28	28.0%	-	-
					6.2%	4,111	256

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	2.99	2.73	36.5%	-	-
18	Married	2.00	2.99	2.73	36.5%	-	-
19	Married	2.00	2.99	2.73	36.5%	-	-
20	Married	2.00	2.83	2.61	30.5%	-	-
21	Married	2.00	1.98	1.98	-1.0%	-	-
22	Married	2.00	1.25	1.43	-28.5%	-	-
23	Married	2.00	1.25	1.43	-28.5%	-	-
24	Married	2.00	1.23	1.41	-29.5%	-	-
25	Married	1.22	1.23	1.23	0.8%	-	-
26	Married	1.22	1.05	1.09	-10.7%	-	-
27	Married	1.22	1.05	1.09	-10.7%	-	-
28	Married	1.22	0.91	0.99	-18.9%	9	(2)
29	Married	1.22	0.91	0.99	-18.9%	-	-
30	Married	1.22	0.91	0.99	-18.9%	28	(5)
31-34	Married	1.22	0.84	0.94	-23.0%	8	(2)
35-39	Married	1.04	0.82	0.87	-16.3%	10	(2)
40-44	Married	1.04	1.00	1.00	-3.8%	57	(2)
45-49	Married	1.00	1.00	1.00	0.0%	313	-
50-54	Married	1.00	1.00	1.00	0.0%	174	-
55-59	Married	1.00	1.30	1.23	23.0%	255	59
60-64	Married	1.00	1.30	1.23	23.0%	267	61
65-69	Married	1.00	1.30	1.23	23.0%	182	42
70-74	Married	1.00	1.30	1.23	23.0%	62	14
>74	Married	1.00	1.41	1.31	31.0%	-	-
<18	Single	4.44	2.65	3.35	-24.5%	-	-
18	Single	4.44	2.99	3.35	-24.5%	-	-
19	Single	4.44	2.16	2.72	-38.7%	-	-
20	Single	4.44	1.99	2.60	-41.4%	-	-
21	Single	3.44	1.69	2.12	-38.4%	-	-
22	Single	3.44	1.56	2.02	-41.3%	-	-
23	Single	3.44	1.29	1.82	-47.1%	-	-
24	Single	3.44	1.29	1.82	-47.1%	16	(8)
25	Single	1.96	1.29	1.46	-25.5%	56	(14)
26	Single	1.96	1.21	1.40	-28.6%	-	-
27	Single	1.96	1.21	1.40	-28.6%	-	-
28	Single	1.96	1.21	1.40	-28.6%	-	-
29	Single	1.96	1.21	1.40	-28.6%	-	-
30	Single	1.19	1.21	1.21	1.7%	-	-
31-34	Single	1.19	1.21	1.21	1.7%	-	-
35-39	Single	1.04	1.21	1.17	12.5%	5	1
40-44	Single	1.04	1.57	1.26	21.2%	25	5
45-49	Single	1.00	1.35	1.26	26.0%	20	5
50-54	Single	1.00	1.33	1.26	26.0%	65	17
55-59	Single	1.00	1.43	1.32	32.0%	74	24
60-64	Single	1.00	1.43	1.32	32.0%	85	27
65-69	Single	1.00	1.43	1.32	32.0%	25	8
70-74	Single	1.00	1.43	1.32	32.0%	16	5
>74	Single	1.00	1.43	1.32	32.0%	-	-
					13.3%	1,752	234

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	5.08	4.30	115.0%	-	-
18	Married	2.00	5.08	4.30	115.0%	-	-
19	Married	2.00	5.08	4.30	115.0%	-	-
20	Married	2.00	4.81	4.10	105.0%	-	-
21	Married	2.00	3.36	3.01	50.5%	-	-
22	Married	2.00	2.12	2.08	4.0%	-	-
23	Married	2.00	2.12	2.08	4.0%	-	-
24	Married	2.00	2.09	2.06	3.0%	-	-
25	Married	1.22	1.52	1.45	18.9%	9	2
26	Married	1.22	1.29	1.27	4.1%	-	-
27	Married	1.22	1.29	1.27	4.1%	-	-
28	Married	1.22	1.12	1.15	-5.7%	14	(1)
29	Married	1.22	1.12	1.15	-5.7%	-	-
30	Married	1.22	1.12	1.15	-5.7%	-	-
31-34	Married	1.22	1.04	1.09	-10.7%	-	-
35-39	Married	1.04	1.02	1.02	-1.9%	12	(0)
40-44	Married	1.04	1.00	1.01	-2.9%	11	(0)
45-49	Married	1.00	1.00	1.00	0.0%	35	-
50-54	Married	1.00	1.00	1.00	0.0%	17	-
55-59	Married	1.00	1.14	1.11	11.0%	-	-
60-64	Married	1.00	1.14	1.11	11.0%	6	1
65-69	Married	1.00	1.14	1.11	11.0%	12	1
70-74	Married	1.00	1.14	1.11	11.0%	6	1
>74	Married	1.00	1.23	1.17	17.0%	-	-
<18	Single	4.44	4.50	4.48	0.9%	-	-
18	Single	4.44	5.08	4.48	0.9%	-	-
19	Single	4.44	3.66	3.85	-13.3%	-	-
20	Single	4.44	3.37	3.63	-18.2%	-	-
21	Single	3.44	2.87	3.01	-12.5%	-	-
22	Single	3.44	2.65	2.84	-17.4%	-	-
23	Single	3.44	2.19	2.50	-27.3%	-	-
24	Single	3.44	2.19	2.50	-27.3%	39	(11)
25	Single	1.96	1.60	1.69	-13.8%	-	-
26	Single	1.96	1.49	1.61	-17.9%	-	-
27	Single	1.96	1.49	1.61	-17.9%	-	-
28	Single	1.96	1.49	1.61	-17.9%	-	-
29	Single	1.96	1.49	1.61	-17.9%	-	-
30	Single	1.19	1.49	1.42	19.3%	-	-
31-34	Single	1.19	1.49	1.42	19.3%	-	-
35-39	Single	1.04	1.49	1.38	32.7%	-	-
40-44	Single	1.04	1.57	1.38	32.7%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.26	1.20	20.0%	-	-
60-64	Single	1.00	1.26	1.20	20.0%	-	-
65-69	Single	1.00	1.26	1.20	20.0%	12	2
70-74	Single	1.00	1.26	1.20	20.0%	-	-
>74	Single	1.00	1.26	1.20	20.0%	-	-
					-3.1%	173	(5)

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	5.08	4.30	115.0%	-	-
18	Married	2.00	5.08	4.30	115.0%	-	-
19	Married	2.00	5.08	4.30	115.0%	-	-
20	Married	2.00	4.81	4.10	105.0%	-	-
21	Married	2.00	3.36	3.01	50.5%	-	-
22	Married	2.00	2.12	2.08	4.0%	-	-
23	Married	2.00	2.12	2.08	4.0%	-	-
24	Married	2.00	2.09	2.06	3.0%	48	1
25	Married	1.22	1.79	1.65	35.2%	-	-
26	Married	1.22	1.53	1.45	18.9%	-	-
27	Married	1.22	1.53	1.45	18.9%	-	-
28	Married	1.22	1.33	1.30	6.6%	-	-
29	Married	1.22	1.33	1.30	6.6%	-	-
30	Married	1.22	1.33	1.30	6.6%	-	-
31-34	Married	1.22	1.04	1.09	-10.7%	60	(6)
35-39	Married	1.04	1.02	1.02	-1.9%	41	(1)
40-44	Married	1.04	1.00	1.01	-2.9%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	1.00	0.0%	17	-
55-59	Married	1.00	1.09	1.07	7.0%	-	-
60-64	Married	1.00	1.09	1.07	7.0%	14	1
65-69	Married	1.00	1.35	1.26	26.0%	-	-
70-74	Married	1.00	1.35	1.26	26.0%	-	-
>74	Married	1.00	1.45	1.34	34.0%	-	-
<18	Single	4.44	4.50	4.48	0.9%	-	-
18	Single	4.44	5.08	4.48	0.9%	-	-
19	Single	4.44	3.66	3.85	-13.3%	-	-
20	Single	4.44	3.37	3.63	-18.2%	-	-
21	Single	3.44	2.87	3.01	-12.5%	31	(4)
22	Single	3.44	2.65	2.84	-17.4%	-	-
23	Single	3.44	2.20	2.50	-27.3%	-	-
24	Single	3.44	2.20	2.50	-27.3%	-	-
25	Single	1.96	1.89	1.91	-2.6%	-	-
26	Single	1.96	1.76	1.81	-7.7%	-	-
27	Single	1.96	1.76	1.81	-7.7%	-	-
28	Single	1.96	1.76	1.81	-7.7%	-	-
29	Single	1.96	1.76	1.81	-7.7%	-	-
30	Single	1.19	1.76	1.62	36.1%	-	-
31-34	Single	1.19	1.49	1.44	21.0%	-	-
35-39	Single	1.04	1.49	1.44	38.5%	34	13
40-44	Single	1.04	1.57	1.44	38.5%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.20	1.15	15.0%	15	2
60-64	Single	1.00	1.20	1.15	15.0%	-	-
65-69	Single	1.00	1.48	1.36	36.0%	-	-
70-74	Single	1.00	1.48	1.36	36.0%	-	-
>74	Single	1.00	1.48	1.36	36.0%	-	-
					2.6%	260	7

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	5.41	4.55	127.5%	-	-
18	Married	2.00	5.41	4.55	127.5%	-	-
19	Married	2.00	5.41	4.55	127.5%	-	-
20	Married	2.00	5.12	4.33	116.5%	-	-
21	Married	2.00	3.58	3.18	59.0%	-	-
22	Married	2.00	2.26	2.19	9.5%	-	-
23	Married	2.00	2.26	2.19	9.5%	-	-
24	Married	2.00	2.22	2.16	8.0%	11	1
25	Married	1.22	2.13	1.90	55.7%	-	-
26	Married	1.22	1.82	1.67	36.9%	-	-
27	Married	1.22	1.82	1.67	36.9%	-	-
28	Married	1.22	1.58	1.49	22.1%	-	-
29	Married	1.22	1.58	1.49	22.1%	-	-
30	Married	1.22	1.58	1.49	22.1%	7	2
31-34	Married	1.22	1.03	1.08	-11.5%	-	-
35-39	Married	1.04	1.00	1.01	-2.9%	10	(0)
40-44	Married	1.04	1.00	1.01	-2.9%	24	(1)
45-49	Married	1.00	1.00	1.00	0.0%	89	-
50-54	Married	1.00	1.00	1.00	0.0%	29	-
55-59	Married	1.00	1.20	1.15	15.0%	11	2
60-64	Married	1.00	1.20	1.15	15.0%	16	2
65-69	Married	1.00	1.20	1.15	15.0%	-	-
70-74	Married	1.00	1.20	1.15	15.0%	-	-
>74	Married	1.00	1.30	1.23	23.0%	-	-
<18	Single	4.44	4.79	4.70	5.9%	-	-
18	Single	4.44	5.41	5.16	16.2%	-	-
19	Single	4.44	3.90	4.03	-9.2%	-	-
20	Single	4.44	3.60	3.80	-14.4%	39	(6)
21	Single	3.44	3.05	3.14	-8.7%	36	(3)
22	Single	3.44	2.82	2.97	-13.7%	-	-
23	Single	3.44	2.34	2.61	-24.1%	-	-
24	Single	3.44	2.34	2.61	-24.1%	19	(5)
25	Single	1.96	2.24	2.17	10.7%	-	-
26	Single	1.96	2.09	2.06	5.1%	-	-
27	Single	1.96	2.09	2.06	5.1%	-	-
28	Single	1.96	2.09	2.06	5.1%	-	-
29	Single	1.96	2.09	2.06	5.1%	-	-
30	Single	1.19	2.09	1.87	57.1%	-	-
31-34	Single	1.19	1.47	1.40	17.6%	-	-
35-39	Single	1.04	1.47	1.36	30.8%	-	-
40-44	Single	1.04	1.57	1.36	30.8%	19	6
45-49	Single	1.00	1.35	1.26	26.0%	-	-
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.33	1.25	25.0%	10	3
60-64	Single	1.00	1.33	1.25	25.0%	-	-
65-69	Single	1.00	1.33	1.25	25.0%	-	-
70-74	Single	1.00	1.33	1.25	25.0%	9	2
>74	Single	1.00	1.33	1.25	25.0%	-	-
					0.9%	329	3

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	3.61	3.20	60.0%	-	-
18	Married	2.00	3.61	3.20	60.0%	-	-
19	Married	2.00	3.61	3.20	60.0%	-	-
20	Married	2.00	3.42	3.06	53.0%	-	-
21	Married	2.00	2.38	2.28	14.0%	-	-
22	Married	2.00	1.51	1.62	-19.0%	-	-
23	Married	2.00	1.51	1.62	-19.0%	-	-
24	Married	2.00	1.48	1.60	-20.0%	-	-
25	Married	1.22	1.41	1.36	11.5%	-	-
26	Married	1.22	1.20	1.21	-0.8%	-	-
27	Married	1.22	1.20	1.21	-0.8%	-	-
28	Married	1.22	1.04	1.09	-10.7%	-	-
29	Married	1.22	1.04	1.09	-10.7%	-	-
30	Married	1.22	1.04	1.09	-10.7%	-	-
31-34	Married	1.22	0.97	1.03	-15.6%	-	-
35-39	Married	1.04	0.95	1.01	-2.9%	-	-
40-44	Married	1.04	1.00	1.01	-2.9%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	39	-
50-54	Married	1.00	1.00	1.00	0.0%	28	-
55-59	Married	1.00	1.20	1.09	9.0%	106	10
60-64	Married	1.00	1.20	1.09	9.0%	134	12
65-69	Married	1.00	1.12	1.09	9.0%	108	10
70-74	Married	1.00	1.12	1.09	9.0%	106	10
>74	Married	1.00	1.21	1.16	16.0%	-	-
<18	Single	4.44	3.20	3.81	-14.2%	-	-
18	Single	4.44	3.61	3.81	-14.2%	-	-
19	Single	4.44	2.60	3.05	-31.3%	-	-
20	Single	4.44	2.40	2.90	-34.7%	-	-
21	Single	3.44	2.04	2.38	-30.8%	-	-
22	Single	3.44	1.88	2.26	-34.3%	-	-
23	Single	3.44	1.56	2.02	-41.3%	-	-
24	Single	3.44	1.56	2.02	-41.3%	-	-
25	Single	1.96	1.49	1.61	-17.9%	-	-
26	Single	1.96	1.39	1.53	-21.9%	-	-
27	Single	1.96	1.39	1.53	-21.9%	-	-
28	Single	1.96	1.39	1.53	-21.9%	-	-
29	Single	1.96	1.39	1.53	-21.9%	-	-
30	Single	1.19	1.39	1.34	12.6%	-	-
31-34	Single	1.19	1.39	1.34	12.6%	-	-
35-39	Single	1.04	1.39	1.30	25.0%	-	-
40-44	Single	1.04	1.57	1.30	25.0%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	32	8
50-54	Single	1.00	1.33	1.25	25.0%	35	9
55-59	Single	1.00	1.33	1.25	25.0%	60	15
60-64	Single	1.00	1.33	1.25	25.0%	69	17
65-69	Single	1.00	1.23	1.17	17.0%	31	5
70-74	Single	1.00	1.23	1.17	17.0%	11	2
>74	Single	1.00	1.23	1.17	17.0%	-	-
					12.8%	759	97

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	3.71	3.27	63.5%	-	-
18	Married	2.00	3.71	3.27	63.5%	-	-
19	Married	2.00	3.71	3.27	63.5%	-	-
20	Married	2.00	3.52	3.13	56.5%	-	-
21	Married	2.00	2.45	2.33	16.5%	-	-
22	Married	2.00	1.55	1.65	-17.5%	-	-
23	Married	2.00	1.55	1.65	-17.5%	-	-
24	Married	2.00	1.53	1.64	-18.0%	-	-
25	Married	1.22	1.60	1.51	23.8%	-	-
26	Married	1.22	1.36	1.33	9.0%	-	-
27	Married	1.22	1.36	1.33	9.0%	-	-
28	Married	1.22	1.18	1.19	-2.5%	-	-
29	Married	1.22	1.18	1.19	-2.5%	-	-
30	Married	1.22	1.18	1.19	-2.5%	-	-
31-34	Married	1.22	1.10	1.13	-7.4%	20	(2)
35-39	Married	1.04	1.07	1.06	1.9%	-	-
40-44	Married	1.04	1.00	1.01	-2.9%	20	(1)
45-49	Married	1.00	1.00	1.00	0.0%	60	-
50-54	Married	1.00	1.00	1.00	0.0%	11	-
55-59	Married	1.00	1.12	1.09	9.0%	9	1
60-64	Married	1.00	1.12	1.09	9.0%	-	-
65-69	Married	1.00	1.12	1.09	9.0%	-	-
70-74	Married	1.00	1.12	1.09	9.0%	-	-
>74	Married	1.00	1.21	1.16	16.0%	-	-
<18	Single	4.44	3.29	3.89	-12.4%	-	-
18	Single	4.44	3.71	3.89	-12.4%	-	-
19	Single	4.44	2.68	3.11	-30.0%	-	-
20	Single	4.44	2.47	2.96	-33.3%	-	-
21	Single	3.44	2.10	2.43	-29.4%	-	-
22	Single	3.44	1.94	2.31	-32.8%	-	-
23	Single	3.44	1.61	2.06	-40.1%	-	-
24	Single	3.44	1.61	2.06	-40.1%	-	-
25	Single	1.96	1.68	1.75	-10.7%	-	-
26	Single	1.96	1.57	1.67	-14.8%	-	-
27	Single	1.96	1.57	1.67	-14.8%	-	-
28	Single	1.96	1.57	1.67	-14.8%	-	-
29	Single	1.96	1.57	1.67	-14.8%	-	-
30	Single	1.19	1.57	1.48	24.4%	-	-
31-34	Single	1.19	1.57	1.48	24.4%	-	-
35-39	Single	1.04	1.57	1.44	38.5%	11	4
40-44	Single	1.04	1.57	1.44	38.5%	-	-
45-49	Single	1.00	1.35	1.26	26.0%	26	7
50-54	Single	1.00	1.33	1.25	25.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	16	3
60-64	Single	1.00	1.23	1.17	17.0%	22	4
65-69	Single	1.00	1.23	1.17	17.0%	-	-
70-74	Single	1.00	1.23	1.17	17.0%	-	-
>74	Single	1.00	1.23	1.17	17.0%	-	-
					8.3%	195	16

American National Property and Casualty Company
American National General Insurance Company
Property Damage Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.00	2.00	0.0%	-	-
18	Married	2.00	2.00	0.0%	-	-
19	Married	2.00	2.00	0.0%	-	-
20	Married	2.00	2.00	0.0%	-	-
21	Married	2.00	2.00	0.0%	-	-
22	Married	2.00	2.00	0.0%	-	-
23	Married	2.00	2.00	0.0%	-	-
24	Married	2.00	2.00	0.0%	-	-
25	Married	1.22	1.22	0.0%	-	-
26	Married	1.22	1.22	0.0%	-	-
27	Married	1.22	1.22	0.0%	-	-
28	Married	1.22	1.22	0.0%	-	-
29	Married	1.22	1.22	0.0%	-	-
30	Married	1.22	1.22	0.0%	-	-
31-34	Married	1.22	1.22	0.0%	-	-
35-39	Married	1.04	1.04	0.0%	-	-
40-44	Married	1.04	1.04	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	46	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	4.44	4.44	0.0%	-	-
18	Single	4.44	4.44	0.0%	-	-
19	Single	4.44	4.44	0.0%	-	-
20	Single	4.44	4.44	0.0%	-	-
21	Single	3.44	3.44	0.0%	-	-
22	Single	3.44	3.44	0.0%	-	-
23	Single	3.44	3.44	0.0%	-	-
24	Single	3.44	3.44	0.0%	-	-
25	Single	1.96	1.96	0.0%	-	-
26	Single	1.96	1.96	0.0%	-	-
27	Single	1.96	1.96	0.0%	-	-
28	Single	1.96	1.96	0.0%	-	-
29	Single	1.96	1.96	0.0%	-	-
30	Single	1.19	1.19	0.0%	-	-
31-34	Single	1.19	1.19	0.0%	-	-
35-39	Single	1.04	1.04	0.0%	-	-
40-44	Single	1.04	1.04	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	18	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	64	-

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.15	1.33	-28.9%	-	-
18	Married	1.87	1.15	1.33	-28.9%	-	-
19	Married	1.87	1.15	1.33	-28.9%	-	-
20	Married	1.87	1.15	1.33	-28.9%	-	-
21	Married	1.87	1.15	1.33	-28.9%	-	-
22	Married	1.87	1.15	1.33	-28.9%	-	-
23	Married	1.87	1.15	1.33	-28.9%	-	-
24	Married	1.87	1.00	1.22	-34.8%	-	-
25	Married	1.18	1.00	1.04	-11.9%	-	-
26	Married	1.18	1.00	1.04	-11.9%	55	(6)
27	Married	1.18	1.00	1.04	-11.9%	-	-
28	Married	1.18	1.00	1.04	-11.9%	-	-
29	Married	1.18	1.00	1.04	-11.9%	-	-
30	Married	1.18	1.00	1.04	-11.9%	-	-
31-34	Married	1.18	1.00	1.04	-11.9%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	102	(5)
40-44	Married	1.08	1.00	1.02	-5.6%	290	(16)
45-49	Married	1.00	1.00	1.00	0.0%	1,179	-
50-54	Married	1.00	1.07	1.05	5.0%	696	35
55-59	Married	1.00	1.14	1.11	11.0%	1,128	124
60-64	Married	1.00	1.14	1.11	11.0%	569	63
65-69	Married	1.00	1.14	1.11	11.0%	402	44
70-74	Married	1.00	1.14	1.11	11.0%	55	6
>74	Married	1.00	1.33	1.25	25.0%	-	-
<18	Single	3.70	1.63	2.21	-40.3%	-	-
18	Single	3.70	1.72	2.21	-40.3%	-	-
19	Single	3.70	1.72	2.21	-40.3%	-	-
20	Single	3.70	1.26	1.87	-49.5%	-	-
21	Single	2.93	1.26	1.67	-43.0%	-	-
22	Single	2.93	1.26	1.67	-43.0%	-	-
23	Single	2.93	1.26	1.67	-43.0%	-	-
24	Single	2.93	1.26	1.67	-43.0%	-	-
25	Single	1.79	1.26	1.39	-22.3%	-	-
26	Single	1.79	1.26	1.39	-22.3%	-	-
27	Single	1.79	1.26	1.39	-22.3%	-	-
28	Single	1.79	1.26	1.39	-22.3%	-	-
29	Single	1.79	1.26	1.39	-22.3%	-	-
30	Single	1.18	1.26	1.24	5.1%	-	-
31-34	Single	1.18	1.26	1.24	5.1%	-	-
35-39	Single	1.08	1.26	1.21	12.0%	197	24
40-44	Single	1.08	1.26	1.21	12.0%	128	16
45-49	Single	1.00	1.26	1.20	20.0%	832	166
50-54	Single	1.00	1.26	1.20	20.0%	538	108
55-59	Single	1.00	1.33	1.25	25.0%	681	170
60-64	Single	1.00	1.33	1.25	25.0%	391	98
65-69	Single	1.00	1.33	1.25	25.0%	270	68
70-74	Single	1.00	1.33	1.25	25.0%	-	-
>74	Single	1.00	1.33	1.25	25.0%	-	-
					11.9%	7,513	894

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.10	1.29	-31.0%	-	-
18	Married	1.87	1.10	1.29	-31.0%	-	-
19	Married	1.87	1.10	1.29	-31.0%	-	-
20	Married	1.87	1.10	1.29	-31.0%	-	-
21	Married	1.87	1.10	1.29	-31.0%	-	-
22	Married	1.87	1.10	1.29	-31.0%	-	-
23	Married	1.87	1.10	1.29	-31.0%	-	-
24	Married	1.87	0.96	1.19	-36.4%	-	-
25	Married	1.18	0.96	1.01	-14.4%	-	-
26	Married	1.18	0.96	1.01	-14.4%	-	-
27	Married	1.18	0.96	1.01	-14.4%	112	(16)
28	Married	1.18	0.96	1.01	-14.4%	91	(13)
29	Married	1.18	0.96	1.01	-14.4%	-	-
30	Married	1.18	0.96	1.01	-14.4%	49	(7)
31-34	Married	1.18	0.96	1.01	-14.4%	352	(50)
35-39	Married	1.08	0.96	1.01	-6.5%	352	(22)
40-44	Married	1.08	1.00	1.01	-6.5%	179	(11)
45-49	Married	1.00	1.00	1.00	0.0%	811	-
50-54	Married	1.00	1.07	1.05	5.0%	1,197	60
55-59	Married	1.00	1.27	1.20	20.0%	624	125
60-64	Married	1.00	1.27	1.20	20.0%	79	16
65-69	Married	1.00	1.33	1.25	25.0%	217	54
70-74	Married	1.00	1.33	1.25	25.0%	-	-
>74	Married	1.00	1.56	1.42	42.0%	-	-
<18	Single	3.70	1.57	2.17	-41.4%	-	-
18	Single	3.70	1.66	2.17	-41.4%	-	-
19	Single	3.70	1.66	2.17	-41.4%	-	-
20	Single	3.70	1.21	1.83	-50.5%	299	(151)
21	Single	2.93	1.21	1.64	-44.0%	-	-
22	Single	2.93	1.21	1.64	-44.0%	-	-
23	Single	2.93	1.21	1.64	-44.0%	-	-
24	Single	2.93	1.21	1.64	-44.0%	-	-
25	Single	1.79	1.21	1.35	-24.6%	-	-
26	Single	1.79	1.21	1.35	-24.6%	-	-
27	Single	1.79	1.21	1.35	-24.6%	-	-
28	Single	1.79	1.21	1.35	-24.6%	-	-
29	Single	1.79	1.21	1.35	-24.6%	-	-
30	Single	1.18	1.21	1.20	1.7%	-	-
31-34	Single	1.18	1.21	1.20	1.7%	218	3
35-39	Single	1.08	1.21	1.18	9.3%	220	21
40-44	Single	1.08	1.26	1.20	11.1%	250	28
45-49	Single	1.00	1.26	1.20	20.0%	417	83
50-54	Single	1.00	1.26	1.20	20.0%	615	123
55-59	Single	1.00	1.48	1.36	36.0%	453	163
60-64	Single	1.00	1.48	1.36	36.0%	41	15
65-69	Single	1.00	1.56	1.42	42.0%	-	-
70-74	Single	1.00	1.56	1.42	42.0%	-	-
>74	Single	1.00	1.56	1.42	42.0%	-	-
					6.4%	6,576	420

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.15	1.33	-28.9%	-	-
18	Married	1.87	1.15	1.33	-28.9%	-	-
19	Married	1.87	1.15	1.33	-28.9%	-	-
20	Married	1.87	1.15	1.33	-28.9%	-	-
21	Married	1.87	1.15	1.33	-28.9%	-	-
22	Married	1.87	1.15	1.33	-28.9%	-	-
23	Married	1.87	1.15	1.33	-28.9%	-	-
24	Married	1.87	1.00	1.22	-34.8%	-	-
25	Married	1.18	1.00	1.04	-11.9%	-	-
26	Married	1.18	1.00	1.04	-11.9%	-	-
27	Married	1.18	1.00	1.04	-11.9%	-	-
28	Married	1.18	1.00	1.04	-11.9%	-	-
29	Married	1.18	1.00	1.04	-11.9%	-	-
30	Married	1.18	1.00	1.04	-11.9%	72	(8)
31-34	Married	1.18	1.00	1.04	-11.9%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	401	-
50-54	Married	1.00	1.07	1.05	5.0%	71	4
55-59	Married	1.00	1.26	1.20	20.0%	296	59
60-64	Married	1.00	1.26	1.20	20.0%	215	43
65-69	Married	1.00	1.26	1.20	20.0%	226	45
70-74	Married	1.00	1.26	1.20	20.0%	64	13
>74	Married	1.00	1.47	1.35	35.0%	-	-
<18	Single	3.70	1.63	2.21	-40.3%	-	-
18	Single	3.70	1.72	2.21	-40.3%	-	-
19	Single	3.70	1.72	2.21	-40.3%	-	-
20	Single	3.70	1.26	1.87	-49.5%	-	-
21	Single	2.93	1.26	1.67	-43.0%	-	-
22	Single	2.93	1.26	1.67	-43.0%	-	-
23	Single	2.93	1.26	1.67	-43.0%	-	-
24	Single	2.93	1.26	1.67	-43.0%	-	-
25	Single	1.79	1.26	1.39	-22.3%	-	-
26	Single	1.79	1.26	1.39	-22.3%	-	-
27	Single	1.79	1.26	1.39	-22.3%	-	-
28	Single	1.79	1.26	1.39	-22.3%	-	-
29	Single	1.79	1.26	1.39	-22.3%	-	-
30	Single	1.18	1.26	1.24	5.1%	-	-
31-34	Single	1.18	1.26	1.24	5.1%	-	-
35-39	Single	1.08	1.26	1.21	12.0%	-	-
40-44	Single	1.08	1.26	1.21	12.0%	-	-
45-49	Single	1.00	1.26	1.20	20.0%	87	17
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.47	1.35	35.0%	211	74
60-64	Single	1.00	1.47	1.35	35.0%	-	-
65-69	Single	1.00	1.47	1.35	35.0%	45	16
70-74	Single	1.00	1.47	1.35	35.0%	58	20
>74	Single	1.00	1.47	1.35	35.0%	-	-
					16.2%	1,746	283

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.80	1.82	-2.7%	-	-
18	Married	1.87	1.80	1.82	-2.7%	-	-
19	Married	1.87	1.80	1.82	-2.7%	-	-
20	Married	1.87	1.80	1.82	-2.7%	-	-
21	Married	1.87	1.80	1.82	-2.7%	-	-
22	Married	1.87	1.80	1.82	-2.7%	-	-
23	Married	1.87	1.80	1.82	-2.7%	-	-
24	Married	1.87	1.56	1.64	-12.3%	-	-
25	Married	1.18	1.00	1.04	-11.9%	-	-
26	Married	1.18	1.00	1.04	-11.9%	-	-
27	Married	1.18	1.00	1.04	-11.9%	-	-
28	Married	1.18	1.00	1.04	-11.9%	-	-
29	Married	1.18	1.00	1.04	-11.9%	-	-
30	Married	1.18	1.00	1.04	-11.9%	-	-
31-34	Married	1.18	1.00	1.04	-11.9%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	120	-
50-54	Married	1.00	1.07	1.05	5.0%	-	-
55-59	Married	1.00	1.21	1.16	16.0%	-	-
60-64	Married	1.00	1.21	1.16	16.0%	63	10
65-69	Married	1.00	1.21	1.16	16.0%	68	11
70-74	Married	1.00	1.21	1.16	16.0%	-	-
>74	Married	1.00	1.41	1.31	31.0%	-	-
<18	Single	3.70	2.55	2.94	-20.5%	-	-
18	Single	3.70	2.69	2.94	-20.5%	-	-
19	Single	3.70	2.69	2.94	-20.5%	-	-
20	Single	3.70	1.98	2.41	-34.9%	-	-
21	Single	2.93	1.98	2.21	-24.6%	-	-
22	Single	2.93	1.98	2.21	-24.6%	-	-
23	Single	2.93	1.98	2.21	-24.6%	-	-
24	Single	2.93	1.98	2.21	-24.6%	-	-
25	Single	1.79	1.26	1.39	-22.3%	-	-
26	Single	1.79	1.26	1.39	-22.3%	-	-
27	Single	1.79	1.26	1.39	-22.3%	-	-
28	Single	1.79	1.26	1.39	-22.3%	-	-
29	Single	1.79	1.26	1.39	-22.3%	-	-
30	Single	1.18	1.26	1.24	5.1%	-	-
31-34	Single	1.18	1.26	1.24	5.1%	-	-
35-39	Single	1.08	1.26	1.21	12.0%	-	-
40-44	Single	1.08	1.26	1.21	12.0%	-	-
45-49	Single	1.00	1.26	1.20	20.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.41	1.31	31.0%	-	-
60-64	Single	1.00	1.41	1.31	31.0%	-	-
65-69	Single	1.00	1.41	1.31	31.0%	-	-
70-74	Single	1.00	1.41	1.31	31.0%	-	-
>74	Single	1.00	1.41	1.31	31.0%	-	-
					8.4%	251	21

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.78	1.80	-3.7%	-	-
18	Married	1.87	1.78	1.80	-3.7%	-	-
19	Married	1.87	1.78	1.80	-3.7%	-	-
20	Married	1.87	1.78	1.80	-3.7%	-	-
21	Married	1.87	1.78	1.80	-3.7%	-	-
22	Married	1.87	1.78	1.80	-3.7%	-	-
23	Married	1.87	1.78	1.80	-3.7%	-	-
24	Married	1.87	1.55	1.63	-12.8%	-	-
25	Married	1.18	1.30	1.27	7.6%	-	-
26	Married	1.18	1.30	1.27	7.6%	-	-
27	Married	1.18	1.30	1.27	7.6%	-	-
28	Married	1.18	1.30	1.27	7.6%	-	-
29	Married	1.18	1.30	1.27	7.6%	-	-
30	Married	1.18	1.30	1.27	7.6%	-	-
31-34	Married	1.18	1.14	1.15	-2.5%	-	-
35-39	Married	1.08	1.14	1.12	3.7%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.07	1.05	5.0%	96	5
55-59	Married	1.00	1.19	1.14	14.0%	-	-
60-64	Married	1.00	1.19	1.14	14.0%	80	11
65-69	Married	1.00	1.41	1.31	31.0%	-	-
70-74	Married	1.00	1.41	1.31	31.0%	-	-
>74	Married	1.00	1.65	1.49	49.0%	-	-
<18	Single	3.70	2.53	2.92	-21.1%	-	-
18	Single	3.70	2.67	2.92	-21.1%	-	-
19	Single	3.70	2.67	2.92	-21.1%	-	-
20	Single	3.70	1.96	2.39	-35.4%	-	-
21	Single	2.93	1.96	2.20	-24.9%	164	(41)
22	Single	2.93	1.96	2.20	-24.9%	-	-
23	Single	2.93	1.96	2.20	-24.9%	-	-
24	Single	2.93	1.96	2.20	-24.9%	-	-
25	Single	1.79	1.64	1.68	-6.1%	-	-
26	Single	1.79	1.64	1.68	-6.1%	-	-
27	Single	1.79	1.64	1.68	-6.1%	-	-
28	Single	1.79	1.64	1.68	-6.1%	-	-
29	Single	1.79	1.64	1.68	-6.1%	-	-
30	Single	1.18	1.64	1.52	28.8%	-	-
31-34	Single	1.18	1.44	1.37	16.1%	-	-
35-39	Single	1.08	1.44	1.35	25.0%	-	-
40-44	Single	1.08	1.26	1.21	12.0%	-	-
45-49	Single	1.00	1.26	1.20	20.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.40	1.30	30.0%	88	26
60-64	Single	1.00	1.40	1.30	30.0%	-	-
65-69	Single	1.00	1.65	1.49	49.0%	-	-
70-74	Single	1.00	1.65	1.49	49.0%	-	-
>74	Single	1.00	1.65	1.49	49.0%	-	-
					0.4%	428	2

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.60	1.67	-10.7%	-	-
18	Married	1.87	1.60	1.67	-10.7%	-	-
19	Married	1.87	1.60	1.67	-10.7%	-	-
20	Married	1.87	1.60	1.67	-10.7%	-	-
21	Married	1.87	1.60	1.67	-10.7%	-	-
22	Married	1.87	1.60	1.67	-10.7%	-	-
23	Married	1.87	1.60	1.67	-10.7%	-	-
24	Married	1.87	1.39	1.51	-19.3%	95	(18)
25	Married	1.18	1.39	1.34	13.6%	-	-
26	Married	1.18	1.39	1.34	13.6%	-	-
27	Married	1.18	1.39	1.34	13.6%	-	-
28	Married	1.18	1.39	1.34	13.6%	-	-
29	Married	1.18	1.39	1.34	13.6%	-	-
30	Married	1.18	1.39	1.34	13.6%	60	8
31-34	Married	1.18	1.00	1.04	-11.9%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	228	-
50-54	Married	1.00	1.07	1.05	5.0%	-	-
55-59	Married	1.00	1.21	1.16	16.0%	-	-
60-64	Married	1.00	1.21	1.16	16.0%	-	-
65-69	Married	1.00	1.21	1.16	16.0%	-	-
70-74	Married	1.00	1.21	1.16	16.0%	-	-
>74	Married	1.00	1.41	1.31	31.0%	-	-
<18	Single	3.70	2.27	2.72	-26.5%	-	-
18	Single	3.70	2.40	2.72	-26.5%	-	-
19	Single	3.70	2.40	2.72	-26.5%	-	-
20	Single	3.70	1.76	2.24	-39.5%	-	-
21	Single	2.93	1.76	2.05	-30.0%	-	-
22	Single	2.93	1.76	2.05	-30.0%	-	-
23	Single	2.93	1.76	2.05	-30.0%	-	-
24	Single	2.93	1.76	2.05	-30.0%	-	-
25	Single	1.79	1.76	1.77	-1.1%	-	-
26	Single	1.79	1.76	1.77	-1.1%	-	-
27	Single	1.79	1.76	1.77	-1.1%	-	-
28	Single	1.79	1.76	1.77	-1.1%	-	-
29	Single	1.79	1.76	1.77	-1.1%	-	-
30	Single	1.18	1.76	1.61	36.4%	-	-
31-34	Single	1.18	1.26	1.24	5.1%	-	-
35-39	Single	1.08	1.26	1.21	12.0%	-	-
40-44	Single	1.08	1.26	1.21	12.0%	46	6
45-49	Single	1.00	1.26	1.20	20.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.41	1.31	31.0%	-	-
60-64	Single	1.00	1.41	1.31	31.0%	-	-
65-69	Single	1.00	1.41	1.31	31.0%	-	-
70-74	Single	1.00	1.41	1.31	31.0%	-	-
>74	Single	1.00	1.41	1.31	31.0%	-	-
					-1.0%	429	(4)

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.38	1.50	-19.8%	-	-
18	Married	1.87	1.38	1.50	-19.8%	-	-
19	Married	1.87	1.38	1.50	-19.8%	-	-
20	Married	1.87	1.38	1.50	-19.8%	-	-
21	Married	1.87	1.38	1.50	-19.8%	-	-
22	Married	1.87	1.38	1.50	-19.8%	-	-
23	Married	1.87	1.38	1.50	-19.8%	-	-
24	Married	1.87	1.20	1.37	-26.7%	-	-
25	Married	1.18	1.20	1.19	0.8%	-	-
26	Married	1.18	1.20	1.19	0.8%	-	-
27	Married	1.18	1.20	1.19	0.8%	-	-
28	Married	1.18	1.20	1.19	0.8%	-	-
29	Married	1.18	1.20	1.19	0.8%	-	-
30	Married	1.18	1.20	1.19	0.8%	-	-
31-34	Married	1.18	1.14	1.15	-2.5%	-	-
35-39	Married	1.08	1.14	1.12	3.7%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	51	-
50-54	Married	1.00	1.07	1.05	5.0%	-	-
55-59	Married	1.00	1.21	1.16	16.0%	55	9
60-64	Married	1.00	1.21	1.16	16.0%	179	29
65-69	Married	1.00	1.21	1.16	16.0%	43	7
70-74	Married	1.00	1.21	1.16	16.0%	-	-
>74	Married	1.00	1.41	1.31	31.0%	-	-
<18	Single	3.70	1.96	2.47	-33.2%	-	-
18	Single	3.70	2.07	2.47	-33.2%	-	-
19	Single	3.70	2.07	2.47	-33.2%	-	-
20	Single	3.70	1.51	2.05	-44.6%	-	-
21	Single	2.93	1.51	1.86	-36.5%	-	-
22	Single	2.93	1.51	1.86	-36.5%	-	-
23	Single	2.93	1.51	1.86	-36.5%	-	-
24	Single	2.93	1.51	1.86	-36.5%	-	-
25	Single	1.79	1.51	1.58	-11.7%	-	-
26	Single	1.79	1.51	1.58	-11.7%	-	-
27	Single	1.79	1.51	1.58	-11.7%	-	-
28	Single	1.79	1.51	1.58	-11.7%	-	-
29	Single	1.79	1.51	1.58	-11.7%	-	-
30	Single	1.18	1.51	1.43	21.2%	-	-
31-34	Single	1.18	1.44	1.37	16.1%	-	-
35-39	Single	1.08	1.44	1.35	25.0%	-	-
40-44	Single	1.08	1.26	1.21	12.0%	-	-
45-49	Single	1.00	1.26	1.20	20.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	56	11
55-59	Single	1.00	1.41	1.31	31.0%	60	19
60-64	Single	1.00	1.41	1.31	31.0%	-	-
65-69	Single	1.00	1.41	1.31	31.0%	-	-
70-74	Single	1.00	1.41	1.31	31.0%	50	16
>74	Single	1.00	1.41	1.31	31.0%	-	-
					18.1%	494	90

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.09	1.28	-31.6%	-	-
18	Married	1.87	1.09	1.28	-31.6%	-	-
19	Married	1.87	1.09	1.28	-31.6%	-	-
20	Married	1.87	1.09	1.28	-31.6%	-	-
21	Married	1.87	1.09	1.28	-31.6%	-	-
22	Married	1.87	1.09	1.28	-31.6%	-	-
23	Married	1.87	1.09	1.28	-31.6%	-	-
24	Married	1.87	0.95	1.18	-36.9%	-	-
25	Married	1.18	0.95	1.01	-14.4%	-	-
26	Married	1.18	0.95	1.01	-14.4%	-	-
27	Married	1.18	0.95	1.01	-14.4%	-	-
28	Married	1.18	0.95	1.01	-14.4%	-	-
29	Married	1.18	0.95	1.01	-14.4%	-	-
30	Married	1.18	0.95	1.01	-14.4%	-	-
31-34	Married	1.18	0.95	1.01	-14.4%	-	-
35-39	Married	1.08	0.95	1.01	-6.5%	-	-
40-44	Married	1.08	1.00	1.01	-6.5%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	107	-
50-54	Married	1.00	1.07	1.05	5.0%	71	4
55-59	Married	1.00	1.16	1.12	12.0%	-	-
60-64	Married	1.00	1.16	1.12	12.0%	-	-
65-69	Married	1.00	1.16	1.12	12.0%	-	-
70-74	Married	1.00	1.16	1.12	12.0%	-	-
>74	Married	1.00	1.36	1.27	27.0%	-	-
<18	Single	3.70	1.55	2.15	-41.9%	-	-
18	Single	3.70	1.64	2.15	-41.9%	-	-
19	Single	3.70	1.64	2.15	-41.9%	-	-
20	Single	3.70	1.20	1.82	-50.8%	-	-
21	Single	2.93	1.20	1.63	-44.4%	-	-
22	Single	2.93	1.20	1.63	-44.4%	-	-
23	Single	2.93	1.20	1.63	-44.4%	-	-
24	Single	2.93	1.20	1.63	-44.4%	-	-
25	Single	1.79	1.20	1.35	-24.6%	-	-
26	Single	1.79	1.20	1.35	-24.6%	-	-
27	Single	1.79	1.20	1.35	-24.6%	-	-
28	Single	1.79	1.20	1.35	-24.6%	-	-
29	Single	1.79	1.20	1.35	-24.6%	-	-
30	Single	1.18	1.20	1.19	0.8%	-	-
31-34	Single	1.18	1.20	1.19	0.8%	-	-
35-39	Single	1.08	1.20	1.17	8.3%	-	-
40-44	Single	1.08	1.26	1.20	11.1%	-	-
45-49	Single	1.00	1.26	1.20	20.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.36	1.27	27.0%	120	32
60-64	Single	1.00	1.36	1.27	27.0%	-	-
65-69	Single	1.00	1.36	1.27	27.0%	-	-
70-74	Single	1.00	1.36	1.27	27.0%	-	-
>74	Single	1.00	1.36	1.27	27.0%	-	-
					12.1%	298	36

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.87	1.87	0.0%	-	-
18	Married	1.87	1.87	0.0%	-	-
19	Married	1.87	1.87	0.0%	-	-
20	Married	1.87	1.87	0.0%	-	-
21	Married	1.87	1.87	0.0%	-	-
22	Married	1.87	1.87	0.0%	-	-
23	Married	1.87	1.87	0.0%	-	-
24	Married	1.87	1.87	0.0%	-	-
25	Married	1.18	1.18	0.0%	-	-
26	Married	1.18	1.18	0.0%	-	-
27	Married	1.18	1.18	0.0%	-	-
28	Married	1.18	1.18	0.0%	-	-
29	Married	1.18	1.18	0.0%	-	-
30	Married	1.18	1.18	0.0%	-	-
31-34	Married	1.18	1.18	0.0%	-	-
35-39	Married	1.08	1.08	0.0%	-	-
40-44	Married	1.08	1.08	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	3.70	3.70	0.0%	-	-
18	Single	3.70	3.70	0.0%	-	-
19	Single	3.70	3.70	0.0%	-	-
20	Single	3.70	3.70	0.0%	-	-
21	Single	2.93	2.93	0.0%	-	-
22	Single	2.93	2.93	0.0%	-	-
23	Single	2.93	2.93	0.0%	-	-
24	Single	2.93	2.93	0.0%	-	-
25	Single	1.79	1.79	0.0%	-	-
26	Single	1.79	1.79	0.0%	-	-
27	Single	1.79	1.79	0.0%	-	-
28	Single	1.79	1.79	0.0%	-	-
29	Single	1.79	1.79	0.0%	-	-
30	Single	1.18	1.18	0.0%	-	-
31-34	Single	1.18	1.18	0.0%	-	-
35-39	Single	1.08	1.08	0.0%	-	-
40-44	Single	1.08	1.08	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	97	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	97	-

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.28	2.94	52.3%	-	-
18	Married	1.93	3.28	2.94	52.3%	-	-
19	Married	1.93	3.28	2.94	52.3%	-	-
20	Married	1.93	2.94	2.68	38.9%	-	-
21	Married	1.93	2.92	2.67	38.3%	242	93
22	Married	1.93	2.63	2.45	26.9%	-	-
23	Married	1.93	2.63	2.45	26.9%	210	57
24	Married	1.93	2.03	2.00	3.6%	-	-
25	Married	1.44	2.08	1.92	33.3%	-	-
26	Married	1.44	1.64	1.59	10.4%	34	3
27	Married	1.44	1.64	1.59	10.4%	-	-
28	Married	1.44	1.42	1.43	-0.7%	83	(1)
29	Married	1.44	1.42	1.43	-0.7%	135	(1)
30	Married	1.44	1.42	1.43	-0.7%	-	-
31-34	Married	1.44	1.48	1.43	-0.7%	690	(7)
35-39	Married	1.16	1.22	1.21	4.3%	1,401	60
40-44	Married	1.16	1.12	1.13	-2.6%	2,801	(74)
45-49	Married	1.00	1.00	1.00	0.0%	6,943	-
50-54	Married	1.00	0.93	0.95	-5.0%	4,656	(233)
55-59	Married	1.00	0.81	0.86	-14.0%	6,867	(961)
60-64	Married	1.00	0.81	0.86	-14.0%	3,430	(480)
65-69	Married	1.00	0.77	0.83	-17.0%	1,955	(332)
70-74	Married	1.00	0.77	0.83	-17.0%	551	(94)
>74	Married	1.00	0.86	0.90	-10.0%	-	-
<18	Single	4.41	1.30	2.54	-42.4%	-	-
18	Single	4.41	1.91	2.54	-42.4%	-	-
19	Single	4.41	1.91	2.54	-42.4%	-	-
20	Single	4.41	1.91	2.54	-42.4%	-	-
21	Single	3.36	1.91	2.29	-31.8%	-	-
22	Single	3.36	1.94	2.29	-31.8%	281	(89)
23	Single	3.36	1.94	2.29	-31.8%	-	-
24	Single	3.36	1.94	2.29	-31.8%	-	-
25	Single	1.98	1.99	1.99	0.5%	-	-
26	Single	1.98	1.85	1.88	-5.1%	-	-
27	Single	1.98	1.85	1.88	-5.1%	-	-
28	Single	1.98	1.69	1.76	-11.1%	-	-
29	Single	1.98	1.69	1.76	-11.1%	100	(11)
30	Single	1.49	1.69	1.64	10.1%	-	-
31-34	Single	1.49	1.98	1.64	10.1%	492	48
35-39	Single	1.16	1.70	1.57	35.3%	904	319
40-44	Single	1.16	1.51	1.42	22.4%	1,770	396
45-49	Single	1.00	1.31	1.23	23.0%	1,850	426
50-54	Single	1.00	1.26	1.20	20.0%	3,247	649
55-59	Single	1.00	1.09	1.07	7.0%	3,164	221
60-64	Single	1.00	1.09	1.07	7.0%	1,634	114
65-69	Single	1.00	1.09	1.07	7.0%	1,116	78
70-74	Single	1.00	1.09	1.07	7.0%	450	32
>74	Single	1.00	1.09	1.07	7.0%	-	-
					0.5%	45,006	214

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	2.94	2.68	38.9%	-	-
18	Married	1.93	2.94	2.68	38.9%	-	-
19	Married	1.93	2.94	2.68	38.9%	-	-
20	Married	1.93	2.64	2.46	27.5%	-	-
21	Married	1.93	2.62	2.44	26.4%	-	-
22	Married	1.93	2.36	2.25	16.6%	-	-
23	Married	1.93	2.36	2.25	16.6%	-	-
24	Married	1.93	1.82	1.85	-4.1%	-	-
25	Married	1.44	1.99	1.85	28.5%	25	7
26	Married	1.44	1.56	1.53	6.3%	-	-
27	Married	1.44	1.56	1.53	6.3%	35	2
28	Married	1.44	1.35	1.37	-4.9%	21	(1)
29	Married	1.44	1.35	1.37	-4.9%	-	-
30	Married	1.44	1.35	1.37	-4.9%	63	(3)
31-34	Married	1.44	1.31	1.34	-6.9%	218	(16)
35-39	Married	1.16	1.08	1.13	-2.6%	333	(9)
40-44	Married	1.16	1.12	1.13	-2.6%	551	(14)
45-49	Married	1.00	1.00	1.00	0.0%	1,434	-
50-54	Married	1.00	0.93	0.95	-5.0%	1,092	(55)
55-59	Married	1.00	0.91	0.93	-7.0%	754	(53)
60-64	Married	1.00	0.91	0.93	-7.0%	667	(47)
65-69	Married	1.00	0.88	0.91	-9.0%	278	(25)
70-74	Married	1.00	0.88	0.91	-9.0%	53	(5)
>74	Married	1.00	0.98	0.99	-1.0%	-	-
<18	Single	4.41	1.17	2.39	-45.8%	-	-
18	Single	4.41	1.71	2.39	-45.8%	108	(49)
19	Single	4.41	1.71	2.39	-45.8%	-	-
20	Single	4.41	1.71	2.39	-45.8%	116	(53)
21	Single	3.36	1.71	2.14	-36.3%	-	-
22	Single	3.36	1.74	2.14	-36.3%	-	-
23	Single	3.36	1.74	2.14	-36.3%	-	-
24	Single	3.36	1.74	2.14	-36.3%	114	(41)
25	Single	1.98	1.90	1.92	-3.0%	76	(2)
26	Single	1.98	1.77	1.82	-8.1%	231	(18)
27	Single	1.98	1.77	1.82	-8.1%	-	-
28	Single	1.98	1.61	1.70	-14.1%	17	(2)
29	Single	1.98	1.61	1.70	-14.1%	-	-
30	Single	1.49	1.61	1.69	13.4%	-	-
31-34	Single	1.49	1.75	1.69	13.4%	107	14
35-39	Single	1.16	1.51	1.42	22.4%	249	56
40-44	Single	1.16	1.51	1.42	22.4%	245	55
45-49	Single	1.00	1.31	1.23	23.0%	402	92
50-54	Single	1.00	1.26	1.20	20.0%	471	94
55-59	Single	1.00	1.23	1.17	17.0%	580	99
60-64	Single	1.00	1.23	1.17	17.0%	251	43
65-69	Single	1.00	1.26	1.20	20.0%	95	19
70-74	Single	1.00	1.26	1.20	20.0%	168	34
>74	Single	1.00	1.26	1.20	20.0%	-	-
					1.4%	8,754	120

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.69	3.25	68.4%	-	-
18	Married	1.93	3.69	3.25	68.4%	-	-
19	Married	1.93	3.69	3.25	68.4%	-	-
20	Married	1.93	3.31	2.96	53.4%	-	-
21	Married	1.93	3.28	2.94	52.3%	-	-
22	Married	1.93	2.96	2.70	39.9%	-	-
23	Married	1.93	2.96	2.70	39.9%	-	-
24	Married	1.93	2.29	2.20	14.0%	-	-
25	Married	1.44	2.29	2.08	44.4%	-	-
26	Married	1.44	1.80	1.71	18.8%	-	-
27	Married	1.44	1.80	1.71	18.8%	-	-
28	Married	1.44	1.56	1.53	6.3%	34	2
29	Married	1.44	1.56	1.53	6.3%	-	-
30	Married	1.44	1.56	1.53	6.3%	82	5
31-34	Married	1.44	1.48	1.47	2.1%	-	-
35-39	Married	1.16	1.22	1.21	4.3%	43	2
40-44	Married	1.16	1.12	1.13	-2.6%	244	(6)
45-49	Married	1.00	1.00	1.00	0.0%	875	-
50-54	Married	1.00	0.93	0.95	-5.0%	516	(26)
55-59	Married	1.00	0.91	0.93	-7.0%	752	(53)
60-64	Married	1.00	0.91	0.93	-7.0%	708	(50)
65-69	Married	1.00	0.82	0.87	-13.0%	719	(93)
70-74	Married	1.00	0.82	0.87	-13.0%	228	(30)
>74	Married	1.00	0.92	0.94	-6.0%	-	-
<18	Single	4.41	1.46	2.72	-38.3%	-	-
18	Single	4.41	2.15	2.72	-38.3%	-	-
19	Single	4.41	2.15	2.72	-38.3%	-	-
20	Single	4.41	2.15	2.72	-38.3%	-	-
21	Single	3.36	2.15	2.47	-26.5%	-	-
22	Single	3.36	2.18	2.47	-26.5%	-	-
23	Single	3.36	2.18	2.47	-26.5%	-	-
24	Single	3.36	2.18	2.47	-26.5%	146	(39)
25	Single	1.98	2.18	2.13	7.6%	123	10
26	Single	1.98	2.03	2.02	2.0%	-	-
27	Single	1.98	2.03	2.02	2.0%	-	-
28	Single	1.98	1.86	1.89	-4.5%	-	-
29	Single	1.98	1.86	1.89	-4.5%	-	-
30	Single	1.49	1.86	1.77	18.8%	-	-
31-34	Single	1.49	1.98	1.77	18.8%	-	-
35-39	Single	1.16	1.70	1.57	35.3%	83	29
40-44	Single	1.16	1.51	1.42	22.4%	76	17
45-49	Single	1.00	1.31	1.23	23.0%	48	11
50-54	Single	1.00	1.26	1.20	20.0%	149	30
55-59	Single	1.00	1.22	1.17	17.0%	305	52
60-64	Single	1.00	1.22	1.17	17.0%	326	55
65-69	Single	1.00	1.17	1.13	13.0%	94	12
70-74	Single	1.00	1.17	1.13	13.0%	80	10
>74	Single	1.00	1.17	1.13	13.0%	-	-
					-1.1%	5,631	(61)

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.93	3.43	77.7%	-	-
18	Married	1.93	3.93	3.43	77.7%	-	-
19	Married	1.93	3.93	3.43	77.7%	-	-
20	Married	1.93	3.52	3.12	61.7%	-	-
21	Married	1.93	3.49	3.10	60.6%	-	-
22	Married	1.93	3.15	2.84	47.2%	-	-
23	Married	1.93	3.15	2.84	47.2%	-	-
24	Married	1.93	2.43	2.30	19.2%	-	-
25	Married	1.44	2.43	2.18	51.4%	-	-
26	Married	1.44	1.91	1.79	24.3%	-	-
27	Married	1.44	1.91	1.79	24.3%	-	-
28	Married	1.44	1.65	1.60	11.1%	-	-
29	Married	1.44	1.65	1.60	11.1%	-	-
30	Married	1.44	1.65	1.60	11.1%	-	-
31-34	Married	1.44	1.48	1.47	2.1%	-	-
35-39	Married	1.16	1.22	1.21	4.3%	-	-
40-44	Married	1.16	1.12	1.13	-2.6%	55	(1)
45-49	Married	1.00	1.00	1.00	0.0%	22	-
50-54	Married	1.00	0.93	0.95	-5.0%	20	(1)
55-59	Married	1.00	0.89	0.92	-8.0%	-	-
60-64	Married	1.00	0.89	0.92	-8.0%	17	(1)
65-69	Married	1.00	0.84	0.88	-12.0%	38	(5)
70-74	Married	1.00	0.84	0.88	-12.0%	29	(3)
>74	Married	1.00	0.94	0.96	-4.0%	-	-
<18	Single	4.41	1.56	2.81	-36.3%	-	-
18	Single	4.41	2.28	2.81	-36.3%	-	-
19	Single	4.41	2.28	2.81	-36.3%	-	-
20	Single	4.41	2.28	2.81	-36.3%	-	-
21	Single	3.36	2.28	2.58	-23.2%	-	-
22	Single	3.36	2.32	2.58	-23.2%	-	-
23	Single	3.36	2.32	2.58	-23.2%	-	-
24	Single	3.36	2.32	2.58	-23.2%	-	-
25	Single	1.98	2.32	2.23	12.6%	-	-
26	Single	1.98	2.16	2.11	6.6%	-	-
27	Single	1.98	2.16	2.11	6.6%	-	-
28	Single	1.98	1.98	1.98	0.0%	-	-
29	Single	1.98	1.98	1.98	0.0%	-	-
30	Single	1.49	1.98	1.86	24.8%	-	-
31-34	Single	1.49	1.98	1.86	24.8%	-	-
35-39	Single	1.16	1.70	1.57	35.3%	-	-
40-44	Single	1.16	1.51	1.42	22.4%	-	-
45-49	Single	1.00	1.31	1.23	23.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.20	1.15	15.0%	-	-
60-64	Single	1.00	1.20	1.15	15.0%	-	-
65-69	Single	1.00	1.20	1.15	15.0%	39	6
70-74	Single	1.00	1.20	1.15	15.0%	-	-
>74	Single	1.00	1.20	1.15	15.0%	-	-
					-2.7%	220	(6)

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	5.41	4.54	135.2%	-	-
18	Married	1.93	5.41	4.54	135.2%	-	-
19	Married	1.93	5.41	4.54	135.2%	-	-
20	Married	1.93	4.85	4.12	113.5%	-	-
21	Married	1.93	4.81	4.09	111.9%	-	-
22	Married	1.93	4.34	3.73	93.3%	-	-
23	Married	1.93	4.34	3.73	93.3%	-	-
24	Married	1.93	3.35	2.99	54.9%	-	-
25	Married	1.44	3.05	2.65	84.0%	-	-
26	Married	1.44	2.40	2.16	50.0%	-	-
27	Married	1.44	2.40	2.16	50.0%	-	-
28	Married	1.44	2.08	1.92	33.3%	-	-
29	Married	1.44	2.08	1.92	33.3%	-	-
30	Married	1.44	2.08	1.92	33.3%	-	-
31-34	Married	1.44	1.50	1.49	3.5%	327	10
35-39	Married	1.16	1.24	1.22	5.2%	75	4
40-44	Married	1.16	1.12	1.13	-2.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	0.93	0.95	-5.0%	121	(6)
55-59	Married	1.00	0.99	0.99	-1.0%	-	-
60-64	Married	1.00	0.99	0.99	-1.0%	50	(1)
65-69	Married	1.00	0.98	0.99	-1.0%	-	-
70-74	Married	1.00	0.98	0.99	-1.0%	-	-
>74	Married	1.00	1.09	1.07	7.0%	-	-
<18	Single	4.41	2.14	3.47	-21.3%	-	-
18	Single	4.41	3.15	3.47	-21.3%	-	-
19	Single	4.41	3.15	3.47	-21.3%	-	-
20	Single	4.41	3.15	3.47	-21.3%	-	-
21	Single	3.36	3.15	3.24	-3.6%	65	(2)
22	Single	3.36	3.20	3.24	-3.6%	-	-
23	Single	3.36	3.20	3.24	-3.6%	-	-
24	Single	3.36	3.20	3.24	-3.6%	-	-
25	Single	1.98	2.91	2.68	35.4%	-	-
26	Single	1.98	2.71	2.53	27.8%	-	-
27	Single	1.98	2.71	2.53	27.8%	-	-
28	Single	1.98	2.48	2.35	18.7%	-	-
29	Single	1.98	2.48	2.35	18.7%	-	-
30	Single	1.49	2.48	2.23	49.7%	-	-
31-34	Single	1.49	2.00	1.87	25.5%	-	-
35-39	Single	1.16	1.72	1.58	36.2%	279	101
40-44	Single	1.16	1.51	1.42	22.4%	-	-
45-49	Single	1.00	1.31	1.23	23.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.33	1.25	25.0%	21	5
60-64	Single	1.00	1.33	1.25	25.0%	-	-
65-69	Single	1.00	1.40	1.30	30.0%	-	-
70-74	Single	1.00	1.40	1.30	30.0%	-	-
>74	Single	1.00	1.40	1.30	30.0%	-	-
					11.9%	938	111

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	5.12	4.32	123.8%	-	-
18	Married	1.93	5.12	4.32	123.8%	-	-
19	Married	1.93	5.12	4.32	123.8%	-	-
20	Married	1.93	4.59	3.92	103.1%	-	-
21	Married	1.93	4.56	3.90	102.1%	-	-
22	Married	1.93	4.11	3.56	84.5%	-	-
23	Married	1.93	4.11	3.56	84.5%	-	-
24	Married	1.93	3.17	2.86	48.2%	-	-
25	Married	1.44	3.12	2.70	87.5%	-	-
26	Married	1.44	2.46	2.21	53.5%	-	-
27	Married	1.44	2.46	2.21	53.5%	-	-
28	Married	1.44	2.12	1.95	35.4%	-	-
29	Married	1.44	2.12	1.95	35.4%	-	-
30	Married	1.44	2.12	1.95	35.4%	59	21
31-34	Married	1.44	1.59	1.55	7.6%	-	-
35-39	Married	1.16	1.31	1.27	9.5%	-	-
40-44	Married	1.16	1.12	1.13	-2.6%	119	(3)
45-49	Married	1.00	1.00	1.00	0.0%	289	-
50-54	Married	1.00	0.93	0.95	-5.0%	258	(13)
55-59	Married	1.00	0.88	0.91	-9.0%	-	-
60-64	Married	1.00	0.88	0.91	-9.0%	148	(13)
65-69	Married	1.00	0.83	0.87	-13.0%	-	-
70-74	Married	1.00	0.83	0.87	-13.0%	-	-
>74	Married	1.00	0.93	0.95	-5.0%	-	-
<18	Single	4.41	2.03	3.34	-24.3%	-	-
18	Single	4.41	2.98	3.34	-24.3%	-	-
19	Single	4.41	2.98	3.34	-24.3%	-	-
20	Single	4.41	2.98	3.34	-24.3%	-	-
21	Single	3.36	2.98	3.11	-7.4%	-	-
22	Single	3.36	3.03	3.11	-7.4%	-	-
23	Single	3.36	3.03	3.11	-7.4%	-	-
24	Single	3.36	3.03	3.11	-7.4%	-	-
25	Single	1.98	2.98	2.73	37.9%	-	-
26	Single	1.98	2.77	2.57	29.8%	-	-
27	Single	1.98	2.77	2.57	29.8%	-	-
28	Single	1.98	2.54	2.40	21.2%	-	-
29	Single	1.98	2.54	2.40	21.2%	-	-
30	Single	1.49	2.54	2.28	53.0%	-	-
31-34	Single	1.49	2.12	1.96	31.5%	-	-
35-39	Single	1.16	1.83	1.66	43.1%	-	-
40-44	Single	1.16	1.51	1.42	22.4%	71	16
45-49	Single	1.00	1.31	1.23	23.0%	-	-
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.18	1.14	14.0%	74	10
60-64	Single	1.00	1.18	1.14	14.0%	-	-
65-69	Single	1.00	1.18	1.14	14.0%	-	-
70-74	Single	1.00	1.18	1.14	14.0%	-	-
>74	Single	1.00	1.18	1.14	14.0%	-	-
					1.7%	1,018	18

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	3.69	3.25	68.4%	-	-
18	Married	1.93	3.69	3.25	68.4%	-	-
19	Married	1.93	3.69	3.25	68.4%	-	-
20	Married	1.93	3.31	2.96	53.4%	-	-
21	Married	1.93	3.29	2.95	52.8%	-	-
22	Married	1.93	2.96	2.70	39.9%	-	-
23	Married	1.93	2.96	2.70	39.9%	-	-
24	Married	1.93	2.29	2.20	14.0%	-	-
25	Married	1.44	2.29	2.08	44.4%	-	-
26	Married	1.44	1.80	1.71	18.8%	-	-
27	Married	1.44	1.80	1.71	18.8%	-	-
28	Married	1.44	1.56	1.53	6.3%	-	-
29	Married	1.44	1.56	1.53	6.3%	-	-
30	Married	1.44	1.56	1.53	6.3%	-	-
31-34	Married	1.44	1.48	1.47	2.1%	-	-
35-39	Married	1.16	1.22	1.21	4.3%	-	-
40-44	Married	1.16	1.12	1.13	-2.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	341	-
50-54	Married	1.00	0.93	0.95	-5.0%	239	(12)
55-59	Married	1.00	0.87	0.90	-10.0%	636	(64)
60-64	Married	1.00	0.87	0.90	-10.0%	1,092	(109)
65-69	Married	1.00	0.82	0.87	-13.0%	710	(92)
70-74	Married	1.00	0.82	0.87	-13.0%	613	(80)
>74	Married	1.00	0.92	0.94	-6.0%	-	-
<18	Single	4.41	1.46	2.72	-38.3%	-	-
18	Single	4.41	2.15	2.72	-38.3%	-	-
19	Single	4.41	2.15	2.72	-38.3%	-	-
20	Single	4.41	2.15	2.72	-38.3%	-	-
21	Single	3.36	2.15	2.47	-26.5%	-	-
22	Single	3.36	2.18	2.47	-26.5%	-	-
23	Single	3.36	2.18	2.47	-26.5%	-	-
24	Single	3.36	2.18	2.47	-26.5%	-	-
25	Single	1.98	2.18	2.13	7.6%	-	-
26	Single	1.98	2.03	2.02	2.0%	-	-
27	Single	1.98	2.03	2.02	2.0%	-	-
28	Single	1.98	1.86	1.89	-4.5%	-	-
29	Single	1.98	1.86	1.89	-4.5%	-	-
30	Single	1.49	1.86	1.77	18.8%	-	-
31-34	Single	1.49	1.98	1.77	18.8%	-	-
35-39	Single	1.16	1.70	1.57	35.3%	-	-
40-44	Single	1.16	1.51	1.42	22.4%	-	-
45-49	Single	1.00	1.31	1.23	23.0%	136	31
50-54	Single	1.00	1.26	1.20	20.0%	240	48
55-59	Single	1.00	1.17	1.13	13.0%	320	42
60-64	Single	1.00	1.17	1.13	13.0%	435	57
65-69	Single	1.00	1.17	1.13	13.0%	204	27
70-74	Single	1.00	1.17	1.13	13.0%	37	5
>74	Single	1.00	1.17	1.13	13.0%	-	-
					-3.0%	5,003	(148)

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	4.91	4.16	115.5%	-	-
18	Married	1.93	4.91	4.16	115.5%	-	-
19	Married	1.93	4.91	4.16	115.5%	-	-
20	Married	1.93	4.40	3.78	95.9%	-	-
21	Married	1.93	4.37	3.76	94.8%	-	-
22	Married	1.93	3.94	3.43	77.7%	-	-
23	Married	1.93	3.94	3.43	77.7%	-	-
24	Married	1.93	3.04	2.76	43.0%	-	-
25	Married	1.44	2.85	2.50	73.6%	-	-
26	Married	1.44	2.24	2.04	41.7%	-	-
27	Married	1.44	2.24	2.04	41.7%	-	-
28	Married	1.44	1.94	1.82	26.4%	-	-
29	Married	1.44	1.94	1.82	26.4%	-	-
30	Married	1.44	1.94	1.82	26.4%	-	-
31-34	Married	1.44	1.66	1.61	11.8%	221	25
35-39	Married	1.16	1.37	1.32	13.8%	-	-
40-44	Married	1.16	1.12	1.13	-2.6%	114	(3)
45-49	Married	1.00	1.00	1.00	0.0%	452	-
50-54	Married	1.00	0.93	0.95	-5.0%	141	(7)
55-59	Married	1.00	0.83	0.87	-13.0%	197	(26)
60-64	Married	1.00	0.83	0.87	-13.0%	-	-
65-69	Married	1.00	0.75	0.81	-19.0%	-	-
70-74	Married	1.00	0.75	0.81	-19.0%	-	-
>74	Married	1.00	0.84	0.88	-12.0%	-	-
<18	Single	4.41	1.94	3.24	-26.5%	-	-
18	Single	4.41	2.85	3.24	-26.5%	-	-
19	Single	4.41	2.85	3.24	-26.5%	-	-
20	Single	4.41	2.85	3.24	-26.5%	-	-
21	Single	3.36	2.85	3.01	-10.4%	-	-
22	Single	3.36	2.90	3.01	-10.4%	-	-
23	Single	3.36	2.90	3.01	-10.4%	-	-
24	Single	3.36	2.90	3.01	-10.4%	-	-
25	Single	1.98	2.72	2.53	27.8%	-	-
26	Single	1.98	2.53	2.39	20.7%	-	-
27	Single	1.98	2.53	2.39	20.7%	-	-
28	Single	1.98	2.31	2.23	12.6%	-	-
29	Single	1.98	2.31	2.23	12.6%	-	-
30	Single	1.49	2.31	2.11	41.6%	-	-
31-34	Single	1.49	2.21	2.03	36.2%	-	-
35-39	Single	1.16	1.91	1.72	48.3%	155	75
40-44	Single	1.16	1.51	1.42	22.4%	-	-
45-49	Single	1.00	1.31	1.23	23.0%	114	26
50-54	Single	1.00	1.26	1.20	20.0%	-	-
55-59	Single	1.00	1.11	1.08	8.0%	129	10
60-64	Single	1.00	1.11	1.08	8.0%	171	14
65-69	Single	1.00	1.07	1.05	5.0%	-	-
70-74	Single	1.00	1.07	1.05	5.0%	-	-
>74	Single	1.00	1.07	1.05	5.0%	-	-
					6.8%	1,694	115

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.93	1.93	0.0%	-	-
18	Married	1.93	1.93	0.0%	-	-
19	Married	1.93	1.93	0.0%	-	-
20	Married	1.93	1.93	0.0%	-	-
21	Married	1.93	1.93	0.0%	-	-
22	Married	1.93	1.93	0.0%	-	-
23	Married	1.93	1.93	0.0%	-	-
24	Married	1.93	1.93	0.0%	-	-
25	Married	1.44	1.44	0.0%	-	-
26	Married	1.44	1.44	0.0%	-	-
27	Married	1.44	1.44	0.0%	-	-
28	Married	1.44	1.44	0.0%	-	-
29	Married	1.44	1.44	0.0%	-	-
30	Married	1.44	1.44	0.0%	-	-
31-34	Married	1.44	1.44	0.0%	-	-
35-39	Married	1.16	1.16	0.0%	-	-
40-44	Married	1.16	1.16	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	4.41	4.41	0.0%	-	-
18	Single	4.41	4.41	0.0%	-	-
19	Single	4.41	4.41	0.0%	-	-
20	Single	4.41	4.41	0.0%	-	-
21	Single	3.36	3.36	0.0%	-	-
22	Single	3.36	3.36	0.0%	-	-
23	Single	3.36	3.36	0.0%	-	-
24	Single	3.36	3.36	0.0%	-	-
25	Single	1.98	1.98	0.0%	-	-
26	Single	1.98	1.98	0.0%	-	-
27	Single	1.98	1.98	0.0%	-	-
28	Single	1.98	1.98	0.0%	-	-
29	Single	1.98	1.98	0.0%	-	-
30	Single	1.49	1.49	0.0%	-	-
31-34	Single	1.49	1.49	0.0%	-	-
35-39	Single	1.16	1.16	0.0%	-	-
40-44	Single	1.16	1.16	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	-	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	-	-

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.24	2.21	3.8%	-	-
18	Married	2.13	2.24	2.21	3.8%	-	-
19	Married	2.13	2.24	2.21	3.8%	-	-
20	Married	2.13	2.02	2.05	-3.8%	-	-
21	Married	2.13	1.94	1.99	-6.6%	241	(16)
22	Married	2.13	1.93	1.98	-7.0%	-	-
23	Married	2.13	1.93	1.98	-7.0%	347	(24)
24	Married	2.13	1.56	1.70	-20.2%	-	-
25	Married	1.33	1.56	1.50	12.8%	-	-
26	Married	1.33	1.34	1.34	0.8%	40	0
27	Married	1.33	1.34	1.34	0.8%	-	-
28	Married	1.33	1.23	1.25	-6.0%	151	(9)
29	Married	1.33	1.23	1.25	-6.0%	100	(6)
30	Married	1.33	1.23	1.25	-6.0%	-	-
31-34	Married	1.33	1.21	1.24	-6.8%	673	(47)
35-39	Married	1.03	1.08	1.07	3.9%	1,640	71
40-44	Married	1.03	1.02	1.02	-1.0%	2,749	(15)
45-49	Married	1.00	1.00	1.00	0.0%	7,508	-
50-54	Married	1.00	0.99	0.99	-1.0%	5,256	(53)
55-59	Married	1.00	1.01	1.01	1.0%	7,226	72
60-64	Married	1.00	1.01	1.01	1.0%	3,661	37
65-69	Married	1.00	1.13	1.10	10.0%	2,658	266
70-74	Married	1.00	1.13	1.10	10.0%	496	50
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	5.41	2.23	3.31	-38.8%	-	-
18	Single	5.41	2.61	3.31	-38.8%	-	-
19	Single	5.41	2.30	3.07	-43.3%	-	-
20	Single	5.41	2.05	2.89	-46.6%	-	-
21	Single	3.91	1.98	2.46	-37.1%	-	-
22	Single	3.91	1.83	2.35	-39.9%	239	(95)
23	Single	3.91	1.61	2.19	-44.0%	-	-
24	Single	3.91	1.61	2.19	-44.0%	-	-
25	Single	2.15	1.61	1.75	-18.6%	-	-
26	Single	2.15	1.46	1.63	-24.2%	-	-
27	Single	2.15	1.46	1.63	-24.2%	-	-
28	Single	2.15	1.46	1.63	-24.2%	-	-
29	Single	2.15	1.46	1.63	-24.2%	146	(36)
30	Single	1.38	1.46	1.44	4.3%	-	-
31-34	Single	1.38	1.46	1.44	4.3%	493	20
35-39	Single	1.03	1.36	1.28	24.3%	1,014	251
40-44	Single	1.03	1.32	1.25	21.4%	2,643	578
45-49	Single	1.00	1.25	1.19	19.0%	2,165	411
50-54	Single	1.00	1.21	1.16	16.0%	4,111	658
55-59	Single	1.00	1.23	1.17	17.0%	3,758	639
60-64	Single	1.00	1.23	1.17	17.0%	2,330	396
65-69	Single	1.00	1.24	1.18	18.0%	1,631	294
70-74	Single	1.00	1.24	1.18	18.0%	400	72
>74	Single	1.00	1.26	1.20	20.0%	-	-
					6.8%	51,676	3,513

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.24	2.21	3.8%	-	-
18	Married	2.13	2.24	2.21	3.8%	-	-
19	Married	2.13	2.24	2.21	3.8%	-	-
20	Married	2.13	2.02	2.05	-3.8%	-	-
21	Married	2.13	1.94	1.99	-6.6%	-	-
22	Married	2.13	1.93	1.98	-7.0%	-	-
23	Married	2.13	1.93	1.98	-7.0%	-	-
24	Married	2.13	1.56	1.70	-20.2%	-	-
25	Married	1.33	1.56	1.50	12.8%	40	5
26	Married	1.33	1.34	1.34	0.8%	-	-
27	Married	1.33	1.34	1.34	0.8%	105	1
28	Married	1.33	1.23	1.25	-6.0%	59	(4)
29	Married	1.33	1.23	1.25	-6.0%	-	-
30	Married	1.33	1.23	1.25	-6.0%	142	(9)
31-34	Married	1.33	1.21	1.24	-6.8%	621	(43)
35-39	Married	1.03	1.08	1.07	3.9%	732	32
40-44	Married	1.03	1.02	1.02	-1.0%	1,085	(6)
45-49	Married	1.00	1.00	1.00	0.0%	3,131	-
50-54	Married	1.00	0.99	0.99	-1.0%	2,780	(28)
55-59	Married	1.00	1.01	1.01	1.0%	1,669	17
60-64	Married	1.00	1.01	1.01	1.0%	1,478	15
65-69	Married	1.00	1.13	1.10	10.0%	568	57
70-74	Married	1.00	1.13	1.10	10.0%	140	14
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	5.41	2.23	3.31	-38.8%	-	-
18	Single	5.41	2.61	3.31	-38.8%	417	(162)
19	Single	5.41	2.30	3.07	-43.3%	-	-
20	Single	5.41	2.05	2.89	-46.6%	402	(187)
21	Single	3.91	1.98	2.46	-37.1%	-	-
22	Single	3.91	1.83	2.35	-39.9%	-	-
23	Single	3.91	1.61	2.19	-44.0%	-	-
24	Single	3.91	1.61	2.19	-44.0%	517	(227)
25	Single	2.15	1.61	1.75	-18.6%	283	(53)
26	Single	2.15	1.46	1.63	-24.2%	370	(90)
27	Single	2.15	1.46	1.63	-24.2%	-	-
28	Single	2.15	1.46	1.63	-24.2%	45	(11)
29	Single	2.15	1.46	1.63	-24.2%	-	-
30	Single	1.38	1.46	1.44	4.3%	-	-
31-34	Single	1.38	1.46	1.44	4.3%	242	10
35-39	Single	1.03	1.36	1.28	24.3%	517	128
40-44	Single	1.03	1.32	1.25	21.4%	665	145
45-49	Single	1.00	1.25	1.19	19.0%	1,156	220
50-54	Single	1.00	1.21	1.16	16.0%	1,170	187
55-59	Single	1.00	1.23	1.17	17.0%	1,405	239
60-64	Single	1.00	1.23	1.17	17.0%	643	109
65-69	Single	1.00	1.24	1.18	18.0%	287	52
70-74	Single	1.00	1.24	1.18	18.0%	187	34
>74	Single	1.00	1.26	1.20	20.0%	-	-
					2.1%	20,856	443

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.22	2.20	3.3%	-	-
18	Married	2.13	2.22	2.20	3.3%	-	-
19	Married	2.13	2.22	2.20	3.3%	-	-
20	Married	2.13	2.00	2.03	-4.7%	-	-
21	Married	2.13	1.92	1.97	-7.5%	-	-
22	Married	2.13	1.91	1.97	-7.5%	-	-
23	Married	2.13	1.91	1.97	-7.5%	-	-
24	Married	2.13	1.55	1.70	-20.2%	-	-
25	Married	1.33	1.60	1.53	15.0%	-	-
26	Married	1.33	1.37	1.36	2.3%	-	-
27	Married	1.33	1.37	1.36	2.3%	-	-
28	Married	1.33	1.26	1.28	-3.8%	31	(1)
29	Married	1.33	1.26	1.28	-3.8%	-	-
30	Married	1.33	1.26	1.28	-3.8%	156	(6)
31-34	Married	1.33	1.21	1.24	-6.8%	-	-
35-39	Married	1.03	1.08	1.07	3.9%	31	1
40-44	Married	1.03	1.02	1.02	-1.0%	482	(3)
45-49	Married	1.00	1.00	1.00	0.0%	1,300	-
50-54	Married	1.00	0.99	0.99	-1.0%	855	(9)
55-59	Married	1.00	1.15	1.11	11.0%	1,264	139
60-64	Married	1.00	1.15	1.11	11.0%	1,111	122
65-69	Married	1.00	1.28	1.21	21.0%	1,245	261
70-74	Married	1.00	1.28	1.21	21.0%	291	61
>74	Married	1.00	1.47	1.35	35.0%	-	-
<18	Single	5.41	2.21	3.28	-39.4%	-	-
18	Single	5.41	2.58	3.28	-39.4%	-	-
19	Single	5.41	2.27	3.05	-43.6%	-	-
20	Single	5.41	2.02	2.86	-47.1%	-	-
21	Single	3.91	1.96	2.45	-37.3%	-	-
22	Single	3.91	1.81	2.34	-40.2%	-	-
23	Single	3.91	1.59	2.17	-44.5%	-	-
24	Single	3.91	1.59	2.17	-44.5%	48	(21)
25	Single	2.15	1.64	1.77	-17.7%	169	(30)
26	Single	2.15	1.49	1.66	-22.8%	-	-
27	Single	2.15	1.49	1.66	-22.8%	-	-
28	Single	2.15	1.49	1.66	-22.8%	-	-
29	Single	2.15	1.49	1.66	-22.8%	-	-
30	Single	1.38	1.49	1.46	5.8%	-	-
31-34	Single	1.38	1.46	1.44	4.3%	-	-
35-39	Single	1.03	1.36	1.28	24.3%	26	6
40-44	Single	1.03	1.32	1.25	21.4%	186	41
45-49	Single	1.00	1.25	1.19	19.0%	145	28
50-54	Single	1.00	1.21	1.16	16.0%	431	69
55-59	Single	1.00	1.40	1.30	30.0%	361	108
60-64	Single	1.00	1.40	1.30	30.0%	369	111
65-69	Single	1.00	1.41	1.31	31.0%	200	62
70-74	Single	1.00	1.41	1.31	31.0%	82	25
>74	Single	1.00	1.44	1.33	33.0%	-	-
					11.0%	8,783	965

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.74	2.59	21.6%	-	-
18	Married	2.13	2.74	2.59	21.6%	-	-
19	Married	2.13	2.74	2.59	21.6%	-	-
20	Married	2.13	2.48	2.39	12.2%	-	-
21	Married	2.13	2.38	2.32	8.9%	-	-
22	Married	2.13	2.36	2.30	8.0%	-	-
23	Married	2.13	2.36	2.30	8.0%	-	-
24	Married	2.13	1.91	1.97	-7.5%	-	-
25	Married	1.33	1.72	1.62	21.8%	-	-
26	Married	1.33	1.48	1.44	8.3%	-	-
27	Married	1.33	1.48	1.44	8.3%	-	-
28	Married	1.33	1.36	1.35	1.5%	-	-
29	Married	1.33	1.36	1.35	1.5%	-	-
30	Married	1.33	1.36	1.35	1.5%	-	-
31-34	Married	1.33	1.27	1.28	-3.8%	-	-
35-39	Married	1.03	1.14	1.11	7.8%	-	-
40-44	Married	1.03	1.02	1.02	-1.0%	54	(0)
45-49	Married	1.00	1.00	1.00	0.0%	21	-
50-54	Married	1.00	0.99	0.99	-1.0%	26	(0)
55-59	Married	1.00	0.97	0.98	-2.0%	-	-
60-64	Married	1.00	0.97	0.98	-2.0%	20	(0)
65-69	Married	1.00	1.06	1.05	5.0%	37	2
70-74	Married	1.00	1.06	1.05	5.0%	14	1
>74	Married	1.00	1.21	1.16	16.0%	-	-
<18	Single	5.41	2.73	3.74	-30.9%	-	-
18	Single	5.41	3.19	3.74	-30.9%	-	-
19	Single	5.41	2.81	3.46	-36.0%	-	-
20	Single	5.41	2.51	3.23	-40.3%	-	-
21	Single	3.91	2.42	2.79	-28.6%	-	-
22	Single	3.91	2.24	2.66	-32.0%	-	-
23	Single	3.91	1.97	2.46	-37.1%	-	-
24	Single	3.91	1.97	2.46	-37.1%	-	-
25	Single	2.15	1.77	1.87	-13.0%	-	-
26	Single	2.15	1.61	1.75	-18.6%	-	-
27	Single	2.15	1.61	1.75	-18.6%	-	-
28	Single	2.15	1.61	1.75	-18.6%	-	-
29	Single	2.15	1.61	1.75	-18.6%	-	-
30	Single	1.38	1.61	1.55	12.3%	-	-
31-34	Single	1.38	1.53	1.49	8.0%	-	-
35-39	Single	1.03	1.43	1.33	29.1%	-	-
40-44	Single	1.03	1.32	1.25	21.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.18	1.14	14.0%	-	-
60-64	Single	1.00	1.18	1.14	14.0%	-	-
65-69	Single	1.00	1.17	1.13	13.0%	45	6
70-74	Single	1.00	1.17	1.13	13.0%	-	-
>74	Single	1.00	1.19	1.14	14.0%	-	-
					3.4%	217	7

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	3.22	2.95	38.5%	-	-
18	Married	2.13	3.22	2.95	38.5%	-	-
19	Married	2.13	3.22	2.95	38.5%	-	-
20	Married	2.13	2.90	2.71	27.2%	-	-
21	Married	2.13	2.79	2.63	23.5%	-	-
22	Married	2.13	2.77	2.61	22.5%	-	-
23	Married	2.13	2.77	2.61	22.5%	-	-
24	Married	2.13	2.24	2.21	3.8%	-	-
25	Married	1.33	1.80	1.68	26.3%	-	-
26	Married	1.33	1.55	1.49	12.0%	-	-
27	Married	1.33	1.55	1.49	12.0%	-	-
28	Married	1.33	1.42	1.40	5.3%	-	-
29	Married	1.33	1.42	1.40	5.3%	-	-
30	Married	1.33	1.42	1.40	5.3%	-	-
31-34	Married	1.33	1.23	1.25	-6.0%	645	(40)
35-39	Married	1.03	1.10	1.08	4.9%	88	5
40-44	Married	1.03	1.02	1.02	-1.0%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	0.99	0.99	-1.0%	187	(2)
55-59	Married	1.00	1.04	1.03	3.0%	-	-
60-64	Married	1.00	1.04	1.03	3.0%	73	2
65-69	Married	1.00	1.20	1.15	15.0%	-	-
70-74	Married	1.00	1.20	1.15	15.0%	-	-
>74	Married	1.00	1.37	1.28	28.0%	-	-
<18	Single	5.41	3.20	4.15	-23.3%	-	-
18	Single	5.41	3.74	4.15	-23.3%	-	-
19	Single	5.41	3.30	3.82	-29.4%	-	-
20	Single	5.41	2.94	3.55	-34.4%	-	-
21	Single	3.91	2.84	3.11	-20.5%	190	(39)
22	Single	3.91	2.62	2.94	-24.8%	-	-
23	Single	3.91	2.31	2.71	-30.7%	-	-
24	Single	3.91	2.31	2.71	-30.7%	-	-
25	Single	2.15	1.85	1.93	-10.2%	-	-
26	Single	2.15	1.68	1.80	-16.3%	-	-
27	Single	2.15	1.68	1.80	-16.3%	-	-
28	Single	2.15	1.68	1.80	-16.3%	-	-
29	Single	2.15	1.68	1.80	-16.3%	-	-
30	Single	1.38	1.68	1.61	16.7%	-	-
31-34	Single	1.38	1.49	1.46	5.8%	-	-
35-39	Single	1.03	1.39	1.30	26.2%	362	97
40-44	Single	1.03	1.32	1.25	21.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.27	1.20	20.0%	64	13
60-64	Single	1.00	1.27	1.20	20.0%	-	-
65-69	Single	1.00	1.32	1.24	24.0%	-	-
70-74	Single	1.00	1.32	1.24	24.0%	-	-
>74	Single	1.00	1.35	1.26	26.0%	-	-
					2.2%	1,609	35

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	3.17	2.91	36.6%	-	-
18	Married	2.13	3.17	2.91	36.6%	-	-
19	Married	2.13	3.17	2.91	36.6%	-	-
20	Married	2.13	2.86	2.68	25.8%	-	-
21	Married	2.13	2.75	2.60	22.1%	-	-
22	Married	2.13	2.73	2.58	21.1%	-	-
23	Married	2.13	2.73	2.58	21.1%	-	-
24	Married	2.13	2.21	2.19	2.8%	-	-
25	Married	1.33	2.21	1.99	49.6%	-	-
26	Married	1.33	1.90	1.76	32.3%	-	-
27	Married	1.33	1.90	1.76	32.3%	-	-
28	Married	1.33	1.74	1.64	23.3%	-	-
29	Married	1.33	1.74	1.64	23.3%	-	-
30	Married	1.33	1.74	1.64	23.3%	49	11
31-34	Married	1.33	1.23	1.25	-6.0%	-	-
35-39	Married	1.03	1.10	1.08	4.9%	-	-
40-44	Married	1.03	1.02	1.02	-1.0%	126	(1)
45-49	Married	1.00	1.00	1.00	0.0%	326	-
50-54	Married	1.00	0.99	0.99	-1.0%	193	(2)
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	136	1
65-69	Married	1.00	1.15	1.11	11.0%	-	-
70-74	Married	1.00	1.15	1.11	11.0%	-	-
>74	Married	1.00	1.31	1.23	23.0%	-	-
<18	Single	5.41	3.16	4.12	-23.8%	-	-
18	Single	5.41	3.69	4.12	-23.8%	-	-
19	Single	5.41	3.25	3.79	-29.9%	-	-
20	Single	5.41	2.89	3.52	-34.9%	-	-
21	Single	3.91	2.80	3.08	-21.2%	-	-
22	Single	3.91	2.59	2.92	-25.3%	-	-
23	Single	3.91	2.28	2.69	-31.2%	-	-
24	Single	3.91	2.28	2.69	-31.2%	-	-
25	Single	2.15	2.28	2.25	4.7%	-	-
26	Single	2.15	2.07	2.09	-2.8%	-	-
27	Single	2.15	2.07	2.09	-2.8%	-	-
28	Single	2.15	2.07	2.09	-2.8%	-	-
29	Single	2.15	2.07	2.09	-2.8%	-	-
30	Single	1.38	2.07	1.90	37.7%	-	-
31-34	Single	1.38	1.49	1.46	5.8%	-	-
35-39	Single	1.03	1.39	1.30	26.2%	-	-
40-44	Single	1.03	1.32	1.25	21.4%	73	16
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	138	23
60-64	Single	1.00	1.23	1.17	17.0%	-	-
65-69	Single	1.00	1.27	1.20	20.0%	-	-
70-74	Single	1.00	1.27	1.20	20.0%	-	-
>74	Single	1.00	1.29	1.22	22.0%	-	-
					4.7%	1,041	49

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.24	2.21	3.8%	-	-
18	Married	2.13	2.24	2.21	3.8%	-	-
19	Married	2.13	2.24	2.21	3.8%	-	-
20	Married	2.13	2.02	2.05	-3.8%	-	-
21	Married	2.13	1.94	1.99	-6.6%	-	-
22	Married	2.13	1.93	1.98	-7.0%	-	-
23	Married	2.13	1.93	1.98	-7.0%	-	-
24	Married	2.13	1.56	1.70	-20.2%	-	-
25	Married	1.33	1.56	1.50	12.8%	-	-
26	Married	1.33	1.34	1.34	0.8%	-	-
27	Married	1.33	1.34	1.34	0.8%	-	-
28	Married	1.33	1.23	1.25	-6.0%	-	-
29	Married	1.33	1.23	1.25	-6.0%	-	-
30	Married	1.33	1.23	1.25	-6.0%	-	-
31-34	Married	1.33	1.21	1.24	-6.8%	-	-
35-39	Married	1.03	1.08	1.07	3.9%	-	-
40-44	Married	1.03	1.02	1.02	-1.0%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	382	-
50-54	Married	1.00	0.99	0.99	-1.0%	357	(4)
55-59	Married	1.00	1.01	1.01	1.0%	1,119	11
60-64	Married	1.00	1.01	1.01	1.0%	1,579	16
65-69	Married	1.00	1.13	1.10	10.0%	980	98
70-74	Married	1.00	1.13	1.10	10.0%	932	93
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	5.41	2.23	3.31	-38.8%	-	-
18	Single	5.41	2.61	3.31	-38.8%	-	-
19	Single	5.41	2.30	3.07	-43.3%	-	-
20	Single	5.41	2.05	2.89	-46.6%	-	-
21	Single	3.91	1.98	2.46	-37.1%	-	-
22	Single	3.91	1.83	2.35	-39.9%	-	-
23	Single	3.91	1.61	2.19	-44.0%	-	-
24	Single	3.91	1.61	2.19	-44.0%	-	-
25	Single	2.15	1.61	1.75	-18.6%	-	-
26	Single	2.15	1.46	1.63	-24.2%	-	-
27	Single	2.15	1.46	1.63	-24.2%	-	-
28	Single	2.15	1.46	1.63	-24.2%	-	-
29	Single	2.15	1.46	1.63	-24.2%	-	-
30	Single	1.38	1.46	1.44	4.3%	-	-
31-34	Single	1.38	1.46	1.44	4.3%	-	-
35-39	Single	1.03	1.36	1.28	24.3%	-	-
40-44	Single	1.03	1.32	1.25	21.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	552	105
50-54	Single	1.00	1.21	1.16	16.0%	588	94
55-59	Single	1.00	1.23	1.17	17.0%	645	110
60-64	Single	1.00	1.23	1.17	17.0%	903	154
65-69	Single	1.00	1.24	1.18	18.0%	316	57
70-74	Single	1.00	1.24	1.18	18.0%	55	10
>74	Single	1.00	1.26	1.20	20.0%	-	-
					8.8%	8,408	744

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.56	2.45	15.0%	-	-
18	Married	2.13	2.56	2.45	15.0%	-	-
19	Married	2.13	2.56	2.45	15.0%	-	-
20	Married	2.13	2.31	2.27	6.6%	-	-
21	Married	2.13	2.22	2.20	3.3%	-	-
22	Married	2.13	2.21	2.19	2.8%	-	-
23	Married	2.13	2.21	2.19	2.8%	-	-
24	Married	2.13	1.79	1.88	-11.7%	-	-
25	Married	1.33	1.99	1.82	36.8%	-	-
26	Married	1.33	1.72	1.62	21.8%	-	-
27	Married	1.33	1.72	1.62	21.8%	-	-
28	Married	1.33	1.57	1.51	13.5%	-	-
29	Married	1.33	1.57	1.51	13.5%	-	-
30	Married	1.33	1.57	1.51	13.5%	-	-
31-34	Married	1.33	1.44	1.41	6.0%	189	11
35-39	Married	1.03	1.29	1.22	18.4%	-	-
40-44	Married	1.03	1.02	1.02	-1.0%	145	(1)
45-49	Married	1.00	1.00	1.00	0.0%	359	-
50-54	Married	1.00	0.99	0.99	-1.0%	125	(1)
55-59	Married	1.00	0.97	0.98	-2.0%	111	(2)
60-64	Married	1.00	0.97	0.98	-2.0%	-	-
65-69	Married	1.00	1.03	1.02	2.0%	-	-
70-74	Married	1.00	1.03	1.02	2.0%	-	-
>74	Married	1.00	1.18	1.14	14.0%	-	-
<18	Single	5.41	2.55	3.58	-33.8%	-	-
18	Single	5.41	2.98	3.58	-33.8%	-	-
19	Single	5.41	2.63	3.32	-38.6%	-	-
20	Single	5.41	2.34	3.10	-42.7%	-	-
21	Single	3.91	2.26	2.67	-31.7%	-	-
22	Single	3.91	2.09	2.55	-34.8%	-	-
23	Single	3.91	1.84	2.36	-39.6%	-	-
24	Single	3.91	1.84	2.36	-39.6%	-	-
25	Single	2.15	2.05	2.08	-3.3%	-	-
26	Single	2.15	1.86	1.93	-10.2%	-	-
27	Single	2.15	1.86	1.93	-10.2%	-	-
28	Single	2.15	1.86	1.93	-10.2%	-	-
29	Single	2.15	1.86	1.93	-10.2%	-	-
30	Single	1.38	1.86	1.74	26.1%	-	-
31-34	Single	1.38	1.74	1.65	19.6%	-	-
35-39	Single	1.03	1.62	1.47	42.7%	93	40
40-44	Single	1.03	1.32	1.25	21.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	212	40
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.18	1.14	14.0%	135	19
60-64	Single	1.00	1.18	1.14	14.0%	245	34
65-69	Single	1.00	1.14	1.11	11.0%	-	-
70-74	Single	1.00	1.14	1.11	11.0%	-	-
>74	Single	1.00	1.16	1.12	12.0%	-	-
					8.7%	1,614	140

American National Property and Casualty Company
American National General Insurance Company
Collision Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	2.13	2.13	0.0%	-	-
18	Married	2.13	2.13	0.0%	-	-
19	Married	2.13	2.13	0.0%	-	-
20	Married	2.13	2.13	0.0%	-	-
21	Married	2.13	2.13	0.0%	-	-
22	Married	2.13	2.13	0.0%	-	-
23	Married	2.13	2.13	0.0%	-	-
24	Married	2.13	2.13	0.0%	-	-
25	Married	1.33	1.33	0.0%	-	-
26	Married	1.33	1.33	0.0%	-	-
27	Married	1.33	1.33	0.0%	-	-
28	Married	1.33	1.33	0.0%	-	-
29	Married	1.33	1.33	0.0%	-	-
30	Married	1.33	1.33	0.0%	-	-
31-34	Married	1.33	1.33	0.0%	-	-
35-39	Married	1.03	1.03	0.0%	-	-
40-44	Married	1.03	1.03	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	5.41	5.41	0.0%	-	-
18	Single	5.41	5.41	0.0%	-	-
19	Single	5.41	5.41	0.0%	-	-
20	Single	5.41	5.41	0.0%	-	-
21	Single	3.91	3.91	0.0%	-	-
22	Single	3.91	3.91	0.0%	-	-
23	Single	3.91	3.91	0.0%	-	-
24	Single	3.91	3.91	0.0%	-	-
25	Single	2.15	2.15	0.0%	-	-
26	Single	2.15	2.15	0.0%	-	-
27	Single	2.15	2.15	0.0%	-	-
28	Single	2.15	2.15	0.0%	-	-
29	Single	2.15	2.15	0.0%	-	-
30	Single	1.38	1.38	0.0%	-	-
31-34	Single	1.38	1.38	0.0%	-	-
35-39	Single	1.03	1.03	0.0%	-	-
40-44	Single	1.03	1.03	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	-	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	-	-

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.06	1.12	-13.2%	-	-
18	Married	1.29	1.06	1.12	-13.2%	-	-
19	Married	1.29	1.06	1.12	-13.2%	-	-
20	Married	1.29	1.06	1.12	-13.2%	-	-
21	Married	1.29	1.06	1.12	-13.2%	72	(10)
22	Married	1.29	1.06	1.12	-13.2%	-	-
23	Married	1.29	1.06	1.12	-13.2%	94	(13)
24	Married	1.29	1.06	1.12	-13.2%	-	-
25	Married	1.15	1.06	1.08	-6.1%	-	-
26	Married	1.15	1.06	1.08	-6.1%	40	(2)
27	Married	1.15	1.06	1.08	-6.1%	-	-
28	Married	1.15	0.87	0.94	-18.3%	76	(14)
29	Married	1.15	0.87	0.94	-18.3%	53	(10)
30	Married	1.15	0.87	0.94	-18.3%	-	-
31-34	Married	1.15	0.96	0.99	-13.9%	245	(34)
35-39	Married	1.08	0.96	0.99	-8.3%	478	(40)
40-44	Married	1.08	1.00	1.02	-5.6%	1,085	(61)
45-49	Married	1.00	1.00	1.00	0.0%	3,311	-
50-54	Married	1.00	1.00	1.00	0.0%	1,578	-
55-59	Married	1.00	0.98	0.99	-1.0%	2,839	(28)
60-64	Married	1.00	0.98	0.99	-1.0%	1,175	(12)
65-69	Married	1.00	0.98	0.99	-1.0%	915	(9)
70-74	Married	1.00	0.98	0.99	-1.0%	208	(2)
>74	Married	1.00	1.05	1.04	4.0%	-	-
<18	Single	1.42	1.53	1.50	5.6%	-	-
18	Single	1.42	1.53	1.50	5.6%	-	-
19	Single	1.42	1.53	1.50	5.6%	-	-
20	Single	1.42	1.28	1.31	-7.7%	-	-
21	Single	1.42	1.16	1.22	-14.1%	-	-
22	Single	1.42	1.00	1.10	-22.5%	63	(14)
23	Single	1.42	1.00	1.10	-22.5%	-	-
24	Single	1.42	1.00	1.10	-22.5%	-	-
25	Single	1.32	1.00	1.08	-18.2%	-	-
26	Single	1.32	1.00	1.08	-18.2%	-	-
27	Single	1.32	1.00	1.08	-18.2%	-	-
28	Single	1.32	1.00	1.08	-18.2%	-	-
29	Single	1.32	1.00	1.08	-18.2%	51	(9)
30	Single	1.18	1.00	1.04	-11.9%	-	-
31-34	Single	1.18	1.10	1.10	-6.8%	116	(8)
35-39	Single	1.08	1.10	1.10	1.9%	365	6
40-44	Single	1.08	1.15	1.11	2.8%	482	13
45-49	Single	1.00	1.15	1.11	11.0%	897	99
50-54	Single	1.00	1.15	1.11	11.0%	1,192	131
55-59	Single	1.00	1.13	1.10	10.0%	1,291	129
60-64	Single	1.00	1.13	1.10	10.0%	870	87
65-69	Single	1.00	1.13	1.10	10.0%	364	36
70-74	Single	1.00	1.13	1.10	10.0%	140	14
>74	Single	1.00	1.13	1.10	10.0%	-	-
					1.4%	18,000	249

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.03	1.10	-14.7%	-	-
18	Married	1.29	1.03	1.10	-14.7%	-	-
19	Married	1.29	1.03	1.10	-14.7%	-	-
20	Married	1.29	1.03	1.10	-14.7%	-	-
21	Married	1.29	1.03	1.10	-14.7%	-	-
22	Married	1.29	1.03	1.10	-14.7%	-	-
23	Married	1.29	1.03	1.10	-14.7%	-	-
24	Married	1.29	1.03	1.10	-14.7%	-	-
25	Married	1.15	1.09	1.10	-4.3%	-	-
26	Married	1.15	1.09	1.10	-4.3%	-	-
27	Married	1.15	1.09	1.10	-4.3%	35	(1)
28	Married	1.15	0.90	0.96	-16.5%	40	(7)
29	Married	1.15	0.90	0.96	-16.5%	-	-
30	Married	1.15	0.90	0.96	-16.5%	63	(10)
31-34	Married	1.15	0.98	1.02	-11.3%	240	(27)
35-39	Married	1.08	0.98	1.02	-5.6%	360	(20)
40-44	Married	1.08	1.00	1.02	-5.6%	543	(31)
45-49	Married	1.00	1.00	1.00	0.0%	1,611	-
50-54	Married	1.00	1.00	1.00	0.0%	1,230	-
55-59	Married	1.00	1.02	1.01	1.0%	708	7
60-64	Married	1.00	1.02	1.01	1.0%	565	6
65-69	Married	1.00	1.01	1.01	1.0%	235	2
70-74	Married	1.00	1.01	1.01	1.0%	54	1
>74	Married	1.00	1.09	1.07	7.0%	-	-
<18	Single	1.42	1.50	1.48	4.2%	-	-
18	Single	1.42	1.50	1.48	4.2%	37	2
19	Single	1.42	1.50	1.48	4.2%	-	-
20	Single	1.42	1.25	1.29	-9.2%	41	(4)
21	Single	1.42	1.13	1.20	-15.5%	-	-
22	Single	1.42	0.98	1.09	-23.2%	-	-
23	Single	1.42	0.98	1.09	-23.2%	-	-
24	Single	1.42	0.98	1.09	-23.2%	-	-
25	Single	1.32	1.04	1.11	-15.9%	-	-
26	Single	1.32	1.04	1.11	-15.9%	78	(12)
27	Single	1.32	1.04	1.11	-15.9%	-	-
28	Single	1.32	1.04	1.11	-15.9%	34	(5)
29	Single	1.32	1.04	1.11	-15.9%	-	-
30	Single	1.18	1.04	1.11	-5.9%	-	-
31-34	Single	1.18	1.13	1.11	-5.9%	142	(8)
35-39	Single	1.08	1.13	1.11	2.8%	198	5
40-44	Single	1.08	1.15	1.11	2.8%	200	5
45-49	Single	1.00	1.15	1.11	11.0%	402	44
50-54	Single	1.00	1.15	1.11	11.0%	512	56
55-59	Single	1.00	1.17	1.13	13.0%	436	57
60-64	Single	1.00	1.17	1.13	13.0%	184	24
65-69	Single	1.00	1.16	1.12	12.0%	58	7
70-74	Single	1.00	1.16	1.12	12.0%	23	3
>74	Single	1.00	1.16	1.12	12.0%	-	-
					1.2%	8,029	93

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.21	1.23	-4.7%	-	-
18	Married	1.29	1.21	1.23	-4.7%	-	-
19	Married	1.29	1.21	1.23	-4.7%	-	-
20	Married	1.29	1.21	1.23	-4.7%	-	-
21	Married	1.29	1.21	1.23	-4.7%	-	-
22	Married	1.29	1.21	1.23	-4.7%	-	-
23	Married	1.29	1.21	1.23	-4.7%	-	-
24	Married	1.29	1.21	1.23	-4.7%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	21	(2)
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	87	(8)
31-34	Married	1.15	1.00	1.04	-9.6%	30	(3)
35-39	Married	1.08	1.00	1.02	-5.6%	22	(1)
40-44	Married	1.08	1.00	1.02	-5.6%	106	(6)
45-49	Married	1.00	1.00	1.00	0.0%	649	-
50-54	Married	1.00	1.00	1.00	0.0%	355	-
55-59	Married	1.00	0.94	0.96	-4.0%	631	(25)
60-64	Married	1.00	0.94	0.96	-4.0%	512	(20)
65-69	Married	1.00	0.94	0.96	-4.0%	460	(18)
70-74	Married	1.00	0.94	0.96	-4.0%	176	(7)
>74	Married	1.00	1.01	1.01	1.0%	-	-
<18	Single	1.42	1.76	1.67	17.6%	-	-
18	Single	1.42	1.76	1.67	17.6%	-	-
19	Single	1.42	1.76	1.67	17.6%	-	-
20	Single	1.42	1.47	1.46	2.8%	-	-
21	Single	1.42	1.33	1.35	-4.9%	-	-
22	Single	1.42	1.15	1.22	-14.1%	-	-
23	Single	1.42	1.15	1.22	-14.1%	-	-
24	Single	1.42	1.15	1.22	-14.1%	-	-
25	Single	1.32	1.15	1.19	-9.8%	28	(3)
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	46	5
50-54	Single	1.00	1.15	1.11	11.0%	96	11
55-59	Single	1.00	1.08	1.06	6.0%	168	10
60-64	Single	1.00	1.08	1.06	6.0%	196	12
65-69	Single	1.00	1.08	1.06	6.0%	48	3
70-74	Single	1.00	1.08	1.06	6.0%	34	2
>74	Single	1.00	1.08	1.06	6.0%	-	-
					-1.4%	3,665	(52)

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.96	1.79	38.8%	-	-
18	Married	1.29	1.96	1.79	38.8%	-	-
19	Married	1.29	1.96	1.79	38.8%	-	-
20	Married	1.29	1.96	1.79	38.8%	-	-
21	Married	1.29	1.96	1.79	38.8%	-	-
22	Married	1.29	1.96	1.79	38.8%	-	-
23	Married	1.29	1.96	1.79	38.8%	-	-
24	Married	1.29	1.96	1.79	38.8%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	27	(3)
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	25	(1)
40-44	Married	1.08	1.00	1.02	-5.6%	28	(2)
45-49	Married	1.00	1.00	1.00	0.0%	99	-
50-54	Married	1.00	1.00	1.00	0.0%	41	-
55-59	Married	1.00	0.98	0.99	-1.0%	-	-
60-64	Married	1.00	0.98	0.99	-1.0%	19	(0)
65-69	Married	1.00	0.96	0.97	-3.0%	22	(1)
70-74	Married	1.00	0.96	0.97	-3.0%	19	(1)
>74	Married	1.00	1.03	1.02	2.0%	-	-
<18	Single	1.42	2.83	2.48	74.6%	-	-
18	Single	1.42	2.83	2.48	74.6%	-	-
19	Single	1.42	2.83	2.48	74.6%	-	-
20	Single	1.42	2.37	2.13	50.0%	-	-
21	Single	1.42	2.15	1.97	38.7%	-	-
22	Single	1.42	1.86	1.75	23.2%	-	-
23	Single	1.42	1.86	1.75	23.2%	-	-
24	Single	1.42	1.86	1.75	23.2%	34	8
25	Single	1.32	1.15	1.19	-9.8%	-	-
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.13	1.10	10.0%	-	-
60-64	Single	1.00	1.13	1.10	10.0%	-	-
65-69	Single	1.00	1.10	1.08	8.0%	-	-
70-74	Single	1.00	1.10	1.08	8.0%	-	-
>74	Single	1.00	1.10	1.08	8.0%	-	-
					0.3%	314	1

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.30	1.30	0.8%	-	-
18	Married	1.29	1.30	1.30	0.8%	-	-
19	Married	1.29	1.30	1.30	0.8%	-	-
20	Married	1.29	1.30	1.30	0.8%	-	-
21	Married	1.29	1.30	1.30	0.8%	-	-
22	Married	1.29	1.30	1.30	0.8%	-	-
23	Married	1.29	1.30	1.30	0.8%	-	-
24	Married	1.29	1.30	1.30	0.8%	85	0
25	Married	1.15	1.27	1.24	7.8%	-	-
26	Married	1.15	1.27	1.24	7.8%	-	-
27	Married	1.15	1.27	1.24	7.8%	-	-
28	Married	1.15	1.05	1.07	-7.0%	-	-
29	Married	1.15	1.05	1.07	-7.0%	-	-
30	Married	1.15	1.05	1.07	-7.0%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	163	(15)
35-39	Married	1.08	1.00	1.02	-5.6%	124	(7)
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	1.00	0.0%	58	-
55-59	Married	1.00	0.87	0.90	-10.0%	-	-
60-64	Married	1.00	0.87	0.90	-10.0%	35	(4)
65-69	Married	1.00	1.02	1.02	2.0%	-	-
70-74	Married	1.00	1.02	1.02	2.0%	-	-
>74	Married	1.00	1.10	1.08	8.0%	-	-
<18	Single	1.42	1.88	1.76	23.9%	-	-
18	Single	1.42	1.88	1.76	23.9%	-	-
19	Single	1.42	1.88	1.76	23.9%	-	-
20	Single	1.42	1.57	1.53	7.7%	-	-
21	Single	1.42	1.42	1.42	0.0%	50	0
22	Single	1.42	1.23	1.28	-9.9%	-	-
23	Single	1.42	1.23	1.28	-9.9%	-	-
24	Single	1.42	1.23	1.28	-9.9%	-	-
25	Single	1.32	1.21	1.24	-6.1%	-	-
26	Single	1.32	1.21	1.24	-6.1%	-	-
27	Single	1.32	1.21	1.24	-6.1%	-	-
28	Single	1.32	1.21	1.24	-6.1%	-	-
29	Single	1.32	1.21	1.24	-6.1%	-	-
30	Single	1.18	1.21	1.20	1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	104	5
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.00	1.00	0.0%	35	-
60-64	Single	1.00	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.17	1.13	13.0%	-	-
70-74	Single	1.00	1.17	1.13	13.0%	-	-
>74	Single	1.00	1.17	1.13	13.0%	-	-
					-3.2%	654	(21)

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.66	1.57	21.7%	-	-
18	Married	1.29	1.66	1.57	21.7%	-	-
19	Married	1.29	1.66	1.57	21.7%	-	-
20	Married	1.29	1.66	1.57	21.7%	-	-
21	Married	1.29	1.66	1.57	21.7%	-	-
22	Married	1.29	1.66	1.57	21.7%	-	-
23	Married	1.29	1.66	1.57	21.7%	-	-
24	Married	1.29	1.66	1.57	21.7%	19	4
25	Married	1.15	1.66	1.53	33.0%	-	-
26	Married	1.15	1.66	1.53	33.0%	-	-
27	Married	1.15	1.66	1.53	33.0%	-	-
28	Married	1.15	1.37	1.31	13.9%	-	-
29	Married	1.15	1.37	1.31	13.9%	-	-
30	Married	1.15	1.37	1.31	13.9%	21	3
31-34	Married	1.15	1.04	1.07	-7.0%	-	-
35-39	Married	1.08	1.04	1.05	-2.8%	24	(1)
40-44	Married	1.08	1.00	1.02	-5.6%	64	(4)
45-49	Married	1.00	1.00	1.00	0.0%	218	-
50-54	Married	1.00	1.00	1.00	0.0%	61	-
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	37	0
65-69	Married	1.00	1.10	1.08	8.0%	-	-
70-74	Married	1.00	1.10	1.08	8.0%	-	-
>74	Married	1.00	1.18	1.14	14.0%	-	-
<18	Single	1.42	2.41	2.16	52.1%	-	-
18	Single	1.42	2.41	2.16	52.1%	-	-
19	Single	1.42	2.41	2.16	52.1%	-	-
20	Single	1.42	2.01	1.86	31.0%	-	-
21	Single	1.42	1.82	1.72	21.1%	50	11
22	Single	1.42	1.58	1.54	8.5%	-	-
23	Single	1.42	1.58	1.54	8.5%	-	-
24	Single	1.42	1.58	1.54	8.5%	28	2
25	Single	1.32	1.58	1.52	15.2%	-	-
26	Single	1.32	1.58	1.52	15.2%	-	-
27	Single	1.32	1.58	1.52	15.2%	-	-
28	Single	1.32	1.58	1.52	15.2%	-	-
29	Single	1.32	1.58	1.52	15.2%	-	-
30	Single	1.18	1.58	1.48	25.4%	-	-
31-34	Single	1.18	1.20	1.19	0.8%	-	-
35-39	Single	1.08	1.20	1.17	8.3%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	44	2
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.16	1.12	12.0%	-	-
60-64	Single	1.00	1.16	1.12	12.0%	-	-
65-69	Single	1.00	1.26	1.20	20.0%	-	-
70-74	Single	1.00	1.26	1.20	20.0%	18	4
>74	Single	1.00	1.26	1.20	20.0%	-	-
					3.7%	584	22

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.21	1.23	-4.7%	-	-
18	Married	1.29	1.21	1.23	-4.7%	-	-
19	Married	1.29	1.21	1.23	-4.7%	-	-
20	Married	1.29	1.21	1.23	-4.7%	-	-
21	Married	1.29	1.21	1.23	-4.7%	-	-
22	Married	1.29	1.21	1.23	-4.7%	-	-
23	Married	1.29	1.21	1.23	-4.7%	-	-
24	Married	1.29	1.21	1.23	-4.7%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	-	-
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	120	-
50-54	Married	1.00	1.00	1.00	0.0%	80	-
55-59	Married	1.00	1.00	1.00	0.0%	197	-
60-64	Married	1.00	1.00	1.00	0.0%	380	-
65-69	Married	1.00	1.00	1.00	0.0%	249	-
70-74	Married	1.00	1.00	1.00	0.0%	196	-
>74	Married	1.00	1.07	1.05	5.0%	-	-
<18	Single	1.42	1.76	1.67	17.6%	-	-
18	Single	1.42	1.76	1.67	17.6%	-	-
19	Single	1.42	1.76	1.67	17.6%	-	-
20	Single	1.42	1.47	1.46	2.8%	-	-
21	Single	1.42	1.33	1.35	-4.9%	-	-
22	Single	1.42	1.15	1.22	-14.1%	-	-
23	Single	1.42	1.15	1.22	-14.1%	-	-
24	Single	1.42	1.15	1.22	-14.1%	-	-
25	Single	1.32	1.15	1.19	-9.8%	-	-
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	34	4
50-54	Single	1.00	1.15	1.11	11.0%	80	9
55-59	Single	1.00	1.15	1.11	11.0%	105	12
60-64	Single	1.00	1.15	1.11	11.0%	136	15
65-69	Single	1.00	1.15	1.11	11.0%	-	-
70-74	Single	1.00	1.15	1.11	11.0%	30	3
>74	Single	1.00	1.15	1.11	11.0%	-	-
					2.6%	1,607	42

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.26	1.27	-1.6%	-	-
18	Married	1.29	1.26	1.27	-1.6%	-	-
19	Married	1.29	1.26	1.27	-1.6%	-	-
20	Married	1.29	1.26	1.27	-1.6%	-	-
21	Married	1.29	1.26	1.27	-1.6%	-	-
22	Married	1.29	1.26	1.27	-1.6%	-	-
23	Married	1.29	1.26	1.27	-1.6%	-	-
24	Married	1.29	1.26	1.27	-1.6%	-	-
25	Married	1.15	1.29	1.25	8.7%	-	-
26	Married	1.15	1.29	1.25	8.7%	-	-
27	Married	1.15	1.29	1.25	8.7%	-	-
28	Married	1.15	1.06	1.08	-6.1%	-	-
29	Married	1.15	1.06	1.08	-6.1%	-	-
30	Married	1.15	1.06	1.08	-6.1%	-	-
31-34	Married	1.15	1.05	1.07	-7.0%	40	(3)
35-39	Married	1.08	1.05	1.06	-1.9%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	101	-
50-54	Married	1.00	1.00	1.00	0.0%	35	-
55-59	Married	1.00	0.97	0.98	-2.0%	-	-
60-64	Married	1.00	0.97	0.98	-2.0%	-	-
65-69	Married	1.00	0.97	0.98	-2.0%	-	-
70-74	Married	1.00	0.97	0.98	-2.0%	-	-
>74	Married	1.00	1.04	1.03	3.0%	-	-
<18	Single	1.42	1.83	1.73	21.8%	-	-
18	Single	1.42	1.83	1.73	21.8%	-	-
19	Single	1.42	1.83	1.73	21.8%	-	-
20	Single	1.42	1.53	1.50	5.6%	-	-
21	Single	1.42	1.38	1.39	-2.1%	-	-
22	Single	1.42	1.19	1.25	-12.0%	-	-
23	Single	1.42	1.19	1.25	-12.0%	-	-
24	Single	1.42	1.19	1.25	-12.0%	-	-
25	Single	1.32	1.22	1.25	-5.3%	-	-
26	Single	1.32	1.22	1.25	-5.3%	-	-
27	Single	1.32	1.22	1.25	-5.3%	-	-
28	Single	1.32	1.22	1.25	-5.3%	-	-
29	Single	1.32	1.22	1.25	-5.3%	-	-
30	Single	1.18	1.22	1.21	2.5%	-	-
31-34	Single	1.18	1.21	1.20	1.7%	-	-
35-39	Single	1.08	1.21	1.18	9.3%	34	3
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	55	6
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.11	1.08	8.0%	41	3
60-64	Single	1.00	1.11	1.08	8.0%	51	4
65-69	Single	1.00	1.11	1.08	8.0%	-	-
70-74	Single	1.00	1.11	1.08	8.0%	-	-
>74	Single	1.00	1.11	1.08	8.0%	-	-
					3.9%	357	14

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Bodily Injury Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.29	0.0%	-	-
18	Married	1.29	1.29	0.0%	-	-
19	Married	1.29	1.29	0.0%	-	-
20	Married	1.29	1.29	0.0%	-	-
21	Married	1.29	1.29	0.0%	-	-
22	Married	1.29	1.29	0.0%	-	-
23	Married	1.29	1.29	0.0%	-	-
24	Married	1.29	1.29	0.0%	-	-
25	Married	1.15	1.15	0.0%	-	-
26	Married	1.15	1.15	0.0%	-	-
27	Married	1.15	1.15	0.0%	-	-
28	Married	1.15	1.15	0.0%	-	-
29	Married	1.15	1.15	0.0%	-	-
30	Married	1.15	1.15	0.0%	-	-
31-34	Married	1.15	1.15	0.0%	-	-
35-39	Married	1.08	1.08	0.0%	-	-
40-44	Married	1.08	1.08	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	1.42	1.42	0.0%	-	-
18	Single	1.42	1.42	0.0%	-	-
19	Single	1.42	1.42	0.0%	-	-
20	Single	1.42	1.42	0.0%	-	-
21	Single	1.42	1.42	0.0%	-	-
22	Single	1.42	1.42	0.0%	-	-
23	Single	1.42	1.42	0.0%	-	-
24	Single	1.42	1.42	0.0%	-	-
25	Single	1.32	1.32	0.0%	-	-
26	Single	1.32	1.32	0.0%	-	-
27	Single	1.32	1.32	0.0%	-	-
28	Single	1.32	1.32	0.0%	-	-
29	Single	1.32	1.32	0.0%	-	-
30	Single	1.18	1.18	0.0%	-	-
31-34	Single	1.18	1.18	0.0%	-	-
35-39	Single	1.08	1.08	0.0%	-	-
40-44	Single	1.08	1.08	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	45	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	45	-

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.06	1.12	-13.2%	-	-
18	Married	1.29	1.06	1.12	-13.2%	-	-
19	Married	1.29	1.06	1.12	-13.2%	-	-
20	Married	1.29	1.06	1.12	-13.2%	-	-
21	Married	1.29	1.06	1.12	-13.2%	-	-
22	Married	1.29	1.06	1.12	-13.2%	-	-
23	Married	1.29	1.06	1.12	-13.2%	144	(19)
24	Married	1.29	1.06	1.12	-13.2%	-	-
25	Married	1.15	1.06	1.08	-6.1%	-	-
26	Married	1.15	1.06	1.08	-6.1%	53	(3)
27	Married	1.15	1.06	1.08	-6.1%	-	-
28	Married	1.15	0.87	0.94	-18.3%	119	(22)
29	Married	1.15	0.87	0.94	-18.3%	101	(18)
30	Married	1.15	0.87	0.94	-18.3%	-	-
31-34	Married	1.15	0.96	0.99	-13.9%	76	(10)
35-39	Married	1.08	0.96	0.99	-8.3%	317	(27)
40-44	Married	1.08	1.00	1.02	-5.6%	1,530	(86)
45-49	Married	1.00	1.00	1.00	0.0%	3,939	-
50-54	Married	1.00	1.00	1.00	0.0%	1,574	-
55-59	Married	1.00	0.98	0.99	-1.0%	3,472	(35)
60-64	Married	1.00	0.98	0.99	-1.0%	1,614	(16)
65-69	Married	1.00	0.98	0.99	-1.0%	946	(9)
70-74	Married	1.00	0.98	0.99	-1.0%	213	(2)
>74	Married	1.00	1.05	1.04	4.0%	-	-
<18	Single	1.42	1.53	1.50	5.6%	-	-
18	Single	1.42	1.53	1.50	5.6%	-	-
19	Single	1.42	1.53	1.50	5.6%	-	-
20	Single	1.42	1.28	1.31	-7.7%	-	-
21	Single	1.42	1.16	1.22	-14.1%	-	-
22	Single	1.42	1.00	1.10	-22.5%	-	-
23	Single	1.42	1.00	1.10	-22.5%	-	-
24	Single	1.42	1.00	1.10	-22.5%	-	-
25	Single	1.32	1.00	1.08	-18.2%	-	-
26	Single	1.32	1.00	1.08	-18.2%	-	-
27	Single	1.32	1.00	1.08	-18.2%	-	-
28	Single	1.32	1.00	1.08	-18.2%	-	-
29	Single	1.32	1.00	1.08	-18.2%	95	(17)
30	Single	1.18	1.00	1.04	-11.9%	-	-
31-34	Single	1.18	1.10	1.10	-6.8%	-	-
35-39	Single	1.08	1.10	1.10	1.9%	464	8
40-44	Single	1.08	1.15	1.11	2.8%	308	8
45-49	Single	1.00	1.15	1.11	11.0%	1,028	113
50-54	Single	1.00	1.15	1.11	11.0%	1,313	144
55-59	Single	1.00	1.13	1.10	10.0%	1,004	100
60-64	Single	1.00	1.13	1.10	10.0%	925	93
65-69	Single	1.00	1.13	1.10	10.0%	279	28
70-74	Single	1.00	1.13	1.10	10.0%	65	7
>74	Single	1.00	1.13	1.10	10.0%	-	-
					1.2%	19,579	235

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.03	1.10	-14.7%	-	-
18	Married	1.29	1.03	1.10	-14.7%	-	-
19	Married	1.29	1.03	1.10	-14.7%	-	-
20	Married	1.29	1.03	1.10	-14.7%	-	-
21	Married	1.29	1.03	1.10	-14.7%	-	-
22	Married	1.29	1.03	1.10	-14.7%	-	-
23	Married	1.29	1.03	1.10	-14.7%	-	-
24	Married	1.29	1.03	1.10	-14.7%	-	-
25	Married	1.15	1.09	1.10	-4.3%	-	-
26	Married	1.15	1.09	1.10	-4.3%	-	-
27	Married	1.15	1.09	1.10	-4.3%	-	-
28	Married	1.15	0.90	0.96	-16.5%	-	-
29	Married	1.15	0.90	0.96	-16.5%	-	-
30	Married	1.15	0.90	0.96	-16.5%	101	(17)
31-34	Married	1.15	0.98	1.02	-11.3%	395	(44)
35-39	Married	1.08	0.98	1.02	-5.6%	476	(27)
40-44	Married	1.08	1.00	1.02	-5.6%	480	(27)
45-49	Married	1.00	1.00	1.00	0.0%	1,897	-
50-54	Married	1.00	1.00	1.00	0.0%	1,523	-
55-59	Married	1.00	1.02	1.01	1.0%	958	10
60-64	Married	1.00	1.02	1.01	1.0%	744	7
65-69	Married	1.00	1.01	1.01	1.0%	75	1
70-74	Married	1.00	1.01	1.01	1.0%	39	0
>74	Married	1.00	1.09	1.07	7.0%	-	-
<18	Single	1.42	1.50	1.48	4.2%	-	-
18	Single	1.42	1.50	1.48	4.2%	-	-
19	Single	1.42	1.50	1.48	4.2%	-	-
20	Single	1.42	1.25	1.29	-9.2%	78	(7)
21	Single	1.42	1.13	1.20	-15.5%	-	-
22	Single	1.42	0.98	1.09	-23.2%	-	-
23	Single	1.42	0.98	1.09	-23.2%	-	-
24	Single	1.42	0.98	1.09	-23.2%	-	-
25	Single	1.32	1.04	1.11	-15.9%	-	-
26	Single	1.32	1.04	1.11	-15.9%	121	(19)
27	Single	1.32	1.04	1.11	-15.9%	-	-
28	Single	1.32	1.04	1.11	-15.9%	57	(9)
29	Single	1.32	1.04	1.11	-15.9%	-	-
30	Single	1.18	1.04	1.11	-5.9%	-	-
31-34	Single	1.18	1.13	1.11	-5.9%	350	(20)
35-39	Single	1.08	1.13	1.11	2.8%	304	8
40-44	Single	1.08	1.15	1.11	2.8%	218	6
45-49	Single	1.00	1.15	1.11	11.0%	600	66
50-54	Single	1.00	1.15	1.11	11.0%	491	54
55-59	Single	1.00	1.17	1.13	13.0%	406	53
60-64	Single	1.00	1.17	1.13	13.0%	200	26
65-69	Single	1.00	1.16	1.12	12.0%	91	11
70-74	Single	1.00	1.16	1.12	12.0%	36	4
>74	Single	1.00	1.16	1.12	12.0%	-	-
					0.8%	9,640	75

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.21	1.23	-4.7%	-	-
18	Married	1.29	1.21	1.23	-4.7%	-	-
19	Married	1.29	1.21	1.23	-4.7%	-	-
20	Married	1.29	1.21	1.23	-4.7%	-	-
21	Married	1.29	1.21	1.23	-4.7%	-	-
22	Married	1.29	1.21	1.23	-4.7%	-	-
23	Married	1.29	1.21	1.23	-4.7%	-	-
24	Married	1.29	1.21	1.23	-4.7%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	35	(3)
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	308	(29)
31-34	Married	1.15	1.00	1.04	-9.6%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	83	(5)
45-49	Married	1.00	1.00	1.00	0.0%	580	-
50-54	Married	1.00	1.00	1.00	0.0%	244	-
55-59	Married	1.00	0.94	0.96	-4.0%	780	(31)
60-64	Married	1.00	0.94	0.96	-4.0%	496	(20)
65-69	Married	1.00	0.94	0.96	-4.0%	544	(22)
70-74	Married	1.00	0.94	0.96	-4.0%	124	(5)
>74	Married	1.00	1.01	1.01	1.0%	-	-
<18	Single	1.42	1.76	1.67	17.6%	-	-
18	Single	1.42	1.76	1.67	17.6%	-	-
19	Single	1.42	1.76	1.67	17.6%	-	-
20	Single	1.42	1.47	1.46	2.8%	-	-
21	Single	1.42	1.33	1.35	-4.9%	-	-
22	Single	1.42	1.15	1.22	-14.1%	-	-
23	Single	1.42	1.15	1.22	-14.1%	-	-
24	Single	1.42	1.15	1.22	-14.1%	-	-
25	Single	1.32	1.15	1.19	-9.8%	-	-
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	123	14
50-54	Single	1.00	1.15	1.11	11.0%	82	9
55-59	Single	1.00	1.08	1.06	6.0%	100	6
60-64	Single	1.00	1.08	1.06	6.0%	108	6
65-69	Single	1.00	1.08	1.06	6.0%	95	6
70-74	Single	1.00	1.08	1.06	6.0%	66	4
>74	Single	1.00	1.08	1.06	6.0%	-	-
					-1.9%	3,768	(70)

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.96	1.79	38.8%	-	-
18	Married	1.29	1.96	1.79	38.8%	-	-
19	Married	1.29	1.96	1.79	38.8%	-	-
20	Married	1.29	1.96	1.79	38.8%	-	-
21	Married	1.29	1.96	1.79	38.8%	-	-
22	Married	1.29	1.96	1.79	38.8%	-	-
23	Married	1.29	1.96	1.79	38.8%	-	-
24	Married	1.29	1.96	1.79	38.8%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	51	(5)
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	48	(3)
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	77	-
50-54	Married	1.00	1.00	1.00	0.0%	36	-
55-59	Married	1.00	0.98	0.99	-1.0%	-	-
60-64	Married	1.00	0.98	0.99	-1.0%	-	-
65-69	Married	1.00	0.96	0.97	-3.0%	-	-
70-74	Married	1.00	0.96	0.97	-3.0%	36	(1)
>74	Married	1.00	1.03	1.02	2.0%	-	-
<18	Single	1.42	2.83	2.48	74.6%	-	-
18	Single	1.42	2.83	2.48	74.6%	-	-
19	Single	1.42	2.83	2.48	74.6%	-	-
20	Single	1.42	2.37	2.13	50.0%	-	-
21	Single	1.42	2.15	1.97	38.7%	-	-
22	Single	1.42	1.86	1.75	23.2%	-	-
23	Single	1.42	1.86	1.75	23.2%	-	-
24	Single	1.42	1.86	1.75	23.2%	62	14
25	Single	1.32	1.15	1.19	-9.8%	-	-
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.13	1.10	10.0%	-	-
60-64	Single	1.00	1.13	1.10	10.0%	-	-
65-69	Single	1.00	1.10	1.08	8.0%	-	-
70-74	Single	1.00	1.10	1.08	8.0%	-	-
>74	Single	1.00	1.10	1.08	8.0%	-	-
					1.9%	310	6

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.30	1.30	0.8%	-	-
18	Married	1.29	1.30	1.30	0.8%	-	-
19	Married	1.29	1.30	1.30	0.8%	-	-
20	Married	1.29	1.30	1.30	0.8%	-	-
21	Married	1.29	1.30	1.30	0.8%	-	-
22	Married	1.29	1.30	1.30	0.8%	-	-
23	Married	1.29	1.30	1.30	0.8%	-	-
24	Married	1.29	1.30	1.30	0.8%	-	-
25	Married	1.15	1.27	1.24	7.8%	-	-
26	Married	1.15	1.27	1.24	7.8%	-	-
27	Married	1.15	1.27	1.24	7.8%	-	-
28	Married	1.15	1.05	1.07	-7.0%	-	-
29	Married	1.15	1.05	1.07	-7.0%	-	-
30	Married	1.15	1.05	1.07	-7.0%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	196	(19)
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	1.00	0.0%	111	-
55-59	Married	1.00	0.87	0.90	-10.0%	-	-
60-64	Married	1.00	0.87	0.90	-10.0%	111	(11)
65-69	Married	1.00	1.02	1.02	2.0%	-	-
70-74	Married	1.00	1.02	1.02	2.0%	-	-
>74	Married	1.00	1.10	1.08	8.0%	-	-
<18	Single	1.42	1.88	1.76	23.9%	-	-
18	Single	1.42	1.88	1.76	23.9%	-	-
19	Single	1.42	1.88	1.76	23.9%	-	-
20	Single	1.42	1.57	1.53	7.7%	-	-
21	Single	1.42	1.42	1.42	0.0%	79	0
22	Single	1.42	1.23	1.28	-9.9%	-	-
23	Single	1.42	1.23	1.28	-9.9%	-	-
24	Single	1.42	1.23	1.28	-9.9%	-	-
25	Single	1.32	1.21	1.24	-6.1%	-	-
26	Single	1.32	1.21	1.24	-6.1%	-	-
27	Single	1.32	1.21	1.24	-6.1%	-	-
28	Single	1.32	1.21	1.24	-6.1%	-	-
29	Single	1.32	1.21	1.24	-6.1%	-	-
30	Single	1.18	1.21	1.20	1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	83	4
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.00	1.00	0.0%	66	-
60-64	Single	1.00	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.17	1.13	13.0%	-	-
70-74	Single	1.00	1.17	1.13	13.0%	-	-
>74	Single	1.00	1.17	1.13	13.0%	-	-
					-4.0%	646	(26)

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.66	1.57	21.7%	-	-
18	Married	1.29	1.66	1.57	21.7%	-	-
19	Married	1.29	1.66	1.57	21.7%	-	-
20	Married	1.29	1.66	1.57	21.7%	-	-
21	Married	1.29	1.66	1.57	21.7%	-	-
22	Married	1.29	1.66	1.57	21.7%	-	-
23	Married	1.29	1.66	1.57	21.7%	-	-
24	Married	1.29	1.66	1.57	21.7%	32	7
25	Married	1.15	1.66	1.53	33.0%	-	-
26	Married	1.15	1.66	1.53	33.0%	-	-
27	Married	1.15	1.66	1.53	33.0%	-	-
28	Married	1.15	1.37	1.31	13.9%	-	-
29	Married	1.15	1.37	1.31	13.9%	-	-
30	Married	1.15	1.37	1.31	13.9%	26	4
31-34	Married	1.15	1.04	1.07	-7.0%	-	-
35-39	Married	1.08	1.04	1.05	-2.8%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	291	-
50-54	Married	1.00	1.00	1.00	0.0%	142	-
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	33	0
65-69	Married	1.00	1.10	1.08	8.0%	-	-
70-74	Married	1.00	1.10	1.08	8.0%	-	-
>74	Married	1.00	1.18	1.14	14.0%	-	-
<18	Single	1.42	2.41	2.16	52.1%	-	-
18	Single	1.42	2.41	2.16	52.1%	-	-
19	Single	1.42	2.41	2.16	52.1%	-	-
20	Single	1.42	2.01	1.86	31.0%	-	-
21	Single	1.42	1.82	1.72	21.1%	50	11
22	Single	1.42	1.58	1.54	8.5%	-	-
23	Single	1.42	1.58	1.54	8.5%	-	-
24	Single	1.42	1.58	1.54	8.5%	72	6
25	Single	1.32	1.58	1.52	15.2%	-	-
26	Single	1.32	1.58	1.52	15.2%	-	-
27	Single	1.32	1.58	1.52	15.2%	-	-
28	Single	1.32	1.58	1.52	15.2%	-	-
29	Single	1.32	1.58	1.52	15.2%	-	-
30	Single	1.18	1.58	1.48	25.4%	-	-
31-34	Single	1.18	1.20	1.19	0.8%	-	-
35-39	Single	1.08	1.20	1.17	8.3%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	33	1
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.16	1.12	12.0%	-	-
60-64	Single	1.00	1.16	1.12	12.0%	-	-
65-69	Single	1.00	1.26	1.20	20.0%	-	-
70-74	Single	1.00	1.26	1.20	20.0%	35	7
>74	Single	1.00	1.26	1.20	20.0%	-	-
					5.0%	714	36

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.21	1.23	-4.7%	-	-
18	Married	1.29	1.21	1.23	-4.7%	-	-
19	Married	1.29	1.21	1.23	-4.7%	-	-
20	Married	1.29	1.21	1.23	-4.7%	-	-
21	Married	1.29	1.21	1.23	-4.7%	-	-
22	Married	1.29	1.21	1.23	-4.7%	-	-
23	Married	1.29	1.21	1.23	-4.7%	-	-
24	Married	1.29	1.21	1.23	-4.7%	-	-
25	Married	1.15	1.21	1.19	3.5%	-	-
26	Married	1.15	1.21	1.19	3.5%	-	-
27	Married	1.15	1.21	1.19	3.5%	-	-
28	Married	1.15	1.00	1.04	-9.6%	-	-
29	Married	1.15	1.00	1.04	-9.6%	-	-
30	Married	1.15	1.00	1.04	-9.6%	-	-
31-34	Married	1.15	1.00	1.04	-9.6%	-	-
35-39	Married	1.08	1.00	1.02	-5.6%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	107	-
50-54	Married	1.00	1.00	1.00	0.0%	50	-
55-59	Married	1.00	1.00	1.00	0.0%	47	-
60-64	Married	1.00	1.00	1.00	0.0%	179	-
65-69	Married	1.00	1.00	1.00	0.0%	196	-
70-74	Married	1.00	1.00	1.00	0.0%	194	-
>74	Married	1.00	1.07	1.05	5.0%	-	-
<18	Single	1.42	1.76	1.67	17.6%	-	-
18	Single	1.42	1.76	1.67	17.6%	-	-
19	Single	1.42	1.76	1.67	17.6%	-	-
20	Single	1.42	1.47	1.46	2.8%	-	-
21	Single	1.42	1.33	1.35	-4.9%	-	-
22	Single	1.42	1.15	1.22	-14.1%	-	-
23	Single	1.42	1.15	1.22	-14.1%	-	-
24	Single	1.42	1.15	1.22	-14.1%	-	-
25	Single	1.32	1.15	1.19	-9.8%	-	-
26	Single	1.32	1.15	1.19	-9.8%	-	-
27	Single	1.32	1.15	1.19	-9.8%	-	-
28	Single	1.32	1.15	1.19	-9.8%	-	-
29	Single	1.32	1.15	1.19	-9.8%	-	-
30	Single	1.18	1.15	1.16	-1.7%	-	-
31-34	Single	1.18	1.15	1.16	-1.7%	-	-
35-39	Single	1.08	1.15	1.13	4.6%	-	-
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	-	-
50-54	Single	1.00	1.15	1.11	11.0%	54	6
55-59	Single	1.00	1.15	1.11	11.0%	130	14
60-64	Single	1.00	1.15	1.11	11.0%	147	16
65-69	Single	1.00	1.15	1.11	11.0%	-	-
70-74	Single	1.00	1.15	1.11	11.0%	56	6
>74	Single	1.00	1.15	1.11	11.0%	-	-
					3.7%	1,160	43

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.26	1.27	-1.6%	-	-
18	Married	1.29	1.26	1.27	-1.6%	-	-
19	Married	1.29	1.26	1.27	-1.6%	-	-
20	Married	1.29	1.26	1.27	-1.6%	-	-
21	Married	1.29	1.26	1.27	-1.6%	-	-
22	Married	1.29	1.26	1.27	-1.6%	-	-
23	Married	1.29	1.26	1.27	-1.6%	-	-
24	Married	1.29	1.26	1.27	-1.6%	-	-
25	Married	1.15	1.29	1.25	8.7%	-	-
26	Married	1.15	1.29	1.25	8.7%	-	-
27	Married	1.15	1.29	1.25	8.7%	-	-
28	Married	1.15	1.06	1.08	-6.1%	-	-
29	Married	1.15	1.06	1.08	-6.1%	-	-
30	Married	1.15	1.06	1.08	-6.1%	-	-
31-34	Married	1.15	1.05	1.07	-7.0%	60	(4)
35-39	Married	1.08	1.05	1.06	-1.9%	-	-
40-44	Married	1.08	1.00	1.02	-5.6%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	1.00	0.0%	-	-
55-59	Married	1.00	0.97	0.98	-2.0%	-	-
60-64	Married	1.00	0.97	0.98	-2.0%	-	-
65-69	Married	1.00	0.97	0.98	-2.0%	-	-
70-74	Married	1.00	0.97	0.98	-2.0%	-	-
>74	Married	1.00	1.04	1.03	3.0%	-	-
<18	Single	1.42	1.83	1.73	21.8%	-	-
18	Single	1.42	1.83	1.73	21.8%	-	-
19	Single	1.42	1.83	1.73	21.8%	-	-
20	Single	1.42	1.53	1.50	5.6%	-	-
21	Single	1.42	1.38	1.39	-2.1%	-	-
22	Single	1.42	1.19	1.25	-12.0%	-	-
23	Single	1.42	1.19	1.25	-12.0%	-	-
24	Single	1.42	1.19	1.25	-12.0%	-	-
25	Single	1.32	1.22	1.25	-5.3%	-	-
26	Single	1.32	1.22	1.25	-5.3%	-	-
27	Single	1.32	1.22	1.25	-5.3%	-	-
28	Single	1.32	1.22	1.25	-5.3%	-	-
29	Single	1.32	1.22	1.25	-5.3%	-	-
30	Single	1.18	1.22	1.21	2.5%	-	-
31-34	Single	1.18	1.21	1.20	1.7%	-	-
35-39	Single	1.08	1.21	1.18	9.3%	56	5
40-44	Single	1.08	1.15	1.13	4.6%	-	-
45-49	Single	1.00	1.15	1.11	11.0%	90	10
50-54	Single	1.00	1.15	1.11	11.0%	-	-
55-59	Single	1.00	1.11	1.08	8.0%	55	4
60-64	Single	1.00	1.11	1.08	8.0%	74	6
65-69	Single	1.00	1.11	1.08	8.0%	-	-
70-74	Single	1.00	1.11	1.08	8.0%	-	-
>74	Single	1.00	1.11	1.08	8.0%	-	-
					6.3%	335	21

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorist - Bodily Injury Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.29	1.29	0.0%	-	-
18	Married	1.29	1.29	0.0%	-	-
19	Married	1.29	1.29	0.0%	-	-
20	Married	1.29	1.29	0.0%	-	-
21	Married	1.29	1.29	0.0%	-	-
22	Married	1.29	1.29	0.0%	-	-
23	Married	1.29	1.29	0.0%	-	-
24	Married	1.29	1.29	0.0%	-	-
25	Married	1.15	1.15	0.0%	-	-
26	Married	1.15	1.15	0.0%	-	-
27	Married	1.15	1.15	0.0%	-	-
28	Married	1.15	1.15	0.0%	-	-
29	Married	1.15	1.15	0.0%	-	-
30	Married	1.15	1.15	0.0%	-	-
31-34	Married	1.15	1.15	0.0%	-	-
35-39	Married	1.08	1.08	0.0%	-	-
40-44	Married	1.08	1.08	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	1.42	1.42	0.0%	-	-
18	Single	1.42	1.42	0.0%	-	-
19	Single	1.42	1.42	0.0%	-	-
20	Single	1.42	1.42	0.0%	-	-
21	Single	1.42	1.42	0.0%	-	-
22	Single	1.42	1.42	0.0%	-	-
23	Single	1.42	1.42	0.0%	-	-
24	Single	1.42	1.42	0.0%	-	-
25	Single	1.32	1.32	0.0%	-	-
26	Single	1.32	1.32	0.0%	-	-
27	Single	1.32	1.32	0.0%	-	-
28	Single	1.32	1.32	0.0%	-	-
29	Single	1.32	1.32	0.0%	-	-
30	Single	1.18	1.18	0.0%	-	-
31-34	Single	1.18	1.18	0.0%	-	-
35-39	Single	1.08	1.08	0.0%	-	-
40-44	Single	1.08	1.08	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	192	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	192	-

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Harley-Davidson Sportster, Harley-Davidson Cruiser, Harley-Davidson Tour
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	11	3
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	12	4
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	5	0
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	11	0
29	Married	1.23	1.23	1.23	0.0%	8	0
30	Married	1.23	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.21	1.21	-1.6%	39	(1)
35-39	Married	1.11	1.08	1.09	-1.8%	73	(2)
40-44	Married	1.11	1.02	1.04	-6.3%	147	(10)
45-49	Married	1.00	1.00	1.00	0.0%	412	-
50-54	Married	1.00	0.99	0.99	-1.0%	214	(2)
55-59	Married	1.00	1.01	1.01	1.0%	401	4
60-64	Married	1.00	1.01	1.01	1.0%	166	2
65-69	Married	1.00	1.13	1.10	10.0%	135	14
70-74	Married	1.00	1.13	1.10	10.0%	30	3
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.05	36.7%	-	-
18	Single	1.50	2.61	2.05	36.7%	-	-
19	Single	1.50	2.30	2.05	36.7%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	9	1
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	8	0
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	18	3
35-39	Single	1.11	1.36	1.30	17.1%	58	10
40-44	Single	1.11	1.32	1.27	14.4%	62	9
45-49	Single	1.00	1.25	1.19	19.0%	134	25
50-54	Single	1.00	1.21	1.16	16.0%	143	23
55-59	Single	1.00	1.23	1.17	17.0%	181	31
60-64	Single	1.00	1.23	1.17	17.0%	126	21
65-69	Single	1.00	1.24	1.18	18.0%	53	10
70-74	Single	1.00	1.24	1.18	18.0%	19	3
>74	Single	1.00	1.26	1.20	20.0%	-	-
					6.1%	2,475	151

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Cruiser/High Performance
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	6	0
28	Married	1.23	1.23	1.23	0.0%	7	0
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	12	0
31-34	Married	1.23	1.21	1.21	-1.6%	39	(1)
35-39	Married	1.11	1.08	1.09	-1.8%	49	(1)
40-44	Married	1.11	1.02	1.04	-6.3%	82	(5)
45-49	Married	1.00	1.00	1.00	0.0%	224	-
50-54	Married	1.00	0.99	0.99	-1.0%	174	(2)
55-59	Married	1.00	1.01	1.01	1.0%	101	1
60-64	Married	1.00	1.01	1.01	1.0%	86	1
65-69	Married	1.00	1.13	1.10	10.0%	31	3
70-74	Married	1.00	1.13	1.10	10.0%	4	0
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	6	2
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	6	2
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	12	0
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	7	0
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	22	3
35-39	Single	1.11	1.36	1.30	17.1%	35	6
40-44	Single	1.11	1.32	1.27	14.4%	31	4
45-49	Single	1.00	1.25	1.19	19.0%	64	12
50-54	Single	1.00	1.21	1.16	16.0%	77	12
55-59	Single	1.00	1.23	1.17	17.0%	73	12
60-64	Single	1.00	1.23	1.17	17.0%	31	5
65-69	Single	1.00	1.24	1.18	18.0%	11	2
70-74	Single	1.00	1.24	1.18	18.0%	4	1
>74	Single	1.00	1.26	1.20	20.0%	-	-
					5.0%	1,194	60

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Tour/Sport Tour/Trike
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	5	0
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	13	0
31-34	Married	1.23	1.21	1.21	-1.6%	5	(0)
35-39	Married	1.11	1.08	1.09	-1.8%	4	(0)
40-44	Married	1.11	1.02	1.04	-6.3%	17	(1)
45-49	Married	1.00	1.00	1.00	0.0%	89	-
50-54	Married	1.00	0.99	0.99	-1.0%	47	(0)
55-59	Married	1.00	1.01	1.01	1.0%	92	1
60-64	Married	1.00	1.01	1.01	1.0%	79	1
65-69	Married	1.00	1.13	1.10	10.0%	65	7
70-74	Married	1.00	1.13	1.10	10.0%	26	3
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	6	1
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	-	-
40-44	Single	1.11	1.32	1.27	14.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	5	1
50-54	Single	1.00	1.21	1.16	16.0%	12	2
55-59	Single	1.00	1.23	1.17	17.0%	19	3
60-64	Single	1.00	1.23	1.17	17.0%	30	5
65-69	Single	1.00	1.24	1.18	18.0%	8	1
70-74	Single	1.00	1.24	1.18	18.0%	4	1
>74	Single	1.00	1.26	1.20	20.0%	-	-
					4.4%	526	23

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Standard
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	6	0
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.21	1.21	-1.6%	-	-
35-39	Married	1.11	1.08	1.09	-1.8%	6	(0)
40-44	Married	1.11	1.02	1.04	-6.3%	4	(0)
45-49	Married	1.00	1.00	1.00	0.0%	14	-
50-54	Married	1.00	0.99	0.99	-1.0%	8	(0)
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	3	0
65-69	Married	1.00	1.13	1.10	10.0%	3	0
70-74	Married	1.00	1.13	1.10	10.0%	3	0
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	-	-
40-44	Single	1.11	1.32	1.27	14.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	-	-
60-64	Single	1.00	1.23	1.17	17.0%	-	-
65-69	Single	1.00	1.24	1.18	18.0%	-	-
70-74	Single	1.00	1.24	1.18	18.0%	-	-
>74	Single	1.00	1.26	1.20	20.0%	-	-
					0.3%	47	0

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Sport/Super Sport
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	15	1
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	-	-
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.21	1.21	-1.6%	30	(0)
35-39	Married	1.11	1.08	1.09	-1.8%	17	(0)
40-44	Married	1.11	1.02	1.04	-6.3%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	-	-
50-54	Married	1.00	0.99	0.99	-1.0%	12	(0)
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	7	0
65-69	Married	1.00	1.13	1.10	10.0%	-	-
70-74	Married	1.00	1.13	1.10	10.0%	-	-
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	8	2
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	17	3
40-44	Single	1.11	1.32	1.27	14.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	5	1
60-64	Single	1.00	1.23	1.17	17.0%	-	-
65-69	Single	1.00	1.24	1.18	18.0%	-	-
70-74	Single	1.00	1.24	1.18	18.0%	-	-
>74	Single	1.00	1.26	1.20	20.0%	-	-
					5.5%	111	6

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Dual
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	3	0
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	-	-
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	3	0
31-34	Married	1.23	1.21	1.21	-1.6%	-	-
35-39	Married	1.11	1.08	1.09	-1.8%	3	(0)
40-44	Married	1.11	1.02	1.04	-6.3%	14	(1)
45-49	Married	1.00	1.00	1.00	0.0%	38	-
50-54	Married	1.00	0.99	0.99	-1.0%	8	(0)
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	6	0
65-69	Married	1.00	1.13	1.10	10.0%	-	-
70-74	Married	1.00	1.13	1.10	10.0%	-	-
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	7	2
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	-	-
40-44	Single	1.11	1.32	1.27	14.4%	9	1
45-49	Single	1.00	1.25	1.19	19.0%	-	-
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	-	-
60-64	Single	1.00	1.23	1.17	17.0%	-	-
65-69	Single	1.00	1.24	1.18	18.0%	-	-
70-74	Single	1.00	1.24	1.18	18.0%	4	1
>74	Single	1.00	1.26	1.20	20.0%	-	-
					3.0%	95	3

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Limited Production
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	-	-
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.21	1.21	-1.6%	-	-
35-39	Married	1.11	1.08	1.09	-1.8%	-	-
40-44	Married	1.11	1.02	1.04	-6.3%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	23	-
50-54	Married	1.00	0.99	0.99	-1.0%	14	(0)
55-59	Married	1.00	1.01	1.01	1.0%	36	0
60-64	Married	1.00	1.01	1.01	1.0%	66	1
65-69	Married	1.00	1.13	1.10	10.0%	44	4
70-74	Married	1.00	1.13	1.10	10.0%	34	3
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	-	-
40-44	Single	1.11	1.32	1.27	14.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	6	1
50-54	Single	1.00	1.21	1.16	16.0%	15	2
55-59	Single	1.00	1.23	1.17	17.0%	16	3
60-64	Single	1.00	1.23	1.17	17.0%	24	4
65-69	Single	1.00	1.24	1.18	18.0%	-	-
70-74	Single	1.00	1.24	1.18	18.0%	4	1
>74	Single	1.00	1.26	1.20	20.0%	-	-
					7.0%	282	20

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Scooter
Arkansas

Age	Marital Status	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	2.24	2.03	46.0%	-	-
18	Married	1.39	2.24	2.03	46.0%	-	-
19	Married	1.39	2.24	2.03	46.0%	-	-
20	Married	1.39	2.02	1.86	33.8%	-	-
21	Married	1.39	1.94	1.80	29.5%	-	-
22	Married	1.39	1.93	1.80	29.5%	-	-
23	Married	1.39	1.93	1.80	29.5%	-	-
24	Married	1.39	1.56	1.52	9.4%	-	-
25	Married	1.23	1.56	1.48	20.3%	-	-
26	Married	1.23	1.34	1.31	6.5%	-	-
27	Married	1.23	1.34	1.31	6.5%	-	-
28	Married	1.23	1.23	1.23	0.0%	-	-
29	Married	1.23	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.21	1.21	-1.6%	6	(0)
35-39	Married	1.11	1.08	1.09	-1.8%	-	-
40-44	Married	1.11	1.02	1.04	-6.3%	-	-
45-49	Married	1.00	1.00	1.00	0.0%	15	-
50-54	Married	1.00	0.99	0.99	-1.0%	7	(0)
55-59	Married	1.00	1.01	1.01	1.0%	-	-
60-64	Married	1.00	1.01	1.01	1.0%	-	-
65-69	Married	1.00	1.13	1.10	10.0%	-	-
70-74	Married	1.00	1.13	1.10	10.0%	-	-
>74	Married	1.00	1.29	1.22	22.0%	-	-
<18	Single	1.50	2.23	2.10	40.0%	-	-
18	Single	1.50	2.61	2.10	40.0%	-	-
19	Single	1.50	2.30	2.10	40.0%	-	-
20	Single	1.50	2.05	1.91	27.3%	-	-
21	Single	1.50	1.98	1.86	24.0%	-	-
22	Single	1.50	1.83	1.75	16.7%	-	-
23	Single	1.50	1.61	1.58	5.3%	-	-
24	Single	1.50	1.61	1.58	5.3%	-	-
25	Single	1.39	1.61	1.56	12.2%	-	-
26	Single	1.39	1.46	1.44	3.6%	-	-
27	Single	1.39	1.46	1.44	3.6%	-	-
28	Single	1.39	1.46	1.44	3.6%	-	-
29	Single	1.39	1.46	1.44	3.6%	-	-
30	Single	1.23	1.46	1.40	13.8%	-	-
31-34	Single	1.23	1.46	1.40	13.8%	-	-
35-39	Single	1.11	1.36	1.30	17.1%	7	1
40-44	Single	1.11	1.32	1.27	14.4%	-	-
45-49	Single	1.00	1.25	1.19	19.0%	9	2
50-54	Single	1.00	1.21	1.16	16.0%	-	-
55-59	Single	1.00	1.23	1.17	17.0%	8	1
60-64	Single	1.00	1.23	1.17	17.0%	8	1
65-69	Single	1.00	1.24	1.18	18.0%	-	-
70-74	Single	1.00	1.24	1.18	18.0%	-	-
>74	Single	1.00	1.26	1.20	20.0%	-	-
					9.1%	60	5

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorist - Property Damage Class Factor Relativity Revision
Homemade/Kit/Custom
Arkansas

Age	Marital Status	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
<18	Married	1.39	1.39	0.0%	-	-
18	Married	1.39	1.39	0.0%	-	-
19	Married	1.39	1.39	0.0%	-	-
20	Married	1.39	1.39	0.0%	-	-
21	Married	1.39	1.39	0.0%	-	-
22	Married	1.39	1.39	0.0%	-	-
23	Married	1.39	1.39	0.0%	-	-
24	Married	1.39	1.39	0.0%	-	-
25	Married	1.23	1.23	0.0%	-	-
26	Married	1.23	1.23	0.0%	-	-
27	Married	1.23	1.23	0.0%	-	-
28	Married	1.23	1.23	0.0%	-	-
29	Married	1.23	1.23	0.0%	-	-
30	Married	1.23	1.23	0.0%	-	-
31-34	Married	1.23	1.23	0.0%	-	-
35-39	Married	1.11	1.11	0.0%	-	-
40-44	Married	1.11	1.11	0.0%	-	-
45-49	Married	1.00	1.00	0.0%	-	-
50-54	Married	1.00	1.00	0.0%	-	-
55-59	Married	1.00	1.00	0.0%	-	-
60-64	Married	1.00	1.00	0.0%	-	-
65-69	Married	1.00	1.00	0.0%	-	-
70-74	Married	1.00	1.00	0.0%	-	-
>74	Married	1.00	1.00	0.0%	-	-
<18	Single	1.50	1.50	0.0%	-	-
18	Single	1.50	1.50	0.0%	-	-
19	Single	1.50	1.50	0.0%	-	-
20	Single	1.50	1.50	0.0%	-	-
21	Single	1.50	1.50	0.0%	-	-
22	Single	1.50	1.50	0.0%	-	-
23	Single	1.50	1.50	0.0%	-	-
24	Single	1.50	1.50	0.0%	-	-
25	Single	1.39	1.39	0.0%	-	-
26	Single	1.39	1.39	0.0%	-	-
27	Single	1.39	1.39	0.0%	-	-
28	Single	1.39	1.39	0.0%	-	-
29	Single	1.39	1.39	0.0%	-	-
30	Single	1.23	1.23	0.0%	-	-
31-34	Single	1.23	1.23	0.0%	-	-
35-39	Single	1.11	1.11	0.0%	-	-
40-44	Single	1.11	1.11	0.0%	-	-
45-49	Single	1.00	1.00	0.0%	-	-
50-54	Single	1.00	1.00	0.0%	-	-
55-59	Single	1.00	1.00	0.0%	5	-
60-64	Single	1.00	1.00	0.0%	-	-
65-69	Single	1.00	1.00	0.0%	-	-
70-74	Single	1.00	1.00	0.0%	-	-
>74	Single	1.00	1.00	0.0%	-	-
				0.0%	5	-

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	23,910	-
Other <7500	1.05	1.00	-4.8%	2,223	(106)
Pleasure 7500+	1.12	1.00	-10.7%	20,947	(2,244)
Other 7500+	1.16	1.00	-13.8%	18,930	(2,611)
			-7.5%	**66,010**	**(4,961)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	6,467	-
Other <7500	1.00	1.00	0.0%	555	-
Pleasure 7500+	1.07	1.00	-6.5%	4,507	(295)
Other 7500+	1.07	1.00	-6.5%	4,504	(295)
			-3.7%	**16,033**	**(590)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	10,380	-
Other <7500	0.97	1.00	3.1%	1,195	37
Pleasure 7500+	1.08	1.00	-7.4%	4,005	(297)
Other 7500+	1.05	1.00	-4.8%	2,393	(114)
			-2.1%	**17,973**	**(374)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	26,058	-
Other <7500	1.00	1.00	0.0%	2,545	-
Pleasure 7500+	1.09	1.00	-8.3%	22,467	(1,855)
Other 7500+	1.09	1.00	-8.3%	18,960	(1,566)
			-4.9%	**70,030**	**(3,421)**

American National Property and Casualty Company
American National General Insurance Company
Collision Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	37,208	-
Other <7500	1.03	1.00	-2.9%	3,311	(96)
Pleasure 7500+	1.06	1.00	-5.7%	29,467	(1,668)
Other 7500+	1.09	1.00	-8.3%	26,369	(2,177)
			-4.1%	**96,355**	**(3,942)**

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorists - Bodily Injury Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	12,430	-
Other <7500	1.00	1.00	0.0%	1,347	-
Pleasure 7500+	1.13	1.00	-11.5%	10,035	(1,154)
Other 7500+	1.13	1.00	-11.5%	10,553	(1,214)
			-6.9%	**34,365**	**(2,369)**

American National Property and Casualty Company
American National General Insurance Company
Underinsured Motorists - Bodily Injury Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	15,828	-
Other <7500	1.00	1.00	0.0%	2,265	-
Pleasure 7500+	1.13	1.00	-11.5%	11,581	(1,332)
Other 7500+	1.13	1.00	-11.5%	7,602	(875)
			-5.9%	**37,276**	**(2,207)**

American National Property and Casualty Company
American National General Insurance Company
Uninsured Motorists - Property Damage Usage Factor Relativity Revision
All Cycle Types
Arkansas

Vehicle Usage	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
Pleasure <7500	1.00	1.00	0.0%	1,750	-
Other <7500	1.00	1.00	0.0%	202	-
Pleasure 7500+	1.05	1.00	-4.8%	1,452	(69)
Other 7500+	1.05	1.00	-4.8%	1,548	(74)
			-2.9%	**4,952**	**(143)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Harley-Davidson Sportster XL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	22	5
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	1,140	(54)
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.29	1.29	18.3%	-	-
1001-1210	1.39	1.29	1.29	-7.2%	1,691	(122)
1211-1350	1.39	1.29	1.29	-7.2%	-	-
1351-1750	1.39	1.29	1.29	-7.2%	-	-
1751-9998	1.39	1.29	1.29	-7.2%	-	-
				-6.0%	**2,853**	**(171)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Harley-Davidson Sportster XL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	7	1
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	360	(17)
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.29	1.29	18.3%	-	-
1001-1210	1.13	1.29	1.29	14.2%	445	63
1211-1350	1.13	1.29	1.29	14.2%	-	-
1351-1750	1.13	1.29	1.29	14.2%	-	-
1751-9998	1.13	1.29	1.29	14.2%	-	-
				5.8%	**812**	**47**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Harley-Davidson Sportster XL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	557	(6)
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.13	1.13	10.8%	-	-
1001-1210	1.06	1.13	1.13	6.6%	532	35
1211-1350	1.06	1.13	1.13	6.6%	-	-
1351-1750	1.06	1.13	1.13	6.6%	-	-
1751-9998	1.06	1.13	1.13	6.6%	-	-
				2.7%	**1,089**	**30**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Harley-Davidson Sportster XL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	1,055	(31)
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.47	1.47	40.0%	-	-
1001-1210	1.03	1.47	1.47	42.7%	1,731	739
1211-1350	1.03	1.47	1.47	42.7%	-	-
1351-1750	1.03	1.47	1.47	42.7%	-	-
1751-9998	1.03	1.47	1.47	42.7%	-	-
				25.4%	**2,786**	**709**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Harley-Davidson Sportster XL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	1,401	(54)
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.38	1.38	22.1%	-	-
1001-1210	1.11	1.38	1.38	24.3%	2,089	508
1211-1350	1.11	1.38	1.38	24.3%	-	-
1351-1750	1.11	1.38	1.38	24.3%	-	-
1751-9998	1.11	1.38	1.38	24.3%	-	-
				13.0%	**3,490**	**454**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Harley-Davidson Cruiser FX & VR
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	330	(93)
1211-1350	1.39	1.42	1.42	2.2%	1,792	39
1351-1750	1.39	1.42	1.42	2.2%	5,029	109
1751-9998	1.39	1.42	1.42	2.2%	263	6
				0.8%	**7,414**	**60**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Harley-Davidson Cruiser FX & VR
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	57	(7)
1211-1350	1.13	1.42	1.42	25.7%	369	95
1351-1750	1.13	1.42	1.42	25.7%	989	254
1751-9998	1.13	1.42	1.42	25.7%	55	14
				24.2%	**1,470**	**356**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Harley-Davidson Cruiser FX & VR
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	65	(4)
1211-1350	1.06	1.00	1.00	-5.7%	599	(34)
1351-1750	1.06	1.00	1.00	-5.7%	542	(31)
1751-9998	1.06	1.00	1.00	-5.7%	54	(3)
				-5.7%	**1,260**	**(71)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Harley-Davidson Cruiser FX & VR
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	384	(11)
1211-1350	1.03	1.87	1.87	81.6%	1,873	1,527
1351-1750	1.03	1.87	1.87	81.6%	6,103	4,977
1751-9998	1.03	1.87	1.87	81.6%	680	555
				78.0%	**9,040**	**7,048**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Harley-Davidson Cruiser FX & VR
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	276	(27)
1211-1350	1.11	1.31	1.31	18.0%	1,718	310
1351-1750	1.11	1.31	1.31	18.0%	5,903	1,064
1751-9998	1.11	1.31	1.31	18.0%	618	111
				17.1%	**8,515**	**1,457**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Harley-Davidson Tour FL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	-	-
1211-1350	1.39	1.00	1.00	-28.1%	1,995	(560)
1351-1750	1.39	1.28	1.28	-7.9%	25,289	(2,001)
1751-9998	1.39	1.28	1.28	-7.9%	491	(39)
				-9.4%	**27,775**	**(2,600)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Harley-Davidson Tour FL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	-	-
1211-1350	1.13	1.00	1.00	-11.5%	413	(48)
1351-1750	1.13	1.28	1.28	13.3%	5,292	702
1751-9998	1.13	1.28	1.28	13.3%	99	13
				11.5%	**5,804**	**668**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Harley-Davidson Tour FL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	-	-
1211-1350	1.06	1.00	1.00	-5.7%	328	(19)
1351-1750	1.06	1.11	1.11	4.7%	4,836	228
1751-9998	1.06	1.11	1.11	4.7%	-	-
				4.1%	**5,164**	**210**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Harley-Davidson Tour FL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	-	-
1211-1350	1.03	1.00	1.00	-2.9%	1,441	(42)
1351-1750	1.03	1.27	1.27	23.3%	30,865	7,192
1751-9998	1.03	1.27	1.27	23.3%	1,311	305
				22.2%	**33,617**	**7,455**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Harley-Davidson Tour FL
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	-	-
1211-1350	1.11	1.00	1.00	-9.9%	1,321	(131)
1351-1750	1.11	1.31	1.31	18.0%	37,705	6,794
1751-9998	1.11	1.31	1.31	18.0%	1,086	196
				17.1%	**40,112**	**6,858**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Cruiser Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	483	144
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	18	4
451-525	0.91	1.00	1.00	9.9%	50	5
526-575	0.91	1.00	1.00	9.9%	21	2
576-600	0.91	1.00	1.00	9.9%	303	30
601-730	1.00	1.00	1.00	0.0%	582	-
731-750	1.00	1.00	1.00	0.0%	1,330	-
751-850	1.05	1.25	1.25	19.0%	1,044	199
851-900	1.05	1.25	1.25	19.0%	197	38
901-950	1.09	1.25	1.25	14.7%	392	58
951-1000	1.09	1.40	1.40	28.4%	-	-
1001-1210	1.39	1.40	1.40	0.7%	1,505	11
1211-1350	1.39	1.85	1.85	33.1%	2,411	798
1351-1750	1.39	1.85	1.85	33.1%	2,545	842
1751-9998	1.39	2.02	2.02	45.3%	1,922	871
				23.4%	**12,803**	**3,001**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Cruiser Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	190	42
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	6	1
451-525	0.91	1.00	1.00	9.9%	19	2
526-575	0.91	1.00	1.00	9.9%	8	1
576-600	0.91	1.00	1.00	9.9%	113	11
601-730	1.00	1.00	1.00	0.0%	202	-
731-750	1.00	1.00	1.00	0.0%	487	-
751-850	1.05	1.25	1.25	19.0%	384	73
851-900	1.05	1.25	1.25	19.0%	68	13
901-950	1.09	1.25	1.25	14.7%	153	22
951-1000	1.09	1.40	1.40	28.4%	-	-
1001-1210	1.13	1.40	1.40	23.9%	425	102
1211-1350	1.13	1.85	1.85	63.7%	740	472
1351-1750	1.13	1.85	1.85	63.7%	750	478
1751-9998	1.13	2.02	2.02	78.8%	584	460
				40.6%	**4,129**	**1,676**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Cruiser Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.88	0.88	-5.4%	-	-
101-200	0.94	0.88	0.88	-6.4%	-	-
201-300	0.95	0.88	0.88	-7.4%	225	(17)
301-370	0.96	0.88	0.88	-8.3%	-	-
371-450	0.96	0.88	0.88	-8.3%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	260	5
601-730	1.00	1.00	1.00	0.0%	453	-
731-750	1.00	1.00	1.00	0.0%	639	-
751-850	1.01	1.03	1.03	2.0%	704	14
851-900	1.01	1.03	1.03	2.0%	-	-
901-950	1.02	1.03	1.03	1.0%	552	5
951-1000	1.02	1.16	1.16	13.7%	-	-
1001-1210	1.06	1.16	1.16	9.4%	389	37
1211-1350	1.06	1.22	1.22	15.1%	874	132
1351-1750	1.06	1.22	1.22	15.1%	1,305	197
1751-9998	1.06	1.41	1.41	33.0%	1,078	356
				11.3%	**6,479**	**730**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Cruiser Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	109	34
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	26	1
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	176	9
601-730	1.00	1.00	1.00	0.0%	204	-
731-750	1.00	1.00	1.00	0.0%	699	-
751-850	1.03	1.19	1.19	15.5%	712	111
851-900	1.03	1.19	1.19	15.5%	-	-
901-950	1.05	1.19	1.19	13.3%	369	49
951-1000	1.05	1.62	1.62	54.3%	-	-
1001-1210	1.03	1.62	1.62	57.3%	776	445
1211-1350	1.03	2.00	2.00	94.2%	1,600	1,507
1351-1750	1.03	2.00	2.00	94.2%	2,158	2,032
1751-9998	1.03	2.46	2.46	138.8%	1,697	2,356
				76.8%	**8,526**	**6,544**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Cruiser Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.81	0.81	113.2%	-	-
101-200	0.53	0.81	0.81	52.8%	-	-
201-300	0.66	0.81	0.81	22.7%	314	71
301-370	0.81	0.81	0.81	0.0%	-	-
371-450	0.81	0.81	0.81	0.0%	-	-
451-525	0.95	1.00	1.00	5.3%	75	4
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	457	24
601-730	1.00	1.00	1.00	0.0%	517	-
731-750	1.00	1.00	1.00	0.0%	1,726	-
751-850	1.04	1.28	1.28	23.1%	1,607	371
851-900	1.04	1.28	1.28	23.1%	-	-
901-950	1.13	1.28	1.28	13.3%	1,065	141
951-1000	1.13	1.63	1.63	44.2%	-	-
1001-1210	1.11	1.63	1.63	46.8%	1,771	830
1211-1350	1.11	2.14	2.14	92.8%	4,447	4,126
1351-1750	1.11	2.14	2.14	92.8%	4,617	4,284
1751-9998	1.11	2.88	2.88	159.5%	3,837	6,118
				78.2%	**20,433**	**15,970**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	110	11
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	47	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	79	(7)
1001-1210	1.39	1.00	1.00	-28.1%	448	(126)
1211-1350	1.39	1.74	1.74	25.2%	-	-
1351-1750	1.39	1.74	1.74	25.2%	1,514	381
1751-9998	1.39	1.74	1.74	25.2%	3,085	777
				19.6%	**5,283**	**1,037**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	36	4
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	15	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	23	(2)
1001-1210	1.13	1.00	1.00	-11.5%	122	(14)
1211-1350	1.13	1.74	1.74	54.0%	-	-
1351-1750	1.13	1.74	1.74	54.0%	372	201
1751-9998	1.13	1.74	1.74	54.0%	804	434
				45.4%	**1,372**	**622**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	55	1
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	65	(4)
1211-1350	1.06	1.05	1.05	-0.9%	-	-
1351-1750	1.06	1.05	1.05	-0.9%	289	(3)
1751-9998	1.06	1.05	1.05	-0.9%	851	(8)
				-1.1%	**1,260**	**(13)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	259	(8)
1211-1350	1.03	1.43	1.43	38.8%	-	-
1351-1750	1.03	1.43	1.43	38.8%	868	337
1751-9998	1.03	1.43	1.43	38.8%	3,104	1,205
				36.3%	**4,231**	**1,535**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	357	(35)
1211-1350	1.11	1.13	1.13	1.8%	-	-
1351-1750	1.11	1.13	1.13	1.8%	1,663	30
1751-9998	1.11	1.13	1.13	1.8%	5,588	101
				1.3%	**7,608**	**95**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Sport Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	55	(5)
951-1000	1.09	1.00	1.00	-8.3%	76	(6)
1001-1210	1.39	1.00	1.00	-28.1%	184	(52)
1211-1350	1.39	1.28	1.28	-7.9%	374	(30)
1351-1750	1.39	1.28	1.28	-7.9%	-	-
1751-9998	1.39	1.28	1.28	-7.9%	-	-
				-13.4%	**689**	**(92)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Sport Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	14	(1)
951-1000	1.09	1.00	1.00	-8.3%	21	(2)
1001-1210	1.13	1.00	1.00	-11.5%	41	(5)
1211-1350	1.13	1.28	1.28	13.3%	81	11
1351-1750	1.13	1.28	1.28	13.3%	-	-
1751-9998	1.13	1.28	1.28	13.3%	-	-
				2.0%	**157**	**3**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Sport Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	80	(2)
1001-1210	1.06	1.00	1.00	-5.7%	70	(4)
1211-1350	1.06	1.19	1.19	12.3%	61	7
1351-1750	1.06	1.19	1.19	12.3%	-	-
1751-9998	1.06	1.19	1.19	12.3%	-	-
				0.9%	**211**	**2**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Sport Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	32	(2)
1001-1210	1.03	1.00	1.00	-2.9%	210	(6)
1211-1350	1.03	1.03	1.03	0.0%	324	-
1351-1750	1.03	1.03	1.03	0.0%	-	-
1751-9998	1.03	1.03	1.03	0.0%	-	-
				-1.3%	**566**	**(8)**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Sport Tour Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	73	(8)
1001-1210	1.11	1.00	1.00	-9.9%	338	(33)
1211-1350	1.11	1.11	1.11	0.0%	655	-
1351-1750	1.11	1.11	1.11	0.0%	-	-
1751-9998	1.11	1.11	1.11	0.0%	-	-
				-3.9%	**1,066**	**(42)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Standard Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	0.66	0.66	1.5%	-	-
101-200	0.73	0.66	0.66	-9.6%	31	(3)
201-300	0.77	0.66	0.66	-14.3%	174	(25)
301-370	0.82	0.66	0.66	-19.5%	16	(3)
371-450	0.82	1.00	1.00	22.0%	14	3
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	19	2
601-730	1.00	1.00	1.00	0.0%	213	-
731-750	1.00	1.00	1.00	0.0%	14	-
751-850	1.05	1.41	1.41	34.3%	83	28
851-900	1.05	1.41	1.41	34.3%	-	-
901-950	1.09	1.41	1.41	29.4%	-	-
951-1000	1.09	1.43	1.43	31.2%	-	-
1001-1210	1.39	1.43	1.43	2.9%	-	-
1211-1350	1.39	1.43	1.43	2.9%	-	-
1351-1750	1.39	1.43	1.43	2.9%	-	-
1751-9998	1.39	1.43	1.43	2.9%	-	-
				0.4%	**564**	**2**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Standard Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	0.66	0.66	3.1%	-	-
101-200	0.73	0.66	0.66	-9.6%	9	(1)
201-300	0.82	0.66	0.66	-19.5%	60	(12)
301-370	0.86	0.66	0.66	-23.3%	4	(1)
371-450	0.86	1.00	1.00	16.3%	3	0
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	5	0
601-730	1.00	1.00	1.00	0.0%	63	-
731-750	1.00	1.00	1.00	0.0%	6	-
751-850	1.05	1.41	1.41	34.3%	23	8
851-900	1.05	1.41	1.41	34.3%	-	-
901-950	1.09	1.41	1.41	29.4%	-	-
951-1000	1.09	1.43	1.43	31.2%	-	-
1001-1210	1.13	1.43	1.43	26.5%	-	-
1211-1350	1.13	1.43	1.43	26.5%	-	-
1351-1750	1.13	1.43	1.43	26.5%	-	-
1751-9998	1.13	1.43	1.43	26.5%	-	-
				-2.7%	**173**	**(5)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Standard Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.80	0.80	-14.0%	-	-
101-200	0.94	0.80	0.80	-14.9%	-	-
201-300	0.95	0.80	0.80	-15.8%	63	(10)
301-370	0.96	0.80	0.80	-16.7%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	188	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.17	1.17	15.8%	-	-
851-900	1.01	1.17	1.17	15.8%	-	-
901-950	1.02	1.17	1.17	14.7%	-	-
951-1000	1.02	1.47	1.47	44.1%	-	-
1001-1210	1.06	1.47	1.47	38.7%	-	-
1211-1350	1.06	1.47	1.47	38.7%	-	-
1351-1750	1.06	1.47	1.47	38.7%	-	-
1751-9998	1.06	1.47	1.47	38.7%	-	-
				-4.0%	**251**	**(10)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Standard Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	0.78	0.78	25.8%	-	-
101-200	0.67	0.78	0.78	16.4%	-	-
201-300	0.76	0.78	0.78	2.6%	59	2
301-370	0.86	0.78	0.78	-9.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	38	-
731-750	1.00	1.00	1.00	0.0%	29	-
751-850	1.03	1.34	1.34	30.1%	94	28
851-900	1.03	1.34	1.34	30.1%	-	-
901-950	1.05	1.34	1.34	27.6%	-	-
951-1000	1.05	1.88	1.88	79.0%	-	-
1001-1210	1.03	1.88	1.88	82.5%	-	-
1211-1350	1.03	1.88	1.88	82.5%	-	-
1351-1750	1.03	1.88	1.88	82.5%	-	-
1751-9998	1.03	1.88	1.88	82.5%	-	-
				13.6%	**220**	**30**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Standard Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.32	0.32	-15.8%	-	-
101-200	0.53	0.32	0.32	-39.6%	-	-
201-300	0.66	0.32	0.32	-51.5%	67	(35)
301-370	0.81	0.32	0.32	-60.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	37	-
731-750	1.00	1.00	1.00	0.0%	14	-
751-850	1.04	1.70	1.70	63.5%	99	63
851-900	1.04	1.70	1.70	63.5%	-	-
901-950	1.13	1.70	1.70	50.4%	-	-
951-1000	1.13	1.96	1.96	73.5%	-	-
1001-1210	1.11	1.96	1.96	76.6%	-	-
1211-1350	1.11	1.96	1.96	76.6%	-	-
1351-1750	1.11	1.96	1.96	76.6%	-	-
1751-9998	1.11	1.96	1.96	76.6%	-	-
				13.0%	**217**	**28**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	0.76	0.76	16.9%	-	-
101-200	0.73	0.76	0.76	4.1%	-	-
201-300	0.77	0.76	0.76	-1.3%	79	(1)
301-370	0.82	0.76	0.76	-7.3%	-	-
371-450	0.82	0.76	0.76	-7.3%	-	-
451-525	0.91	0.76	0.76	-16.5%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	98	-
731-750	1.00	1.00	1.00	0.0%	69	-
751-850	1.05	1.11	1.11	5.7%	-	-
851-900	1.05	1.11	1.11	5.7%	-	-
901-950	1.09	1.11	1.11	1.8%	-	-
951-1000	1.09	1.11	1.11	1.8%	82	2
1001-1210	1.39	1.11	1.11	-20.1%	162	(33)
1211-1350	1.39	1.11	1.11	-20.1%	-	-
1351-1750	1.39	1.11	1.11	-20.1%	-	-
1751-9998	1.39	1.11	1.11	-20.1%	-	-
				-6.6%	**490**	**(32)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	0.76	0.76	18.8%	-	-
101-200	0.73	0.76	0.76	4.1%	-	-
201-300	0.82	0.76	0.76	-7.3%	31	(2)
301-370	0.86	0.76	0.76	-11.6%	-	-
371-450	0.86	0.76	0.76	-11.6%	-	-
451-525	0.91	0.76	0.76	-16.5%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	32	-
731-750	1.00	1.00	1.00	0.0%	18	-
751-850	1.05	1.11	1.11	5.7%	-	-
851-900	1.05	1.11	1.11	5.7%	-	-
901-950	1.09	1.11	1.11	1.8%	-	-
951-1000	1.09	1.11	1.11	1.8%	26	0
1001-1210	1.13	1.11	1.11	-1.8%	39	(1)
1211-1350	1.13	1.11	1.11	-1.8%	-	-
1351-1750	1.13	1.11	1.11	-1.8%	-	-
1751-9998	1.13	1.11	1.11	-1.8%	-	-
				-1.7%	**146**	**(2)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.98	0.98	5.4%	-	-
101-200	0.94	0.98	0.98	4.3%	-	-
201-300	0.95	0.98	0.98	3.2%	164	5
301-370	0.96	0.98	0.98	2.1%	-	-
371-450	0.96	0.98	0.98	2.1%	-	-
451-525	0.98	0.98	0.98	0.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	88	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.05	1.05	4.0%	-	-
851-900	1.01	1.05	1.05	4.0%	-	-
901-950	1.02	1.05	1.05	2.9%	-	-
951-1000	1.02	1.05	1.05	2.9%	-	-
1001-1210	1.06	1.05	1.05	-0.9%	80	(1)
1211-1350	1.06	1.05	1.05	-0.9%	-	-
1351-1750	1.06	1.05	1.05	-0.9%	-	-
1751-9998	1.06	1.05	1.05	-0.9%	-	-
				1.3%	**332**	**4**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	0.86	0.86	38.7%	-	-
101-200	0.67	0.86	0.86	28.4%	-	-
201-300	0.76	0.86	0.86	13.2%	65	9
301-370	0.86	0.86	0.86	0.0%	-	-
371-450	0.86	0.86	0.86	0.0%	-	-
451-525	0.95	0.86	0.86	-9.5%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	158	-
731-750	1.00	1.00	1.00	0.0%	58	-
751-850	1.03	1.45	1.45	40.8%	-	-
851-900	1.03	1.45	1.45	40.8%	-	-
901-950	1.05	1.45	1.45	38.1%	-	-
951-1000	1.05	1.45	1.45	38.1%	199	76
1001-1210	1.03	1.45	1.45	40.8%	182	74
1211-1350	1.03	1.45	1.45	40.8%	-	-
1351-1750	1.03	1.45	1.45	40.8%	-	-
1751-9998	1.03	1.45	1.45	40.8%	-	-
				24.0%	**662**	**159**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.66	0.66	73.7%	-	-
101-200	0.53	0.66	0.66	24.5%	-	-
201-300	0.66	0.66	0.66	0.0%	190	-
301-370	0.81	0.66	0.66	-18.5%	-	-
371-450	0.81	0.66	0.66	-18.5%	-	-
451-525	0.95	0.66	0.66	-30.5%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	233	-
731-750	1.00	1.00	1.00	0.0%	105	-
751-850	1.04	1.24	1.24	19.2%	-	-
851-900	1.04	1.24	1.24	19.2%	-	-
901-950	1.13	1.24	1.24	9.7%	-	-
951-1000	1.13	1.24	1.24	9.7%	317	31
1001-1210	1.11	1.24	1.24	11.7%	444	52
1211-1350	1.11	1.24	1.24	11.7%	-	-
1351-1750	1.11	1.24	1.24	11.7%	-	-
1751-9998	1.11	1.24	1.24	11.7%	-	-
				6.4%	**1,289**	**83**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Super Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	401	40
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.21	1.21	21.0%	-	-
751-850	1.05	1.21	1.21	15.2%	-	-
851-900	1.05	1.21	1.21	15.2%	-	-
901-950	1.09	1.21	1.21	11.0%	-	-
951-1000	1.09	1.21	1.21	11.0%	-	-
1001-1210	1.39	1.15	1.15	-17.3%	-	-
1211-1350	1.39	1.15	1.15	-17.3%	-	-
1351-1750	1.39	1.15	1.15	-17.3%	-	-
1751-9998	1.39	1.15	1.15	-17.3%	-	-
				9.9%	**401**	**40**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Super Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	114	11
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.21	1.21	21.0%	-	-
751-850	1.05	1.21	1.21	15.2%	-	-
851-900	1.05	1.21	1.21	15.2%	-	-
901-950	1.09	1.21	1.21	11.0%	-	-
951-1000	1.09	1.21	1.21	11.0%	-	-
1001-1210	1.13	1.15	1.15	1.8%	-	-
1211-1350	1.13	1.15	1.15	1.8%	-	-
1351-1750	1.13	1.15	1.15	1.8%	-	-
1751-9998	1.13	1.15	1.15	1.8%	-	-
				9.9%	**114**	**11**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Super Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	96	2
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.01	1.01	-4.7%	-	-
1211-1350	1.06	1.01	1.01	-4.7%	-	-
1351-1750	1.06	1.01	1.01	-4.7%	-	-
1751-9998	1.06	1.01	1.01	-4.7%	-	-
				2.0%	**96**	**2**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Super Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	276	15
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.72	1.72	72.0%	-	-
751-850	1.03	1.72	1.72	67.0%	-	-
851-900	1.03	1.72	1.72	67.0%	-	-
901-950	1.05	1.72	1.72	63.8%	-	-
951-1000	1.05	1.72	1.72	63.8%	-	-
1001-1210	1.03	1.01	1.01	-1.9%	-	-
1211-1350	1.03	1.01	1.01	-1.9%	-	-
1351-1750	1.03	1.01	1.01	-1.9%	-	-
1751-9998	1.03	1.01	1.01	-1.9%	-	-
				5.3%	**276**	**15**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Super Sport Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	320	17
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.57	1.57	57.0%	-	-
751-850	1.04	1.57	1.57	51.0%	-	-
851-900	1.04	1.57	1.57	51.0%	-	-
901-950	1.13	1.57	1.57	38.9%	-	-
951-1000	1.13	1.57	1.57	38.9%	-	-
1001-1210	1.11	1.48	1.48	33.3%	-	-
1211-1350	1.11	1.48	1.48	33.3%	-	-
1351-1750	1.11	1.48	1.48	33.3%	-	-
1751-9998	1.11	1.48	1.48	33.3%	-	-
				5.3%	**320**	**17**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
High Performance Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	90	(25)
1211-1350	1.39	1.00	1.00	-28.1%	-	-
1351-1750	1.39	1.20	1.20	-13.7%	-	-
1751-9998	1.39	1.20	1.20	-13.7%	230	(31)
				-17.7%	**320**	**(57)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
High Performance Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	16	(2)
1211-1350	1.13	1.00	1.00	-11.5%	-	-
1351-1750	1.13	1.20	1.20	6.2%	-	-
1751-9998	1.13	1.20	1.20	6.2%	37	2
				0.9%	**53**	**0**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
High Performance Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	-	-
1211-1350	1.06	1.00	1.00	-5.7%	-	-
1351-1750	1.06	1.10	1.10	3.8%	-	-
1751-9998	1.06	1.06	1.06	0.0%	97	-
				0.0%	**97**	**-**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
High Performance Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	83	(2)
1211-1350	1.03	1.00	1.00	-2.9%	-	-
1351-1750	1.03	1.24	1.24	20.4%	-	-
1751-9998	1.03	1.24	1.24	20.4%	145	30
				11.9%	**228**	**27**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
High Performance Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	75	(7)
1211-1350	1.11	1.00	1.00	-9.9%	-	-
1351-1750	1.11	1.44	1.44	29.7%	-	-
1751-9998	1.11	1.68	1.68	51.4%	348	179
				40.5%	**423**	**171**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Dual Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	0.41	0.41	-36.9%	16	(6)
101-200	0.73	0.59	0.59	-19.2%	105	(20)
201-300	0.77	0.59	0.59	-23.4%	265	(62)
301-370	0.82	0.59	0.59	-28.0%	-	-
371-450	0.82	0.67	0.67	-18.3%	-	-
451-525	0.91	0.67	0.67	-26.4%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	475	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	64	(5)
1001-1210	1.39	1.00	1.00	-28.1%	48	(13)
1211-1350	1.39	1.00	1.00	-28.1%	-	-
1351-1750	1.39	1.00	1.00	-28.1%	-	-
1751-9998	1.39	1.00	1.00	-28.1%	-	-
				-11.0%	**973**	**(107)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Dual Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	0.41	0.41	-35.9%	5	(2)
101-200	0.73	0.59	0.59	-19.2%	32	(6)
201-300	0.82	0.59	0.59	-28.0%	106	(30)
301-370	0.86	0.59	0.59	-31.4%	-	-
371-450	0.86	0.67	0.67	-22.1%	-	-
451-525	0.91	0.67	0.67	-26.4%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	158	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	17	(1)
1001-1210	1.13	1.00	1.00	-11.5%	15	(2)
1211-1350	1.13	1.00	1.00	-11.5%	-	-
1351-1750	1.13	1.00	1.00	-11.5%	-	-
1751-9998	1.13	1.00	1.00	-11.5%	-	-
				-12.3%	**333**	**(41)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Dual Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.42	0.42	-54.8%	-	-
101-200	0.94	0.80	0.80	-14.9%	-	-
201-300	0.95	0.80	0.80	-15.8%	144	(23)
301-370	0.96	0.80	0.80	-16.7%	-	-
371-450	0.96	1.05	1.05	9.4%	-	-
451-525	0.98	1.05	1.05	7.1%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	285	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	-	-
1211-1350	1.06	1.00	1.00	-5.7%	-	-
1351-1750	1.06	1.00	1.00	-5.7%	-	-
1751-9998	1.06	1.00	1.00	-5.7%	-	-
				-5.3%	**429**	**(23)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Dual Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	0.67	0.67	8.1%	-	-
101-200	0.67	0.87	0.87	29.9%	-	-
201-300	0.76	0.87	0.87	14.5%	54	8
301-370	0.86	0.87	0.87	1.2%	-	-
371-450	0.86	1.03	1.03	19.8%	-	-
451-525	0.95	1.03	1.03	8.4%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	623	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	193	(9)
1001-1210	1.03	1.00	1.00	-2.9%	203	(6)
1211-1350	1.03	1.00	1.00	-2.9%	-	-
1351-1750	1.03	1.00	1.00	-2.9%	-	-
1751-9998	1.03	1.00	1.00	-2.9%	-	-
				-0.7%	**1,073**	**(7)**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Dual Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.14	0.14	-63.2%	-	-
101-200	0.53	0.27	0.27	-49.1%	-	-
201-300	0.66	0.27	0.27	-59.1%	57	(34)
301-370	0.81	0.27	0.27	-66.7%	-	-
371-450	0.81	0.65	0.65	-19.8%	-	-
451-525	0.95	0.65	0.65	-31.6%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	638	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	242	(28)
1001-1210	1.11	1.00	1.00	-9.9%	138	(14)
1211-1350	1.11	1.00	1.00	-9.9%	-	-
1351-1750	1.11	1.00	1.00	-9.9%	-	-
1751-9998	1.11	1.00	1.00	-9.9%	-	-
				-7.0%	**1,075**	**(75)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Trike Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	50	(14)
1211-1350	1.39	1.00	1.00	-28.1%	99	(28)
1351-1750	1.39	1.00	1.00	-28.1%	1,383	(388)
1751-9998	1.39	1.00	1.00	-28.1%	2,533	(711)
				-28.1%	**4,065**	**(1,141)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Trike Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	14	(2)
1211-1350	1.13	1.00	1.00	-11.5%	20	(2)
1351-1750	1.13	1.00	1.00	-11.5%	276	(32)
1751-9998	1.13	1.00	1.00	-11.5%	517	(59)
				-11.5%	**827**	**(95)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Trike Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	60	(3)
1211-1350	1.06	1.00	1.00	-5.7%	-	-
1351-1750	1.06	1.00	1.00	-5.7%	157	(9)
1751-9998	1.06	1.00	1.00	-5.7%	277	(16)
				-5.7%	**494**	**(28)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Trike Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	42	(1)
1211-1350	1.03	1.00	1.00	-2.9%	67	(2)
1351-1750	1.03	1.00	1.00	-2.9%	1,737	(51)
1751-9998	1.03	1.00	1.00	-2.9%	3,572	(104)
				-2.9%	**5,418**	**(158)**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Trike Type
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	78	(8)
1211-1350	1.11	1.00	1.00	-9.9%	97	(10)
1351-1750	1.11	1.00	1.00	-9.9%	2,992	(297)
1751-9998	1.11	1.00	1.00	-9.9%	5,907	(585)
				-9.9%	**9,074**	**(899)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Limited Production
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	1.00	1.00	53.8%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.77	1.00	1.00	29.9%	-	-
301-370	0.82	1.00	1.00	22.0%	-	-
371-450	0.82	1.00	1.00	22.0%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	-	-
1211-1350	1.39	1.00	1.00	-28.1%	-	-
1351-1750	1.39	1.00	1.00	-28.1%	625	(175)
1751-9998	1.39	1.00	1.00	-28.1%	213	(60)
				-28.1%	**838**	**(235)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Limited Production
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	1.00	1.00	56.3%	-	-
101-200	0.73	1.00	1.00	37.0%	-	-
201-300	0.82	1.00	1.00	22.0%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.91	1.00	1.00	9.9%	-	-
526-575	0.91	1.00	1.00	9.9%	-	-
576-600	0.91	1.00	1.00	9.9%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	-	-
1211-1350	1.13	1.00	1.00	-11.5%	-	-
1351-1750	1.13	1.00	1.00	-11.5%	143	(16)
1751-9998	1.13	1.00	1.00	-11.5%	52	(6)
				-11.5%	**195**	**(22)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Limited Production
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	1.00	1.00	7.5%	-	-
101-200	0.94	1.00	1.00	6.4%	-	-
201-300	0.95	1.00	1.00	5.3%	-	-
301-370	0.96	1.00	1.00	4.2%	-	-
371-450	0.96	1.00	1.00	4.2%	-	-
451-525	0.98	1.00	1.00	2.0%	-	-
526-575	0.98	1.00	1.00	2.0%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	-	-
1211-1350	1.06	1.00	1.00	-5.7%	-	-
1351-1750	1.06	1.00	1.00	-5.7%	298	(17)
1751-9998	1.06	1.00	1.00	-5.7%	-	-
				-5.7%	**298**	**(17)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Limited Production
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	1.00	1.00	61.3%	-	-
101-200	0.67	1.00	1.00	49.3%	-	-
201-300	0.76	1.00	1.00	31.6%	-	-
301-370	0.86	1.00	1.00	16.3%	-	-
371-450	0.86	1.00	1.00	16.3%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	-	-
1211-1350	1.03	1.00	1.00	-2.9%	-	-
1351-1750	1.03	1.00	1.00	-2.9%	1,104	(32)
1751-9998	1.03	1.00	1.00	-2.9%	590	(17)
				-2.9%	**1,694**	**(49)**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Limited Production
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	1.00	1.00	163.2%	-	-
101-200	0.53	1.00	1.00	88.7%	-	-
201-300	0.66	1.00	1.00	51.5%	-	-
301-370	0.81	1.00	1.00	23.5%	-	-
371-450	0.81	1.00	1.00	23.5%	-	-
451-525	0.95	1.00	1.00	5.3%	-	-
526-575	0.95	1.00	1.00	5.3%	-	-
576-600	0.95	1.00	1.00	5.3%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	-	-
1211-1350	1.11	1.00	1.00	-9.9%	-	-
1351-1750	1.11	1.00	1.00	-9.9%	1,137	(113)
1751-9998	1.11	1.00	1.00	-9.9%	477	(47)
				-9.9%	**1,614**	**(160)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Scooter/Moped
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	0.28	0.28	-56.9%	270	(154)
101-200	0.73	0.42	0.42	-42.5%	260	(110)
201-300	0.77	0.61	0.61	-20.8%	193	(40)
301-370	0.82	0.61	0.61	-25.6%	-	-
371-450	0.82	0.64	0.64	-22.0%	159	(35)
451-525	0.91	0.64	0.64	-29.7%	-	-
526-575	0.91	0.64	0.64	-29.7%	-	-
576-600	0.91	1.00	1.00	9.9%	80	8
601-730	1.00	1.00	1.00	0.0%	115	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.39	1.00	1.00	-28.1%	-	-
1211-1350	1.39	1.00	1.00	-28.1%	-	-
1351-1750	1.39	1.00	1.00	-28.1%	-	-
1751-9998	1.39	1.00	1.00	-28.1%	-	-
				-30.8%	**1,077**	**(331)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Scooter/Moped
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	0.28	0.28	-56.3%	84	(47)
101-200	0.73	0.42	0.42	-42.5%	64	(27)
201-300	0.82	0.61	0.61	-25.6%	59	(15)
301-370	0.86	0.61	0.61	-29.1%	-	-
371-450	0.86	0.64	0.64	-25.6%	56	(14)
451-525	0.91	0.64	0.64	-29.7%	-	-
526-575	0.91	0.64	0.64	-29.7%	-	-
576-600	0.91	1.00	1.00	9.9%	24	2
601-730	1.00	1.00	1.00	0.0%	33	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.05	1.00	1.00	-4.8%	-	-
851-900	1.05	1.00	1.00	-4.8%	-	-
901-950	1.09	1.00	1.00	-8.3%	-	-
951-1000	1.09	1.00	1.00	-8.3%	-	-
1001-1210	1.13	1.00	1.00	-11.5%	-	-
1211-1350	1.13	1.00	1.00	-11.5%	-	-
1351-1750	1.13	1.00	1.00	-11.5%	-	-
1751-9998	1.13	1.00	1.00	-11.5%	-	-
				-31.7%	**320**	**(101)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Scooter/Moped
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.32	0.32	-65.6%	172	(113)
101-200	0.94	0.49	0.49	-47.9%	30	(14)
201-300	0.95	0.82	0.82	-13.7%	45	(6)
301-370	0.96	0.82	0.82	-14.6%	-	-
371-450	0.96	0.87	0.87	-9.4%	103	(10)
451-525	0.98	0.87	0.87	-11.2%	-	-
526-575	0.98	0.87	0.87	-11.2%	-	-
576-600	0.98	1.00	1.00	2.0%	-	-
601-730	1.00	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.01	1.00	1.00	-1.0%	-	-
851-900	1.01	1.00	1.00	-1.0%	-	-
901-950	1.02	1.00	1.00	-2.0%	-	-
951-1000	1.02	1.00	1.00	-2.0%	-	-
1001-1210	1.06	1.00	1.00	-5.7%	-	-
1211-1350	1.06	1.00	1.00	-5.7%	-	-
1351-1750	1.06	1.00	1.00	-5.7%	-	-
1751-9998	1.06	1.00	1.00	-5.7%	-	-
				-40.9%	**350**	**(143)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Scooter/Moped
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	0.74	0.74	19.4%	47	9
101-200	0.67	0.85	0.85	26.9%	215	58
201-300	0.76	0.85	0.85	11.8%	163	19
301-370	0.86	0.85	0.85	-1.2%	-	-
371-450	0.86	0.85	0.85	-1.2%	307	(4)
451-525	0.95	0.85	0.85	-10.5%	-	-
526-575	0.95	0.85	0.85	-10.5%	-	-
576-600	0.95	1.00	1.00	5.3%	186	10
601-730	1.00	1.00	1.00	0.0%	275	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.03	1.00	1.00	-2.9%	-	-
851-900	1.03	1.00	1.00	-2.9%	-	-
901-950	1.05	1.00	1.00	-4.8%	-	-
951-1000	1.05	1.00	1.00	-4.8%	-	-
1001-1210	1.03	1.00	1.00	-2.9%	-	-
1211-1350	1.03	1.00	1.00	-2.9%	-	-
1351-1750	1.03	1.00	1.00	-2.9%	-	-
1751-9998	1.03	1.00	1.00	-2.9%	-	-
				7.7%	**1,193**	**92**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Scooter/Moped
Arkansas

Engine Size	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.11	0.11	-71.1%	16	(11)
101-200	0.53	0.28	0.28	-47.2%	118	(56)
201-300	0.66	0.56	0.56	-15.2%	77	(12)
301-370	0.81	0.56	0.56	-30.9%	-	-
371-450	0.81	0.67	0.67	-17.3%	175	(30)
451-525	0.95	0.67	0.67	-29.5%	-	-
526-575	0.95	0.67	0.67	-29.5%	-	-
576-600	0.95	1.00	1.00	5.3%	104	5
601-730	1.00	1.00	1.00	0.0%	228	-
731-750	1.00	1.00	1.00	0.0%	-	-
751-850	1.04	1.00	1.00	-3.8%	-	-
851-900	1.04	1.00	1.00	-3.8%	-	-
901-950	1.13	1.00	1.00	-11.5%	-	-
951-1000	1.13	1.00	1.00	-11.5%	-	-
1001-1210	1.11	1.00	1.00	-9.9%	-	-
1211-1350	1.11	1.00	1.00	-9.9%	-	-
1351-1750	1.11	1.00	1.00	-9.9%	-	-
1751-9998	1.11	1.00	1.00	-9.9%	-	-
				-14.4%	**718**	**(103)**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Engine Size Relativity Revision
Homemade/Kit/Custom
Arkansas

Engine Size	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.65	0.65	0.0%	-	-
101-200	0.73	0.73	0.0%	-	-
201-300	0.77	0.77	0.0%	-	-
301-370	0.82	0.82	0.0%	-	-
371-450	0.82	0.82	0.0%	-	-
451-525	0.91	0.91	0.0%	-	-
526-575	0.91	0.91	0.0%	-	-
576-600	0.91	0.91	0.0%	-	-
601-730	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	0.0%	-	-
751-850	1.05	1.05	0.0%	-	-
851-900	1.05	1.05	0.0%	-	-
901-950	1.09	1.09	0.0%	-	-
951-1000	1.09	1.09	0.0%	-	-
1001-1210	1.39	1.39	0.0%	71	-
1211-1350	1.39	1.39	0.0%	112	-
1351-1750	1.39	1.39	0.0%	-	-
1751-9998	1.39	1.39	0.0%	42	-
			0.0%	**225**	**-**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Engine Size Relativity Revision
Homemade/Kit/Custom
Arkansas

Engine Size	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.64	0.64	0.0%	-	-
101-200	0.73	0.73	0.0%	-	-
201-300	0.82	0.82	0.0%	-	-
301-370	0.86	0.86	0.0%	-	-
371-450	0.86	0.86	0.0%	-	-
451-525	0.91	0.91	0.0%	-	-
526-575	0.91	0.91	0.0%	-	-
576-600	0.91	0.91	0.0%	-	-
601-730	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	0.0%	-	-
751-850	1.05	1.05	0.0%	-	-
851-900	1.05	1.05	0.0%	-	-
901-950	1.09	1.09	0.0%	-	-
951-1000	1.09	1.09	0.0%	-	-
1001-1210	1.13	1.13	0.0%	18	-
1211-1350	1.13	1.13	0.0%	33	-
1351-1750	1.13	1.13	0.0%	-	-
1751-9998	1.13	1.13	0.0%	13	-
			0.0%	**64**	**-**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Engine Size Relativity Revision
Homemade/Kit/Custom
Arkansas

Engine Size	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.93	0.93	0.0%	-	-
101-200	0.94	0.94	0.0%	-	-
201-300	0.95	0.95	0.0%	-	-
301-370	0.96	0.96	0.0%	-	-
371-450	0.96	0.96	0.0%	-	-
451-525	0.98	0.98	0.0%	-	-
526-575	0.98	0.98	0.0%	-	-
576-600	0.98	0.98	0.0%	-	-
601-730	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	0.0%	-	-
751-850	1.01	1.01	0.0%	-	-
851-900	1.01	1.01	0.0%	-	-
901-950	1.02	1.02	0.0%	-	-
951-1000	1.02	1.02	0.0%	-	-
1001-1210	1.06	1.06	0.0%	97	-
1211-1350	1.06	1.06	0.0%	-	-
1351-1750	1.06	1.06	0.0%	-	-
1751-9998	1.06	1.06	0.0%	-	-
			0.0%	**97**	**-**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Engine Size Relativity Revision
Homemade/Kit/Custom
Arkansas

Engine Size	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.62	0.62	0.0%	-	-
101-200	0.67	0.67	0.0%	-	-
201-300	0.76	0.76	0.0%	-	-
301-370	0.86	0.86	0.0%	-	-
371-450	0.86	0.86	0.0%	-	-
451-525	0.95	0.95	0.0%	-	-
526-575	0.95	0.95	0.0%	-	-
576-600	0.95	0.95	0.0%	-	-
601-730	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	0.0%	-	-
751-850	1.03	1.03	0.0%	-	-
851-900	1.03	1.03	0.0%	-	-
901-950	1.05	1.05	0.0%	-	-
951-1000	1.05	1.05	0.0%	-	-
1001-1210	1.03	1.03	0.0%	-	-
1211-1350	1.03	1.03	0.0%	-	-
1351-1750	1.03	1.03	0.0%	-	-
1751-9998	1.03	1.03	0.0%	-	-
			0.0%	**-**	**-**

American National Property and Casualty Company
American National General Insurance Company
Collision Engine Size Relativity Revision
Homemade/Kit/Custom
Arkansas

Engine Size	Current Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-100	0.38	0.38	0.0%	-	-
101-200	0.53	0.53	0.0%	-	-
201-300	0.66	0.66	0.0%	-	-
301-370	0.81	0.81	0.0%	-	-
371-450	0.81	0.81	0.0%	-	-
451-525	0.95	0.95	0.0%	-	-
526-575	0.95	0.95	0.0%	-	-
576-600	0.95	0.95	0.0%	-	-
601-730	1.00	1.00	0.0%	-	-
731-750	1.00	1.00	0.0%	-	-
751-850	1.04	1.04	0.0%	-	-
851-900	1.04	1.04	0.0%	-	-
901-950	1.13	1.13	0.0%	-	-
951-1000	1.13	1.13	0.0%	-	-
1001-1210	1.11	1.11	0.0%	-	-
1211-1350	1.11	1.11	0.0%	-	-
1351-1750	1.11	1.11	0.0%	-	-
1751-9998	1.11	1.11	0.0%	-	-
			0.0%	**-**	**-**

American National Property and Casualty Company
American National General Insurance Company
Bodily Injury Cycle Age Relativity Revision
All Cycle Types (Excluding Homemade/Kit/Custom/Vintage)
Arkansas

Model Year	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
1993	1.00	0.35	0.54	0.77	-23.0%	3,028	(696)
1994	1.00	0.39	0.69	0.77	-23.0%	433	(100)
1995	1.00	0.39	0.69	0.77	-23.0%	445	(102)
1996	1.00	0.39	0.69	0.77	-23.0%	688	(158)
1997	1.00	0.39	0.69	0.77	-23.0%	761	(175)
1998	1.00	0.39	0.69	0.77	-23.0%	1,824	(420)
1999	1.00	0.39	0.69	0.77	-23.0%	866	(199)
2000	1.00	0.39	0.69	0.77	-23.0%	1,965	(452)
2001	1.00	0.39	0.69	0.77	-23.0%	2,659	(612)
2002	1.00	0.39	0.69	0.77	-23.0%	3,401	(782)
2003	1.00	0.49	0.78	0.84	-16.0%	4,390	(702)
2004	1.00	0.49	0.78	0.84	-16.0%	3,512	(562)
2005	1.00	0.49	0.78	0.84	-16.0%	5,751	(920)
2006	1.00	0.54	0.78	0.84	-16.0%	8,886	(1,422)
2007	1.00	0.54	0.78	0.84	-16.0%	7,245	(1,159)
2008	1.00	0.55	0.78	0.84	-16.0%	5,655	(905)
2009	1.00	0.55	0.78	0.84	-16.0%	4,496	(719)
2010	1.00	0.62	0.78	0.84	-16.0%	3,071	(491)
2011	1.00	0.62	0.78	0.84	-16.0%	2,207	(353)
2012	1.00	0.68	0.78	0.84	-16.0%	3,796	(607)
2013	1.00	1.00	1.00	1.00	0.0%	466	-
2014	1.00	1.00	1.00	1.05	5.0%	-	-
Each Add	0.00	0.00	0.00	0.05	0.0%		
					-17.6%	**65,545**	**(11,538)**

American National Property and Casualty Company
American National General Insurance Company
Property Damage Cycle Age Relativity Revision
All Cycle Types (Excluding Homemade/Kit/Custom/Vintage)
Arkansas

Model Year	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
1993	1.00	0.35	0.54	0.77	-23.0%	838	(193)
1994	1.00	0.39	0.69	0.77	-23.0%	106	(24)
1995	1.00	0.39	0.69	0.77	-23.0%	102	(23)
1996	1.00	0.39	0.69	0.77	-23.0%	176	(40)
1997	1.00	0.39	0.69	0.77	-23.0%	165	(38)
1998	1.00	0.39	0.69	0.77	-23.0%	410	(94)
1999	1.00	0.39	0.69	0.77	-23.0%	204	(47)
2000	1.00	0.39	0.69	0.77	-23.0%	430	(99)
2001	1.00	0.39	0.69	0.77	-23.0%	668	(154)
2002	1.00	0.39	0.69	0.77	-23.0%	875	(201)
2003	1.00	0.49	0.78	0.84	-16.0%	1,090	(174)
2004	1.00	0.49	0.78	0.84	-16.0%	908	(145)
2005	1.00	0.49	0.78	0.84	-16.0%	1,399	(224)
2006	1.00	0.54	0.78	0.84	-16.0%	2,176	(348)
2007	1.00	0.54	0.78	0.84	-16.0%	1,718	(275)
2008	1.00	0.55	0.78	0.84	-16.0%	1,371	(219)
2009	1.00	0.55	0.78	0.84	-16.0%	1,139	(182)
2010	1.00	0.62	0.78	0.84	-16.0%	664	(106)
2011	1.00	0.62	0.78	0.84	-16.0%	499	(80)
2012	1.00	0.68	0.78	0.84	-16.0%	854	(137)
2013	1.00	1.00	1.00	1.00	0.0%	113	-
2014	1.00	1.00	1.00	1.05	5.0%	-	-
Each Add	0.00	0.00	0.00	0.05	0.0%		
					-17.6%	**15,905**	**(2,805)**

American National Property and Casualty Company
American National General Insurance Company
Medical Payments Cycle Age Relativity Revision
All Cycle Types (Excluding Homemade/Kit/Custom/Vintage)
Arkansas

Model Year	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
1993	1.00	0.40	0.48	0.69	-31.0%	855	(265)
1994	1.00	0.47	0.59	0.69	-31.0%	215	(67)
1995	1.00	0.47	0.59	0.69	-31.0%	83	(26)
1996	1.00	0.47	0.59	0.69	-31.0%	250	(78)
1997	1.00	0.47	0.59	0.69	-31.0%	208	(64)
1998	1.00	0.47	0.59	0.69	-31.0%	116	(36)
1999	1.00	0.47	0.59	0.69	-31.0%	244	(76)
2000	1.00	0.47	0.59	0.69	-31.0%	310	(96)
2001	1.00	0.47	0.59	0.69	-31.0%	808	(250)
2002	1.00	0.47	0.59	0.69	-31.0%	895	(277)
2003	1.00	0.52	0.60	0.70	-30.0%	1,403	(421)
2004	1.00	0.52	0.60	0.70	-30.0%	641	(192)
2005	1.00	0.52	0.60	0.70	-30.0%	2,014	(604)
2006	1.00	0.54	0.60	0.70	-30.0%	2,091	(627)
2007	1.00	0.54	0.60	0.70	-30.0%	1,845	(554)
2008	1.00	0.62	0.67	0.75	-25.0%	1,624	(406)
2009	1.00	0.62	0.67	0.75	-25.0%	2,056	(514)
2010	1.00	0.63	0.68	0.76	-24.0%	910	(218)
2011	1.00	0.64	0.82	0.87	-13.0%	225	(29)
2012	1.00	0.77	0.82	0.87	-13.0%	927	(121)
2013	1.00	1.00	1.00	1.00	0.0%	90	-
2014	1.00	1.00	1.00	1.05	5.0%	-	-
Each Add	0.00	0.00	0.00	0.05	0.0%		
					-27.6%	**17,810**	**(4,921)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Cycle Age Relativity Revision
All Cycle Types (Excluding Homemade/Kit/Custom/Vintage)
Arkansas

Model Year	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
1993	0.62	0.15	0.67	0.59	-4.8%	1,120	(53)
1994	0.62	0.18	0.67	0.59	-4.8%	151	(7)
1995	0.62	0.18	0.67	0.59	-4.8%	532	(25)
1996	0.62	0.18	0.67	0.59	-4.8%	443	(21)
1997	0.62	0.18	0.67	0.59	-4.8%	433	(21)
1998	0.64	0.18	0.67	0.61	-4.8%	1,481	(71)
1999	0.66	0.18	0.67	0.63	-4.8%	752	(36)
2000	0.68	0.18	0.67	0.65	-4.8%	1,380	(66)
2001	0.70	0.18	0.67	0.67	-4.8%	2,299	(109)
2002	0.72	0.18	0.67	0.69	-4.8%	2,973	(142)
2003	0.74	0.24	0.72	0.70	-4.8%	4,212	(201)
2004	0.76	0.24	0.72	0.72	-4.8%	3,342	(159)
2005	0.78	0.24	0.72	0.74	-4.8%	6,037	(287)
2006	0.81	0.30	0.78	0.77	-4.8%	9,587	(457)
2007	0.84	0.30	0.78	0.80	-4.8%	7,811	(372)
2008	0.87	0.35	0.87	0.83	-4.8%	6,834	(325)
2009	0.90	0.43	0.87	0.86	-4.8%	6,155	(293)
2010	0.93	0.51	0.87	0.89	-4.8%	4,941	(235)
2011	0.96	0.65	0.90	0.91	-4.8%	2,961	(141)
2012	1.00	0.85	1.00	0.95	-4.8%	5,332	(254)
2013	1.05	1.00	1.00	1.00	-4.8%	754	(36)
2014	1.10	1.00	1.00	1.05	-4.5%	-	-
Each Add	0.00	0.00	0.00	0.05	0.0%		
					-4.8%	**69,530**	**(3,311)**

American National Property and Casualty Company
American National General Insurance Company
Collision Cycle Age Relativity Revision
All Cycle Types (Excluding Homemade/Kit/Custom/Vintage)
Arkansas

Model Year	Current Factor	Minimum Progressive Factor	Maximum Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
1993	0.39	0.12	0.28	0.37	-4.8%	1,040	(50)
1994	0.39	0.17	0.38	0.37	-4.8%	164	(8)
1995	0.39	0.17	0.38	0.37	-4.8%	440	(21)
1996	0.39	0.17	0.38	0.37	-4.8%	450	(21)
1997	0.39	0.17	0.38	0.37	-4.8%	485	(23)
1998	0.42	0.17	0.38	0.40	-4.8%	1,688	(80)
1999	0.45	0.17	0.38	0.43	-4.8%	812	(39)
2000	0.48	0.17	0.38	0.46	-4.8%	1,635	(78)
2001	0.51	0.17	0.38	0.49	-4.8%	2,678	(128)
2002	0.54	0.17	0.38	0.51	-4.8%	3,555	(169)
2003	0.57	0.24	0.47	0.54	-4.8%	5,656	(269)
2004	0.60	0.24	0.47	0.57	-4.8%	4,443	(212)
2005	0.64	0.24	0.47	0.61	-4.8%	8,386	(399)
2006	0.68	0.30	0.55	0.65	-4.8%	12,908	(615)
2007	0.73	0.30	0.55	0.70	-4.8%	10,905	(519)
2008	0.78	0.34	0.59	0.74	-4.8%	10,212	(486)
2009	0.83	0.39	0.61	0.79	-4.8%	8,901	(424)
2010	0.88	0.45	0.64	0.84	-4.8%	6,625	(315)
2011	0.94	0.54	0.72	0.90	-4.8%	5,210	(248)
2012	1.00	0.67	0.80	0.95	-4.8%	8,785	(418)
2013	1.05	1.00	1.00	1.00	-4.8%	976	(46)
2014	1.10	1.00	1.00	1.05	-4.8%	-	-
Each Add	0.00	0.00	0.00	0.05	0.0%		
					-4.8%	**95,954**	**(4,569)**

American National Property and Casualty Company
American National General Insurance Company
Comprehensive Cycle Value Relativity Revision
All Cycle Types (Excluding Trike/Homemade/Kit/Custom/Vintage)
Arkansas

Cost New	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-2,750	0.28	1.00	1.00	257.1%	90	231
2,751-3,700	0.34	1.00	1.00	194.1%	165	320
3,701-5,000	0.41	1.00	1.00	143.9%	465	669
5,001-6,500	0.55	1.00	1.00	81.8%	1,662	1,360
6,501-8,000	0.70	1.00	1.00	42.9%	2,508	1,075
8,001-10,000	0.85	1.00	1.00	17.6%	4,327	764
10,001-12,500	1.00	1.00	1.00	0.0%	3,871	-
12,501-15,000	1.20	1.00	1.00	-16.7%	5,843	(974)
15,001-17,500	1.40	1.00	1.00	-28.6%	10,476	(2,993)
17,501-20,000	1.55	1.00	1.00	-35.5%	19,612	(6,959)
20,001-21,000	1.65	1.00	1.00	-39.4%	2,508	(988)
21,001-22,000	1.70	1.00	1.00	-41.2%	1,917	(789)
22,001-23,000	1.77	1.00	1.00	-43.5%	3,874	(1,685)
23,001-24,000	1.84	1.00	1.00	-45.7%	1,033	(472)
24,001-25,000	1.90	1.00	1.00	-47.4%	270	(128)
25,001-26,000	1.97	1.00	1.00	-49.2%	1,889	(930)
26,001-27,000	2.04	1.00	1.00	-51.0%	712	(363)
27,001-28,000	2.11	1.00	1.00	-52.6%	405	(213)
28,001-29,000	2.18	1.00	1.00	-54.1%	670	(363)
29,001-30,000	2.24	1.00	1.00	-55.4%	646	(358)
Each Add'l 1000	0.07		0.00		1,169	(700)
				-21.0%	**64,112**	**(13,495)**

American National Property and Casualty Company
American National General Insurance Company
Collision Cycle Value Relativity Revision
All Cycle Types (Excluding Trike/Homemade/Kit/Custom/Vintage)
Arkansas

Cost New	Current Factor	Progressive Factor	Selected Factor	Factor Percent Change	Earned Premium	Revenue Impact
0-2,750	0.44	1.00	1.00	127.3%	47	60
2,751-3,700	0.50	1.00	1.00	100.0%	281	281
3,701-5,000	0.56	1.00	1.00	78.6%	750	589
5,001-6,500	0.64	1.00	1.00	56.3%	2,679	1,507
6,501-8,000	0.76	1.00	1.00	31.6%	4,175	1,318
8,001-10,000	0.88	1.00	1.00	13.6%	8,142	1,110
10,001-12,500	1.00	1.00	1.00	0.0%	6,002	-
12,501-15,000	1.15	1.00	1.00	-13.0%	8,934	(1,165)
15,001-17,500	1.15	1.00	1.00	-13.0%	12,624	(1,647)
17,501-20,000	1.24	1.00	1.00	-19.4%	24,845	(4,809)
20,001-21,000	1.39	1.00	1.00	-28.1%	2,887	(810)
21,001-22,000	1.45	1.00	1.00	-31.0%	2,366	(734)
22,001-23,000	1.49	1.00	1.00	-32.9%	5,940	(1,953)
23,001-24,000	1.54	1.00	1.00	-35.1%	1,112	(390)
24,001-25,000	1.58	1.00	1.00	-36.7%	260	(95)
25,001-26,000	1.62	1.00	1.00	-38.3%	2,297	(879)
26,001-27,000	1.67	1.00	1.00	-40.1%	826	(331)
27,001-28,000	1.71	1.00	1.00	-41.5%	421	(175)
28,001-29,000	1.75	1.00	1.00	-42.9%	575	(246)
29,001-30,000	1.80	1.00	1.00	-44.4%	761	(338)
Each Add'l 1000	0.05		0.00		956	(463)
				-10.6%	**86,880**	**(9,171)**

American National Property and Casualty Company
American National General Insurance Company
Removal of Excess Vehicle Factor
All Cycle Types
Arkansas

Coverage	Current Factor	Proposed Factor	Percent Change	Earned Premium	Revenue Impact
Bodily Injury	0.85	1.00	17.6%	5,587	986
Property Damage	0.85	1.00	17.6%	1,386	245
Medical Payments	0.85	1.00	17.6%	1,416	250
Comprehensive	0.85	1.00	17.6%	5,646	996
Collision	0.85	1.00	17.6%	5,876	1,037
Uninsured Motorists - BI	0.85	1.00	17.6%	3,633	641
Underinsured Motorists - BI	0.85	1.00	17.6%	3,751	662
Uninsured Motorists - PD	0.85	1.00	17.6%	488	86
			17.6%	**3,633**	**641**

American National Property And Casualty Company
American National General Insurance Company
Arkansas
Supplemental Automobile Actuarial Memorandum

The purpose of this supplement is to address the objection by the department included in the emails dated 4/4/13 and 4/9/13.

1. **The APCS must be submitted in Excel for each insurer. Also, the filing must be reviewed by the Commissioner due to the large rate request. Lastly, please provide a few rating worksheets with the present rules and the same risks being rated with the proposed rules.**

   We are submitting an Excel copy of the APCS for American National Property and Casualty Company (ANPAC) and American National General Insurance Company (ANGIC) as requested. Several rating examples have been compiled and are available in Exhibit A. The risks presented include an unmarried 18 year old male, an unmarried 18 year old female, a married 45 year old man with a 16 year old son, and a married 66 year old man without youthful operators in the household. All rating examples are presented for a 2008 Chevrolet Silverado 1500 LS standard cab truck with 100/300/50 liability coverage, comprehensive coverage subject to a $200 deductible, collision coverages subject to a $250 deductible, $5,000 medical payments, uninsured/underinsured motorist bodily injury and uninsured motorist physical damage equal to the liability limits, income loss, and accidental death and dismemberment coverage. All risks are rated in the Fayetteville zip code of 72701. The unmarried male and female are rated as a single driver, single vehicle household. The married man with a son in the household is rated as a three driver, two vehicle household with the son being the rated, occasional operator of the 2008 Chevy Silverado. The married man without youthful operators in the household is rated as a two driver, two vehicle household. All except the 66 year old man are rated as using the vehicle for commuting to work less than 10 miles one way with the truck being driven more than 7,500 annual miles. For the 66 year old man the truck is rated for pleasure use being driven more than 7,500 annual miles. There is a premium listed for each coverage as well as the combined coverage premium for the current and proposed rating rules.

2. **Per the Commissioner's direction, the rate request for American National General should be decreased to 4 percent. The abstracts must be amended as well.**

   Per the Commissioner's request, we have revised the rate request for ANGIC to 4%; this reduces our combined rate request to 4.6%. With the 20% policy cap to reduce dislocation, our overall increase is 2.5%, with a 2.3% increase for ANGIC. Exhibit B displays our updated indications and rate requests with the combined indications appearing on Page 1 and the ANGIC indications on Page 2. Pages 1-2 of Exhibit C shows the proposed percentage change and revenue effect by coverage for the combined filing. Exhibit C also displays the ANGIC proposed percentage change and revenue effect by coverage on Pages 3-4. Exhibit D presents our new proposed base rates for ANGIC.

American National Property and Casualty Company
Premium Breakdown
Unmarried 18 Year Old Male

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		234	234	0.0%	152	152	0.0%	53	53	0.0%	18	18	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		222	222		132	132		52	52		17	17	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		222	222		132	132		52	52		17	17	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		235	235		144	144		37	37		14	14	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		37	37		14	14	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		235	235		144	144		26	26		14	14	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		26	26		14	14	
PAC+ Discount	X	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	36.0%	36.0%	0.0%
		96	96		59	59		11	11		9	9	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		96	96		59	59		11	11		9	9	
Age-Gender-Marital Status Factor	X	N/A	3.020		N/A	3.020		N/A	2.250		N/A	N/A	
		96	290		59	178		11	25		9	9	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	290		59	178		11	25		9	9	
Good Student Discount	X	N/A	25.0%		N/A	25.0%		N/A	25.0%		N/A	N/A	
		96	218		59	134		11	19		9	9	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	218		59	134		11	19		9	9	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	218		59	134		11	19		9	9	
Multi-Car Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		96	218		59	134		11	19		9	9	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	218		59	134		11	19		9	9	
Account Composition Factor	X	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	1.000	
		96	201		59	123		11	17		9	9	
Class Factor	X	2.680	N/A		2.680	N/A		2.680	N/A		N/A	N/A	
		257	201		158	123		29	17		9	9	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		218	171	-21.6%	134	105	-21.6%	25	14	-44.0%	9	9	0.0%
*Resulting Class Plan Factor		2.680	3.02	12.7%	2.680	3.02	12.7%	2.680	2.25	-16.0%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

American National Property and Casualty Company
Premium Breakdown
Unmarried 18 Year Old Male

	Operation	Underinsured Motorist - BI Current Rule	Underinsured Motorist - BI Proposed Rule	Underinsured Motorist - BI Percent Difference	Uninsured Motorist - PD Current Rule	Uninsured Motorist - PD Proposed Rule	Uninsured Motorist - PD Percent Difference	Comprehensive Current Rule	Comprehensive Proposed Rule	Comprehensive Percent Difference	Collision Current Rule	Collision Proposed Rule	Collision Percent Difference
Base Rate		66	66	0.0%	7	7	0.0%	87	87	0.0%	279	279	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		63	63		7	7		98	98		254	254	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		63	63		9	9		98	98		254	254	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		63	63		9	9		127	127		305	305	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		63	63		9	9		107	107		223	223	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		51	51		9	9		107	107		223	223	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		51	51		9	9		218	218		301	301	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		51	51		9	9		218	218		301	301	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		51	51		9	9		153	153		301	301	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	59.0%	59.0%	0.0%
		33	33		6	6		98	98		123	123	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		33	33		6	6		98	98		123	123	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.970		N/A	3.060	
		33	33		6	6		98	193		123	376	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	193		123	376	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	20.0%		N/A	25.0%	
		33	33		6	6		98	154		123	282	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	154		123	282	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		33	33		6	6		98	169		123	282	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		33	33		6	6		98	169		123	282	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	169		123	282	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.920	-8.0%	N/A	0.920	-8.0%
		33	33		6	6		98	155		123	259	
Class Factor	X	N/A	N/A		N/A	N/A		2.180	N/A		2.680	N/A	
		33	33		6	6		214	155		330	259	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		33	33	0.0%	6	6	0.0%	214	155	-27.6%	281	220	-21.7%
*Resulting Class Plan Factor								2.180	2.17	-0.6%	2.680	3.06	14.2%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

Current Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	925

Proposed Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	718

American National Property and Casualty Company
Premium Breakdown
Unmarried 18 Year Old Female

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		234	234	0.0%	152	152	0.0%	53	53	0.0%	18	18	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		222	222		132	132		52	52		17	17	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		222	222		132	132		52	52		17	17	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		235	235		144	144		37	37		14	14	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		37	37		14	14	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		235	235		144	144		26	26		14	14	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		26	26		14	14	
PAC+ Discount	X	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	36.0%	36.0%	0.0%
		96	96		59	59		11	11		9	9	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		96	96		59	59		11	11		9	9	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		96	96		59	59		11	11		9	9	
Age-Gender-Marital Status Factor	X	N/A	2.790		N/A	2.790		N/A	2.410		N/A	N/A	
		96	268		59	165		11	27		9	9	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	268		59	165		11	27		9	9	
Good Student Discount	X	N/A	20.0%		N/A	20.0%		N/A	15.0%		N/A	N/A	
		96	214		59	132		11	23		9	9	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	214		59	132		11	23		9	9	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	214		59	132		11	23		9	9	
Multi-Car Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		96	214		59	132		11	23		9	9	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		96	214		59	132		11	23		9	9	
Account Composition Factor	X	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	1.000	
		96	197		59	121		11	21		9	9	
Class Factor	X	2.430	N/A		2.430	N/A		2.430	N/A		N/A	N/A	
		233	197		143	121		27	21		9	9	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		198	167	-15.7%	122	103	-15.6%	23	18	-21.7%	9	9	0.0%
*Resulting Class Plan Factor		2.430	2.79	14.8%	2.430	2.79	14.8%	2.430	2.41	-0.8%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

American National Property and Casualty Company
Premium Breakdown
Unmarried 18 Year Old Female

	Operation	Underinsured Motorist - BI Current Rule	Underinsured Motorist - BI Proposed Rule	Underinsured Motorist - BI Percent Difference	Uninsured Motorist - PD Current Rule	Uninsured Motorist - PD Proposed Rule	Uninsured Motorist - PD Percent Difference	Comprehensive Current Rule	Comprehensive Proposed Rule	Comprehensive Percent Difference	Collision Current Rule	Collision Proposed Rule	Collision Percent Difference
Base Rate		66	66	0.0%	7	7	0.0%	87	87	0.0%	279	279	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		63	63		7	7		98	98		254	254	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		63	63		9	9		98	98		254	254	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		63	63		9	9		127	127		305	305	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		63	63		9	9		107	107		223	223	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		51	51		9	9		107	107		223	223	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		51	51		9	9		218	218		301	301	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		51	51		9	9		218	218		301	301	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		51	51		9	9		153	153		301	301	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	59.0%	59.0%	0.0%
		33	33		6	6		98	98		123	123	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		123	123	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		33	33		6	6		98	98		123	123	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.560		N/A	2.620	
		33	33		6	6		98	153		123	322	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	153		123	322	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	15.0%		N/A	15.0%	
		33	33		6	6		98	130		123	274	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	130		123	274	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		33	33		6	6		98	143		123	274	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		33	33		6	6		98	143		123	274	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	143		123	274	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.920	-8.0%	N/A	0.920	-8.0%
		33	33		6	6		98	132		123	252	
Class Factor	X	N/A	N/A		N/A	N/A		1.500	N/A		2.430	N/A	
		33	33		6	6		147	132		299	252	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		33	33	0.0%	6	6	0.0%	147	132	-10.2%	254	214	-15.7%
*Resulting Class Plan Factor								1.500	1.72	14.4%	2.430	2.62	7.8%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

Current Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	797

Proposed Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	687

American National Property and Casualty Company
Premium Breakdown
Married 45 Year Old Male with 16 Year Old Son

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		234	234	0.0%	152	152	0.0%	53	53	0.0%	18	18	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		222	222		132	132		52	52		17	17	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		222	222		132	132		52	52		17	17	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		235	235		144	144		37	37		14	14	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		37	37		14	14	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		235	235		144	144		26	26		14	14	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		26	26		14	14	
PAC+ Discount	X	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	36.0%	36.0%	0.0%
		108	108		66	66		12	12		9	9	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		108	108		66	66		12	12		9	9	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		108	108		66	66		12	12		9	9	
Age-Gender-Marital Status Factor	X	N/A	4.050		N/A	4.050		N/A	2.320		N/A	N/A	
		108	437		66	267		12	28		9	9	
Principal-Occasional Factor	X	N/A	0.900		N/A	0.900		N/A	0.900		N/A	N/A	
		108	393		66	240		12	25		9	9	
Good Student Discount	X	N/A	35.0%		N/A	35.0%		N/A	15.0%		N/A	N/A	
		108	255		66	156		12	21		9	9	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		108	255		66	156		12	21		9	9	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		108	255		66	156		12	21		9	9	
Multi-Car Discount	X	N/A	11.0%		N/A	11.0%		N/A	11.0%		N/A	N/A	
		108	227		66	139		12	19		9	9	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		108	227		66	139		12	19		9	9	
Account Composition Factor	X	N/A	1.080	8.0%	N/A	1.080	8.0%	N/A	1.080	8.0%	N/A	1.000	
		108	245		66	150		12	21		9	9	
Class Factor	X	3.070	N/A		3.070	N/A		3.070	N/A		N/A	N/A	
		332	245		203	150		37	21		9	9	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		282	208	-26.2%	173	128	-26.0%	31	18	-41.9%	9	9	0.0%
*Resulting Class Plan Factor		3.070	3.24	5.7%	3.070	3.24	5.7%	3.070	1.86	-39.5%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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American National Property and Casualty Company
Premium Breakdown
Married 45 Year Old Male with 16 Year Old Son

		Underinsured Motorist - BI			Uninsured Motorist - PD			Comprehensive			Collision		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		66	66	0.0%	7	7	0.0%	87	87	0.0%	279	279	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		63	63		7	7		98	98		254	254	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		63	63		9	9		98	98		254	254	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		63	63		9	9		127	127		305	305	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		63	63		9	9		107	107		223	223	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		51	51		9	9		107	107		223	223	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		51	51		9	9		218	218		301	301	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		51	51		9	9		218	218		301	301	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		51	51		9	9		153	153		301	301	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	54.0%	54.0%	0.0%
		33	33		6	6		98	98		138	138	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		138	138	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		33	33		6	6		98	98		138	138	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.830		N/A	3.830	
		33	33		6	6		98	179		138	529	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	0.850		N/A	0.750	
		33	33		6	6		98	152		138	397	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	15.0%		N/A	15.0%	
		33	33		6	6		98	129		138	337	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	129		138	337	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		33	33		6	6		98	142		138	337	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	5.0%		N/A	11.0%	
		33	33		6	6		98	135		138	300	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	135		138	300	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	1.080	8.0%	N/A	1.080	8.0%
		33	33		6	6		98	146		138	324	
Class Factor	X	N/A	N/A		N/A	N/A		1.660	N/A		3.070	N/A	
		33	33		6	6		163	146		424	324	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		33	33	0.0%	6	6	0.0%	163	146	-10.4%	360	275	-23.6%
*Resulting Class Plan Factor								1.660	1.63	-2.1%	3.070	2.56	-16.7%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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Current Rules		**Proposed Rules**	
Accidental Death and Dismembermen	2	Accidental Death and Dismembermen	2
Income Loss	3	Income Loss	3
Total Premium for Vehicle	1062	**Total Premium for Vehicle**	828

American National Property and Casualty Company
Premium Breakdown
Married 66 Year Old Male with no Youthful Operators

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		234	234	0.0%	152	152	0.0%	53	53	0.0%	18	18	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		222	222		132	132		52	52		17	17	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		222	222		132	132		52	52		17	17	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		222	222		132	132		52	52		17	17	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		235	235		144	144		37	37		14	14	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		37	37		14	14	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		235	235		144	144		26	26		14	14	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		235	235		144	144		26	26		14	14	
PAC+ Discount	X	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	36.0%	36.0%	0.0%
		108	108		66	66		12	12		9	9	
Defensive Driver Discount	X	10.0%	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%	10.0%	0.0%	N/A	N/A	0.0%
		97	97		59	59		11	11		9	9	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		97	97		59	59		11	11		9	9	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		97	97		59	59		11	11		9	9	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		97	97		59	59		11	11		9	9	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		97	97		59	59		11	11		9	9	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		97	97		59	59		11	11		9	9	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		97	97		59	59		11	11		9	9	
Age-Gender-Marital Status Factor	X	N/A	1.020		N/A	1.020		N/A	0.920		N/A	N/A	
		97	99		59	60		11	10		9	9	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		97	99		59	60		11	10		9	9	
Good Student Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		97	99		59	60		11	10		9	9	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		97	99		59	60		11	10		9	9	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		97	99		59	60		11	10		9	9	
Multi-Car Discount	X	N/A	16.0%		N/A	16.0%		N/A	16.0%		N/A	N/A	
		97	83		59	50		11	8		9	9	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		97	83		59	50		11	8		9	9	
Account Composition Factor	X	N/A	0.790	-21.0%	N/A	0.790	-21.0%	N/A	0.790	-21.0%	N/A	1.000	
		97	66		59	40		11	6		9	9	
Class Factor	X	1.490	N/A		1.490	N/A		1.490	N/A		N/A	N/A	
		145	66		88	40		16	6		9	9	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		123	56	-54.5%	75	34	-54.7%	14	5	-64.3%	9	9	0.0%
*Resulting Class Plan Factor		1.490	0.86	-42.5%	1.490	0.86	-42.5%	1.490	0.77	-48.1%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

American National Property and Casualty Company
Premium Breakdown
Married 66 Year Old Male with no Youthful Operators

	Operation	Underinsured Motorist - BI Current Rule	Underinsured Motorist - BI Proposed Rule	Underinsured Motorist - BI Percent Difference	Uninsured Motorist - PD Current Rule	Uninsured Motorist - PD Proposed Rule	Uninsured Motorist - PD Percent Difference	Comprehensive Current Rule	Comprehensive Proposed Rule	Comprehensive Percent Difference	Collision Current Rule	Collision Proposed Rule	Collision Percent Difference
Base Rate		66	66	0.0%	7	7	0.0%	87	87	0.0%	279	279	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		63	63		7	7		98	98		254	254	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		63	63		9	9		98	98		254	254	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		63	63		9	9		127	127		305	305	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		63	63		9	9		107	107		223	223	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		51	51		9	9		107	107		223	223	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		51	51		9	9		218	218		301	301	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		51	51		9	9		218	218		301	301	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		51	51		9	9		153	153		301	301	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	54.0%	54.0%	0.0%
		33	33		6	6		98	98		138	138	
Defensive Driver Discount	X	N/A	N/A	0.0%	N/A	N/A	0.0%	N/A	N/A	0.0%	10.0%	10.0%	0.0%
		33	33		6	6		98	98		124	124	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		124	124	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		124	124	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		124	124	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		124	124	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		33	33		6	6		98	98		124	124	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		33	33		6	6		98	98		124	124	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	0.910		N/A	1.020	
		33	33		6	6		98	89		124	126	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	89		124	126	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		33	33		6	6		98	89		124	126	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	89		124	126	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	89		124	126	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	5.0%		N/A	16.0%	
		33	33		6	6		98	85		124	106	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		33	33		6	6		98	85		124	106	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.790	-21.0%	N/A	0.790	-21.0%
		33	33		6	6		98	67		124	84	
Class Factor	X	N/A	N/A		N/A	N/A		1.260	N/A		1.490	N/A	
		33	33		6	6		123	67		185	84	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		33	33	0.0%	6	6	0.0%	123	67	-45.5%	157	71	-54.8%
*Resulting Class Plan Factor								1.260	0.86	-31.4%	1.490	0.86	-42.5%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

Current Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	545

Proposed Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	286

American National General Insurance Company
Premium Breakdown
Unmarried 18 Year Old Male

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		214	214	0.0%	145	145	0.0%	53	53	0.0%	22	22	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		203	203		126	126		52	52		20	20	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		203	203		126	126		52	52		20	20	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		215	215		137	137		37	37		16	16	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		37	37		16	16	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		215	215		137	137		26	26		16	16	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		26	26		16	16	
PAC+ Discount	X	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	36.0%	36.0%	0.0%
		88	88		56	56		11	11		10	10	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		88	88		56	56		11	11		10	10	
Age-Gender-Marital Status Factor	X	N/A	3.020		N/A	3.020		N/A	2.250		N/A	N/A	
		88	266		56	169		11	25		10	10	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	266		56	169		11	25		10	10	
Good Student Discount	X	N/A	25.0%		N/A	25.0%		N/A	25.0%		N/A	N/A	
		88	200		56	127		11	19		10	10	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	200		56	127		11	19		10	10	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	200		56	127		11	19		10	10	
Multi-Car Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		88	200		56	127		11	19		10	10	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	200		56	127		11	19		10	10	
Account Composition Factor	X	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	1.000	
		88	184		56	117		11	17		10	10	
Class Factor	X	2.680	N/A		2.680	N/A		2.680	N/A		N/A	N/A	
		236	184		150	117		29	17		10	10	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		201	156	-22.4%	128	99	-22.7%	25	14	-44.0%	10	10	0.0%
*Resulting Class Plan Factor		2.680	3.02	12.7%	2.680	3.02	12.7%	2.680	2.25	-16.0%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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American National General Insurance Company
Premium Breakdown
Unmarried 18 Year Old Male

		Underinsured Motorist - BI			Uninsured Motorist - PD			Comprehensive			Collision		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		55	55	0.0%	7	7	0.0%	68	68	0.0%	276	276	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		53	53		7	7		77	77		252	252	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		53	53		9	9		77	77		252	252	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		53	53		9	9		100	100		302	302	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		53	53		9	9		84	84		220	220	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		43	43		9	9		84	84		220	220	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		43	43		9	9		171	171		297	297	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		43	43		9	9		171	171		297	297	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		43	43		9	9		120	120		297	297	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	59.0%	59.0%	0.0%
		28	28		6	6		77	77		122	122	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		28	28		6	6		77	77		122	122	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.970		N/A	3.060	
		28	28		6	6		77	152		122	373	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	152		122	373	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	20.0%		N/A	25.0%	
		28	28		6	6		77	122		122	280	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	122		122	280	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		28	28		6	6		77	134		122	280	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		28	28		6	6		77	134		122	280	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	134		122	280	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.920	-8.0%	N/A	0.920	-8.0%
		28	28		6	6		77	123		122	258	
Class Factor	X	N/A	N/A		N/A	N/A		2.180	N/A		2.680	N/A	
		28	28		6	6		168	123		327	258	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		28	28	0.0%	6	6	0.0%	168	123	-26.8%	278	219	-21.2%
*Resulting Class Plan Factor								2.180	2.17	-0.6%	2.680	3.06	14.2%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

Current Rules		**Proposed Rules**	
Accidental Death and Dismembermen	2	Accidental Death and Dismembermen	2
Income Loss	3	Income Loss	3
Total Premium for Vehicle	849	**Total Premium for Vehicle**	660

American National General Insurance Company
Premium Breakdown
Unmarried 18 Year Old Female

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		214	214	0.0%	145	145	0.0%	53	53	0.0%	22	22	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		203	203		126	126		52	52		20	20	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		203	203		126	126		52	52		20	20	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		215	215		137	137		37	37		16	16	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		37	37		16	16	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		215	215		137	137		26	26		16	16	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		26	26		16	16	
PAC+ Discount	X	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	59.0%	59.0%	0.0%	36.0%	36.0%	0.0%
		88	88		56	56		11	11		10	10	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		88	88		56	56		11	11		10	10	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		88	88		56	56		11	11		10	10	
Age-Gender-Marital Status Factor	X	N/A	2.790		N/A	2.790		N/A	2.410		N/A	N/A	
		88	246		56	156		11	27		10	10	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	246		56	156		11	27		10	10	
Good Student Discount	X	N/A	20.0%		N/A	20.0%		N/A	15.0%		N/A	N/A	
		88	197		56	125		11	23		10	10	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	197		56	125		11	23		10	10	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	197		56	125		11	23		10	10	
Multi-Car Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		88	197		56	125		11	23		10	10	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		88	197		56	125		11	23		10	10	
Account Composition Factor	X	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	0.920	-8.0%	N/A	1.000	
		88	181		56	115		11	21		10	10	
Class Factor	X	2.430	N/A		2.430	N/A		2.430	N/A		N/A	N/A	
		214	181		136	115		27	21		10	10	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		182	154	-15.4%	116	98	-15.5%	23	18	-21.7%	10	10	0.0%
*Resulting Class Plan Factor		2.430	2.79	14.8%	2.430	2.79	14.8%	2.430	2.41	-0.8%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

American National General Insurance Company
Premium Breakdown
Unmarried 18 Year Old Female

		Underinsured Motorist - BI			Uninsured Motorist - PD			Comprehensive			Collision		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		55	55	0.0%	7	7	0.0%	68	68	0.0%	276	276	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		53	53		7	7		77	77		252	252	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		53	53		9	9		77	77		252	252	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		53	53		9	9		100	100		302	302	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		53	53		9	9		84	84		220	220	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		43	43		9	9		84	84		220	220	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		43	43		9	9		171	171		297	297	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		43	43		9	9		171	171		297	297	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		43	43		9	9		120	120		297	297	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	59.0%	59.0%	0.0%
		28	28		6	6		77	77		122	122	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		122	122	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		28	28		6	6		77	77		122	122	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.560		N/A	2.620	
		28	28		6	6		77	120		122	320	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	120		122	320	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	15.0%		N/A	15.0%	
		28	28		6	6		77	102		122	272	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	102		122	272	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		28	28		6	6		77	112		122	272	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		28	28		6	6		77	112		122	272	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	112		122	272	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.920	-8.0%	N/A	0.920	-8.0%
		28	28		6	6		77	103		122	250	
Class Factor	X	N/A	N/A		N/A	N/A		1.500	N/A		2.430	N/A	
		28	28		6	6		116	103		296	250	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		28	28	0.0%	6	6	0.0%	116	103	-11.2%	252	213	-15.5%
*Resulting Class Plan Factor								1.500	1.72	14.4%	2.430	2.62	7.8%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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Current Rules		**Proposed Rules**	
Accidental Death and Dismembermen	2	Accidental Death and Dismembermen	2
Income Loss	3	Income Loss	3
Total Premium for Vehicle	738	**Total Premium for Vehicle**	635

American National General Insurance Company
Premium Breakdown
Married 45 Year Old Male with 16 Year Old Son

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		214	214	0.0%	145	145	0.0%	53	53	0.0%	22	22	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		203	203		126	126		52	52		20	20	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		203	203		126	126		52	52		20	20	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		215	215		137	137		37	37		16	16	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		37	37		16	16	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		215	215		137	137		26	26		16	16	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		26	26		16	16	
PAC+ Discount	X	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	36.0%	36.0%	0.0%
		99	99		63	63		12	12		10	10	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		99	99		63	63		12	12		10	10	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		99	99		63	63		12	12		10	10	
Age-Gender-Marital Status Factor	X	N/A	4.050		N/A	4.050		N/A	2.320		N/A	N/A	
		99	401		63	255		12	28		10	10	
Principal-Occasional Factor	X	N/A	0.900		N/A	0.900		N/A	0.900		N/A	N/A	
		99	361		63	230		12	25		10	10	
Good Student Discount	X	N/A	35.0%		N/A	35.0%		N/A	15.0%		N/A	N/A	
		99	235		63	150		12	21		10	10	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		99	235		63	150		12	21		10	10	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		99	235		63	150		12	21		10	10	
Multi-Car Discount	X	N/A	11.0%		N/A	11.0%		N/A	11.0%		N/A	N/A	
		99	209		63	134		12	19		10	10	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		99	209		63	134		12	19		10	10	
Account Composition Factor	X	N/A	1.080	8.0%	N/A	1.080	8.0%	N/A	1.080	8.0%	N/A	1.000	
		99	226		63	145		12	21		10	10	
Class Factor	X	3.070	N/A		3.070	N/A		3.070	N/A		N/A	N/A	
		304	226		193	145		37	21		10	10	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		258	192	-25.6%	164	123	-25.0%	31	18	-41.9%	10	10	0.0%
*Resulting Class Plan Factor		3.070	3.24	5.7%	3.070	3.24	5.7%	3.070	1.86	-39.5%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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American National General Insurance Company
Premium Breakdown
Married 45 Year Old Male with 16 Year Old Son

		Underinsured Motorist - BI			Uninsured Motorist - PD			Comprehensive			Collision		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		55	55	0.0%	7	7	0.0%	68	68	0.0%	276	276	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		53	53		7	7		77	77		252	252	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		53	53		9	9		77	77		252	252	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		53	53		9	9		100	100		302	302	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		53	53		9	9		84	84		220	220	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		43	43		9	9		84	84		220	220	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		43	43		9	9		171	171		297	297	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		43	43		9	9		171	171		297	297	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		43	43		9	9		120	120		297	297	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	54.0%	54.0%	0.0%
		28	28		6	6		77	77		137	137	
Defensive Driver Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		137	137	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		28	28		6	6		77	77		137	137	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	1.830		N/A	3.830	
		28	28		6	6		77	141		137	525	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	0.850		N/A	0.750	
		28	28		6	6		77	120		137	394	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	15.0%		N/A	15.0%	
		28	28		6	6		77	102		137	335	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	102		137	335	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.100		N/A	1.000	
		28	28		6	6		77	112		137	335	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	5.0%		N/A	11.0%	
		28	28		6	6		77	106		137	298	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	106		137	298	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	1.080	8.0%	N/A	1.080	8.0%
		28	28		6	6		77	114		137	322	
Class Factor	X	N/A	N/A		N/A	N/A		1.660	N/A		3.070	N/A	
		28	28		6	6		128	114		421	322	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		28	28	0.0%	6	6	0.0%	128	114	-10.9%	358	274	-23.5%
*Resulting Class Plan Factor								1.660	1.63	-2.1%	3.070	2.56	-16.7%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

Current Rules		**Proposed Rules**	
Accidental Death and Dismembermen	2	Accidental Death and Dismembermen	2
Income Loss	3	Income Loss	3
Total Premium for Vehicle	988	**Total Premium for Vehicle**	770

American National General Insurance Company
Premium Breakdown
Married 66 Year Old Male with no Youthful Operators

		Bodily Injury			Property Damage			Medical Payments			Uninsured Motorist - BI		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		214	214	0.0%	145	145	0.0%	53	53	0.0%	22	22	0.0%
ZIP Factor	X	0.948	0.948	0.0%	0.869	0.869	0.0%	0.974	0.974	0.0%	0.925	0.925	0.0%
		203	203		126	126		52	52		20	20	
Limit Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		203	203		126	126		52	52		20	20	
Ded. Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Model Year Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		203	203		126	126		52	52		20	20	
Liab. Sym. Factor	X	1.060	1.060	0.0%	1.090	1.090	0.0%	0.720	0.720	0.0%	0.810	0.810	0.0%
		215	215		137	137		37	37		16	16	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		37	37		16	16	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		215	215		137	137		26	26		16	16	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		215	215		137	137		26	26		16	16	
PAC+ Discount	X	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	54.0%	54.0%	0.0%	36.0%	36.0%	0.0%
		99	99		63	63		12	12		10	10	
Defensive Driver Discount	X	10.0%	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%	10.0%	0.0%	N/A	N/A	0.0%
		89	89		57	57		11	11		10	10	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		89	89		57	57		11	11		10	10	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		89	89		57	57		11	11		10	10	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		89	89		57	57		11	11		10	10	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		89	89		57	57		11	11		10	10	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		89	89		57	57		11	11		10	10	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		89	89		57	57		11	11		10	10	
Age-Gender-Marital Status Factor	X	N/A	1.020		N/A	1.020		N/A	0.920		N/A	N/A	
		89	91		57	58		11	10		10	10	
Principal-Occasional Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		89	91		57	58		11	10		10	10	
Good Student Discount	X	N/A	0.0%		N/A	0.0%		N/A	0.0%		N/A	N/A	
		89	91		57	58		11	10		10	10	
Annual Mileage Driven Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		89	91		57	58		11	10		10	10	
Vehicle Usage Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		89	91		57	58		11	10		10	10	
Multi-Car Discount	X	N/A	16.0%		N/A	16.0%		N/A	16.0%		N/A	N/A	
		89	76		57	49		11	8		10	10	
Excess Vehicle Age Factor	X	N/A	1.000		N/A	1.000		N/A	1.000		N/A	N/A	
		89	76		57	49		11	8		10	10	
Account Composition Factor	X	N/A	0.790	-21.0%	N/A	0.790	-21.0%	N/A	0.790	-21.0%	N/A	1.000	
		89	60		57	39		11	6		10	10	
Class Factor	X	1.490	N/A		1.490	N/A		1.490	N/A		N/A	N/A	
		133	60		85	39		16	6		10	10	
DRRP Factor	X	0.850	0.850	0.0%	0.850	0.850	0.0%	0.850	0.850	0.0%	N/A	N/A	
Final Premium		113	51	-54.9%	72	33	-54.2%	14	5	-64.3%	10	10	0.0%
*Resulting Class Plan Factor		1.490	0.86	-42.5%	1.490	0.86	-42.5%	1.490	0.77	-48.1%			

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

*The percent changes shown are changes in rating factors only and do not reflect the average change. Any offsets are reflected in the base rates.

American National General Insurance Company
Premium Breakdown
Married 66 Year Old Male with no Youthful Operators

		Underinsured Motorist - BI			Uninsured Motorist - PD			Comprehensive			Collision		
	Operation	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference	Current Rule	Proposed Rule	Percent Difference
Base Rate		55	55	0.0%	7	7	0.0%	68	68	0.0%	276	276	0.0%
ZIP Factor	X	0.962	0.962	0.0%	0.958	0.958	0.0%	1.128	1.128	0.0%	0.912	0.912	0.0%
		53	53		7	7		77	77		252	252	
Limit Factor	X	1.000	1.000	0.0%	1.350	1.350	0.0%	N/A	N/A		N/A	N/A	
		53	53		9	9		77	77		252	252	
Ded. Factor	X	N/A	N/A		N/A	N/A		1.300	1.300	0.0%	1.200	1.200	0.0%
		53	53		9	9		100	100		302	302	
Model Year Factor	X	N/A	N/A		N/A	N/A		0.840	0.840	0.0%	0.730	0.730	
		53	53		9	9		84	84		220	220	
Liab. Sym. Factor	X	0.810	0.810	0.0%	N/A	N/A	0.0%	N/A	N/A		N/A	N/A	
		43	43		9	9		84	84		220	220	
Physical Damage Sym Factor	X	N/A	N/A		N/A	N/A		2.040	2.040	0.0%	1.350	1.350	
		43	43		9	9		171	171		297	297	
Passive Restraint Discount	X	N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A	
		43	43		9	9		171	171		297	297	
Comp Claim Free Discount	X	N/A	N/A		N/A	N/A		30.0%	30.0%		N/A	N/A	
		43	43		9	9		120	120		297	297	
PAC+ Discount	X	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	36.0%	36.0%	0.0%	54.0%	54.0%	0.0%
		28	28		6	6		77	77		137	137	
Defensive Driver Discount	X	N/A	N/A	0.0%	N/A	N/A	0.0%	N/A	N/A	0.0%	10.0%	10.0%	0.0%
		28	28		6	6		77	77		123	123	
Student Away Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		123	123	
Fresh Start Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		123	123	
TLC Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		123	123	
Auto-Home Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		123	123	
Benefits Xpress Discount	X	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		28	28		6	6		77	77		123	123	
Excess Vehicle Factor	X	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%	1.000	1.000	0.0%
		28	28		6	6		77	77		123	123	
Age-Gender-Marital Status Factor	X	N/A	N/A		N/A	N/A		N/A	0.910		N/A	1.020	
		28	28		6	6		77	70		123	125	
Principal-Occasional Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	70		123	125	
Good Student Discount	X	N/A	N/A		N/A	N/A		N/A	0.0%		N/A	0.0%	
		28	28		6	6		77	70		123	125	
Annual Mileage Driven Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	70		123	125	
Vehicle Usage Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	70		123	125	
Multi-Car Discount	X	N/A	N/A		N/A	N/A		N/A	5.0%		N/A	16.0%	
		28	28		6	6		77	67		123	105	
Excess Vehicle Age Factor	X	N/A	N/A		N/A	N/A		N/A	1.000		N/A	1.000	
		28	28		6	6		77	67		123	105	
Account Composition Factor	X	N/A	1.000		N/A	1.000		N/A	0.790	-21.0%	N/A	0.790	-21.0%
		28	28		6	6		77	53		123	83	
Class Factor	X	N/A	N/A		N/A	N/A		1.260	N/A		1.490	N/A	
		28	28		6	6		97	53		183	83	
DRRP Factor	X	N/A	N/A		N/A	N/A		N/A	N/A		0.850	0.850	0.0%
Final Premium		28	28	0.0%	6	6	0.0%	97	53	-45.4%	156	71	-54.5%
*Resulting Class Plan Factor								1.260	0.86	-31.4%	1.490	0.86	-42.5%

*For our proposed rules Age-Gender-Marital Status, Principal-Occasional, Good Student, Annual Mileage Driven, Vehicle Usage, Multi-Car and Excess Vehicle Age factors/discounts are multiplied together in order to compare to our current class factor.

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Current Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	501

Proposed Rules	
Accidental Death and Dismembermen	2
Income Loss	3
Total Premium for Vehicle	262

American National Property and Casualty Company
American National General Insurance Company
Summary of Indication and Effect
Arkansas

Fiscal Years Ending 06/30/10, 06/30/11 and 06/30/12
Losses Valued as of 09/30/12 and Trended to 01/04/14

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	67.1%	2,481,196	5.0%	5.0%
Property Damage	67.4%	1,524,358	5.4%	2.2%
Medical Payments	69.8%	321,837	9.2%	3.1%
Uninsured Motorist - BI	44.2%	273,783	-30.8%	-3.7%
Underinsured Motorist - BI	105.9%	359,020	65.7%	32.1%
Uninsured Motorist - PD	53.0%	123,777	-17.0%	-12.0%
Comprehensive	90.8%	1,072,532	35.5%	20.3%
Collision	64.9%	2,185,539	-3.2%	-0.2%
Roadside Assistance	45.9%	123,150	-31.5%	-38.1%
Wage Loss	25.1%	46,250	-60.8%	0.0%
Rental Reimbursement	73.6%	11,495	9.8%	0.0%
Accidental Death and Dismemberment	15.8%	34,731	-75.3%	0.0%
All Liability	67.6%	5,164,952	6.1%	5.0%
All Physical Damage	72.1%	3,392,716	8.1%	4.0%
All Coverages	69.4%	8,557,669	6.9%	4.6%

American National General Insurance Company
Summary of Indication and Effect
Arkansas

Fiscal Years Ending 06/30/10, 06/30/11 and 06/30/12
Losses Valued as of 09/30/12 and Trended to 01/04/14

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA$HBACK Adjustment	Rate Level Indications	Selected
Bodily Injury	63.7%	195,167	-0.3%	-0.4%
Property Damage	91.6%	110,561	43.4%	11.5%
Personal Injury Protection	0.0%	-	-100.0%	0.0%
Uninsured Motorist - BI	139.3%	17,680	118.0%	21.8%
Underinsured Motorist - BI	33.2%	17,540	-48.0%	31.7%
Underinsured Motorist - PD	0.0%	-	-100.0%	0.0%
Comprehensive	106.7%	59,114	59.3%	11.5%
Collision	69.8%	159,413	4.2%	0.0%
Roadside Assistance	38.7%	6,933	-42.3%	-30.8%
Wage Loss	0.2%	2,285	-99.7%	0.0%
Rental Reimbursement	29.5%	3,283	-55.9%	0.0%
Accidental Death and Dismemberment	0.0%	1,600	-100.0%	0.0%
All Liability	72.6%	369,409	14.5%	5.7%
All Physical Damage	76.9%	228,743	16.2%	1.4%
All Coverages	74.2%	598,152	15.2%	4.0%

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	2.3%		
Class Relativity	8.5%		
Account Comp Phase I	-5.6%		
Sector Rel Offset	0.3%		
Subtotal	5.0%	$122,392	$2,444,351
Property Damage			
Base Rate	0.2%		
Class Relativity	8.3%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	-0.1%		
Subtotal	2.2%	$33,496	$1,517,287
Medical Payments			
Base Rate	6.4%		
Class Relativity	2.7%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	0.1%		
Subtotal	3.1%	$9,742	$315,766
Uninsured Motorist - BI			
Base Rate	-3.9%		
Sector Rel Offset	0.1%		
Subtotal	-3.7%	($10,242)	$273,115
Underinsured Motorist - BI			
Base Rate	32.0%		
Sector Rel Offset	0.1%		
Subtotal	32.1%	$115,679	$360,251
Uninsured Motorist - PD			
Base Rate	-12.0%		
Sector Rel Offset	-0.1%		
Subtotal	-12.0%	($15,375)	$127,626

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
Comprehensive			
Base Rate	9.8%		
Model Year Relativity	-3.0%		
Class Relativity	20.0%		
Account Comp Phase I	-6.1%		
Sector Rel Offset	0.3%		
Subtotal	20.3%	$213,012	$1,047,109
Collision			
Base Rate	-0.5%		
Model Year Relativity	-5.8%		
Class Relativity	14.5%		
Account Comp Phase I	-7.0%		
Sector Rel Offset	0.0%		
Subtotal	-0.2%	($3,562)	$2,105,664
Roadside Assistance			
Base Rate	-38.1%		
Subtotal	-38.1%	($75,068)	$196,908
Wage Loss			
Subtotal	0.0%	$0	$47,339
Rental Reimbursement			
Subtotal	0.0%	$0	$10,118
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$35,294
Liability	5.0%	$255,692	$5,121,029
Physical Damage	4.0%	$134,382	$3,359,799
Total	**4.6%**	**$390,075**	**$8,480,828**

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	3.9%		
Class Relativity	-0.5%		
Account Comp Phase I	-4.1%		
Sector Rel Offset	0.4%		
Subtotal	-0.4%	($590)	$142,324
Property Damage			
Base Rate	16.3%		
Class Relativity	-0.6%		
Account Comp Phase I	-4.3%		
Sector Rel Offset	0.7%		
Subtotal	11.5%	$9,200	$79,999
Medical Payments			
Base Rate	15.2%		
Class Relativity	-9.4%		
Account Comp Phase I	-4.6%		
Sector Rel Offset	-0.5%		
Subtotal	-1.0%	($125)	$13,012
Uninsured Motorist - BI			
Base Rate	22.2%		
Sector Rel Offset	-0.3%		
Subtotal	21.8%	$3,007	$13,793
Underinsured Motorist - BI			
Base Rate	31.0%		
Sector Rel Offset	0.6%		
Subtotal	31.7%	$4,179	$13,190
Uninsured Motorist - PD			
Base Rate	0.0%		
Sector Rel Offset	-2.8%		
Subtotal	-2.8%	($154)	$5,485

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

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	3.0%		
Model Year Relativity	-3.2%		
Class Relativity	14.6%		
Account Comp Phase I	-5.7%		
Sector Rel Offset	3.5%		
Subtotal	11.5%	$5,004	$43,517
Collision			
Base Rate	3.2%		
Model Year Relativity	-5.9%		
Class Relativity	10.2%		
Account Comp Phase I	-6.2%		
Sector Rel Offset	-0.3%		
Subtotal	0.0%	$0	$116,028
Roadside Assistance			
Base Rate	-30.8%		
Subtotal	-30.8%	($2,664)	$8,658
Wage Loss			
Subtotal	0.0%	$0	$1,710
Rental Reimbursement			
Subtotal	0.0%	$0	$2,666
Accidental Death and Dismemberment			
Subtotal	0.0%	$0	$1,196
Liability	5.7%	$15,518	$270,709
Physical Damage	1.4%	$2,341	$170,869
Total	**4.0%**	**$17,858**	**$441,578**

American National Property and Casualty Company
American National General Insurance Company
Calculation of Base Rates by Coverage
Arkansas

Coverage	ANPAC Earned Exposures (1a)	ANG Earned Exposures (1b)	Combined Earned Exposures (1c)	ANPAC Present Base Rate (2a)	ANPAC-ANG Present Factor (2b)	ANG Present Base Rate (2c)	Combined Present Base Rate (2d)	Selected Effect (3a)	Other than Base Rate Changes (3b)	Selected Base Rate Effect (3c)	Combined Proposed Base Rate (4a)	ANPAC Proposed Base Rate (4b)	ANPAC-ANG Proposed Factor (4c)	ANG Proposed Base Rate (4d)	ANPAC Base Rate Effect (5a)	ANG Base Rate Effect (5b)	Combined Base Rate Effect (5c)	ANPAC InForce Premium (6a)	ANG InForce Premium (6b)	Combined InForce Premium (6c)
Bodily Injury	12,057	747	12,805	229	0.900	206	228	5.0%	2.7%	2.3%	233	234	0.915	214	2.2%	3.9%	2.3%	2,299,498	142,324	2,441,822
Property Damage	12,058	747	12,805	153	0.817	125	151	4.1%	2.0%	2.1%	154	152	0.954	145	-0.7%	16.3%	0.2%	1,435,986	79,999	1,515,985
Medical Payments	8,834	353	9,186	50	0.920	46	50	3.5%	-3.1%	6.8%	53	53	1.000	53	6.0%	15.2%	6.4%	301,507	13,012	314,519
Uninsured Motorist - BI	11,213	675	11,889	19	0.947	18	19	-5.0%	0.1%	-5.1%	18	18	1.200	22	-5.3%	22.2%	-3.9%	258,134	13,793	271,927
Underinsured Motorist - BI	7,684	406	8,090	50	0.840	42	50	32.0%	0.1%	31.9%	65	66	0.840	55	32.0%	31.0%	32.0%	345,894	13,190	359,084
Uninsured Motorist - PD	10,798	651	11,449	8	0.875	7	8	-6.0%	-0.1%	-5.9%	7	7	1.000	7	-12.5%	0.0%	-12.0%	122,141	5,485	127,626
Comprehensive	9,876	542	10,417	79	0.835	66	78	20.3%	9.6%	9.8%	86	87	0.782	68	10.1%	3.1%	9.8%	981,861	43,235	1,025,096
Collision	9,716	533	10,249	281	0.950	267	280	0.2%	0.3%	-0.2%	279	279	0.989	276	-0.7%	3.2%	-0.5%	1,980,135	115,948	2,096,083
Roadside Assistance	7,415	334	7,749	7	1.000	7	7	14.9%	0.0%	14.9%	8	8	1.125	9	-38.5%	-30.8%	-38.1%	188,251	8,658	196,908
Wage Loss	7,440	362	7,802	3	1.000	3	3	0.0%	0.0%	0.0%	3	3	1.000	3	0.0%	0.0%	0.0%	45,629	1,710	47,339
Rental Reimbursement	384	91	475	9	2.667	24	12	0.0%	0.0%	0.0%	12	9	2.667	24	0.0%	0.0%	0.0%	7,452	2,666	10,118
Accidental Death and Dismemberment	8,440	382	8,821	2	1.000	2	2	0.0%	0.0%	0.0%	2	2	1.000	2	0.0%	0.0%	0.0%	34,098	1,196	35,294

Calculations:

(2b) = (2c) / (2a)
(2d) = ((2a) * (1a) + (2c) * (1b)) / (1c)
(3c) = (1 + (3a)) / (1 + (3b)) - 1
(4a) = (2d) * (1 + (3c))
(4b) = (4a) * (1c) / ((1a) + (1b) * (4c))
(4d) = (4b) * (4c)
(5a) = (4b) / (2a) - 1
(5b) = (4d) / (2c) - 1
(5c) = ((5a) * (6a) + (5b) * (6b)) / (6c) - 1

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/25/2013	Filed 05/28/2013	Supporting Document	APCS-Auto Premium Comparison Survey	05/16/2013	APCS Form ANPAC.xlsx (Superceded) APCS Form ANG.xlsx (Superceded) APCS Form ANPAC.pdf (Superceded) APCS Form ANG.pdf (Superceded)
04/04/2013	Filed 05/28/2013	Supporting Document	APCS-Auto Premium Comparison Survey	04/25/2013	ANP premium survey.pdf (Superceded) APCS Form ANPAC.xlsx (Superceded) APCS Form ANG.xlsx (Superceded) ANG premium survey.pdf (Superceded)
03/19/2013	Filed 05/28/2013	Rate	Automobile Rate Pages	04/15/2013	AR ANPAC Auto Rate Pages 02-13.pdf AR ANGIC Auto Rate Pages 02-13.pdf (Superceded)
02/25/2013	Filed 05/28/2013	Supporting Document	APCS-Auto Premium Comparison Survey	04/04/2013	ANP premium survey.pdf ANG premium survey.pdf (Superceded)
02/25/2013	Filed 05/28/2013	Supporting Document	NAIC loss cost data entry document	04/15/2013	F319AR_ANP.pdf F319AR_ANG.pdf (Superceded)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	28401
Company Name:	American National Property and Casualty C
Contact Person:	Matt Stassel
Telephone No.:	(417) 887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	0-12	%
GOOD STUDENT	10-35 in class	
ANTI-THEFT DEVICE	N/A	%
Over 55 Defensive Driver Discount	10	%
$250/$500 Deductible Comp./Coll.	N/A	%

Assumptions to Use:

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

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Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment 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*
2008 4.8L Chevrolet Silverado 1500 :LS: regular cab 119" WB	*Minimum Liability*		$357	$380	$150	$182	$386	$411	$162	$198	$489	$522	$199	$245	$392	$418	$167	$204	$485	$517	$199	$246
	Minimum Liability with Comprehensive and Collision		$750	$851	$343	$351	$798	$905	$365	$376	$943	$1,064	$418	$441	$819	$929	$375	$388	$939	$1,059	$418	$442
	100/300/50 Liability with Comprehensive and Collision		$797	$900	$375	$387	$846	$957	$396	$410	$1,004	$1,130	$456	$483	$871	$983	$410	$425	$994	$1,118	$454	$480
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$323	$344	$139	$168	$352	$375	$149	$181	$447	$478	$184	$226	$356	$380	$154	$186	$438	$468	$183	$223
	Minimum Liability with Comprehensive and Collision		$713	$812	$333	$339	$764	$869	$351	$360	$897	$1,017	$403	$421	$780	$888	$363	$371	$888	$1,007	$402	$418
	100/300/50 Liability with Comprehensive and Collision		$756	$856	$361	$370	$811	$918	$381	$394	$957	$1,080	$439	$461	$828	$937	$396	$407	$939	$1,060	$435	$454
2010 Honda Odyssey "EX"	*Minimum Liability*		$301	$320	$130	$158	$321	$341	$138	$168	$407	$434	$171	$209	$331	$352	$145	$175	$401	$426	$171	$208
	Minimum Liability with Comprehensive and Collision		$638	$720	$290	$302	$680	$767	$306	$321	$807	$908	$357	$379	$707	$797	$320	$334	$801	$900	$357	$378
	100/300/50 Liability with Comprehensive and Collision		$678	$760	$318	$331	$722	$811	$336	$353	$854	$958	$388	$413	$752	$843	$353	$369	$849	$950	$389	$413
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$382	$403	$170	$203	$412	$436	$183	$220	$514	$546	$221	$268	$422	$447	$191	$229	$510	$540	$220	$268
	Minimum Liability with Comprehensive and Collision		$887	$1,004	$406	$419	$949	$1,073	$432	$448	$1,111	$1,254	$497	$523	$981	$1,109	$450	$467	$1,107	$1,248	$496	$523
	100/300/50 Liability with Comprehensive and Collision		$947	$1,067	$453	$470	$1,014	$1,141	$479	$499	$1,191	$1,337	$553	$583	$1,051	$1,179	$503	$522	$1,178	$1,322	$547	$576
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	*Minimum Liability*		$292	$310	$129	$156	$319	$339	$137	$166	$395	$420	$169	$205	$324	$342	$145	$174	$394	$417	$167	$205
	Minimum Liability with Comprehensive and Collision		$1,143	$1,323	$530	$520	$1,220	$1,411	$560	$552	$1,397	$1,611	$634	$632	$1,264	$1,459	$583	$575	$1,396	$1,608	$632	$632
	100/300/50 Liability with Comprehensive and Collision		$1,185	$1,366	$560	$552	$1,262	$1,454	$591	$586	$1,450	$1,667	$668	$670	$1,314	$1,510	$618	$613	$1,446	$1,660	$666	$668
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$326	$346	$142	$172	$350	$371	$153	$185	$438	$466	$187	$227	$358	$379	$160	$193	$434	$460	$187	$226
	Minimum Liability with Comprehensive and Collision		$694	$786	$322	$331	$740	$837	$341	$353	$869	$980	$393	$412	$765	$864	$355	$367	$865	$974	$393	$411
	100/300/50 Liability with Comprehensive and Collision		$743	$834	$356	$366	$789	$889	$376	$389	$929	$1,042	$431	$455	$820	$920	$396	$409	$920	$1,031	$433	$454

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	39942
Company Name:	American National General Insurance Com
Contact Person:	Matt Stassel
Telephone No.:	(417)887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	0-12	%
GOOD STUDENT	10-35 in class	
ANTI-THEFT DEVICE	N/A	%
Over 55 Defensive Driver Discount	10	%
$250/$500 Deductible Comp./Coll.	N/A	%

Assumptions to Use:

1 ***Liability -Minimun $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:***
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6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental***
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		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*
2008 4.8L Chevrolet Silverado 1500 :LS: regular cab 119" WB	*Minimum Liability*	$338	$359	$143	$173	$358	$382	$154	$188	$459	$490	$190	$232	$369	$392	$161	$195	$453	$483	$187	$231
	Minimum Liability with Comprehensive and Collision	$696	$789	$317	$329	$738	$838	$338	$352	$877	$991	$390	$412	$761	$861	$350	$365	$871	$984	$387	$411
	100/300/50 Liability with Comprehensive and Collision	$735	$831	$344	$359	$788	$892	$367	$383	$931	$1,048	$423	$448	$811	$913	$381	$397	$923	$1,039	$420	$446
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$307	$326	$132	$159	$331	$354	$140	$170	$420	$449	$174	$214	$334	$355	$146	$176	$412	$441	$172	$210
	Minimum Liability with Comprehensive and Collision	$666	$757	$307	$314	$707	$805	$322	$332	$835	$945	$372	$392	$724	$823	$334	$345	$827	$937	$370	$388
	100/300/50 Liability with Comprehensive and Collision	$705	$798	$333	$342	$751	$850	$353	$366	$888	$998	$404	$427	$773	$875	$366	$379	$877	$988	$400	$421
2010 Honda Odyssey "EX"	*Minimum Liability*	$283	$300	$126	$151	$301	$319	$132	$161	$378	$402	$160	$195	$314	$332	$138	$166	$378	$403	$160	$195
	Minimum Liability with Comprehensive and Collision	$600	$677	$272	$285	$637	$719	$288	$304	$756	$850	$331	$354	$662	$746	$299	$315	$756	$851	$331	$354
	100/300/50 Liability with Comprehensive and Collision	$636	$714	$297	$313	$678	$762	$316	$334	$805	$903	$363	$389	$705	$791	$331	$349	$799	$895	$363	$388
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$362	$382	$163	$195	$386	$408	$174	$210	$486	$515	$213	$256	$402	$423	$185	$221	$478	$506	$208	$253
	Minimum Liability with Comprehensive and Collision	$837	$944	$382	$396	$889	$1,004	$404	$422	$1,053	$1,185	$470	$494	$927	$1,045	$425	$443	$1,045	$1,176	$465	$491
	100/300/50 Liability with Comprehensive and Collision	$890	$1,001	$423	$439	$952	$1,070	$448	$468	$1,128	$1,264	$520	$548	$995	$1,116	$474	$494	$1,114	$1,247	$514	$540
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	*Minimum Liability*	$277	$293	$124	$150	$301	$318	$131	$158	$372	$396	$160	$194	$308	$324	$137	$165	$374	$397	$160	$195
	Minimum Liability with Comprehensive and Collision	$1,077	$1,244	$495	$490	$1,150	$1,325	$522	$519	$1,322	$1,521	$595	$597	$1,193	$1,373	$544	$541	$1,324	$1,522	$595	$598
	100/300/50 Liability with Comprehensive and Collision	$1,115	$1,283	$522	$519	$1,191	$1,368	$550	$549	$1,373	$1,575	$628	$632	$1,238	$1,420	$578	$576	$1,366	$1,566	$625	$630
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$308	$326	$137	$165	$326	$346	$146	$176	$411	$435	$177	$215	$339	$358	$154	$184	$408	$432	$177	$216
	Minimum Liability with Comprehensive and Collision	$651	$735	$299	$311	$688	$778	$318	$331	$815	$915	$364	$386	$713	$804	$331	$345	$812	$912	$364	$387
	100/300/50 Liability with Comprehensive and Collision	$693	$778	$331	$345	$736	$827	$353	$369	$873	$976	$402	$427	$768	$860	$370	$387	$865	$967	$401	$425

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	408-28401
Company Name:	American National Property and Casualty Co
Contact Person:	Matt Stassel
Telephone No.:	(417) 887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	0-12	%
GOOD STUDENT	10-35 in class	
ANTI-THEFT DEVICE	N/A	%
Over 55 Defensive Driver Discount	10	%
$250/$500 Deductible Comp./Coll.	N/A	%

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
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		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*
2008 4.8L Chevrolet Silverado 1500 :LS: regular cab 119" WB	*Minimum Liability*	$357	$380	$150	$182	$386	$411	$162	$198	$489	$522	$199	$245	$392	$418	$167	$204	$485	$517	$199	$246
	Minimum Liability with Comprehensive and Collision	$750	$851	$343	$351	$798	$905	$365	$376	$943	$1,064	$418	$441	$819	$929	$375	$388	$939	$1,059	$418	$442
	100/300/50 Liability with Comprehensive and Collision	$797	$900	$375	$387	$846	$957	$396	$410	$1,004	$1,130	$456	$483	$871	$983	$410	$425	$994	$1,118	$454	$480
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$323	$344	$139	$168	$352	$375	$149	$181	$447	$478	$184	$226	$356	$380	$154	$186	$438	$468	$183	$223
	Minimum Liability with Comprehensive and Collision	$713	$812	$333	$339	$764	$869	$351	$360	$897	$1,017	$403	$421	$780	$888	$363	$371	$888	$1,007	$402	$418
	100/300/50 Liability with Comprehensive and Collision	$756	$856	$361	$370	$811	$918	$381	$394	$957	$1,080	$439	$461	$828	$937	$396	$407	$939	$1,060	$435	$454
2010 Honda Odyssey "EX"	*Minimum Liability*	$301	$320	$130	$158	$321	$341	$138	$168	$407	$434	$171	$209	$331	$352	$145	$175	$401	$426	$171	$208
	Minimum Liability with Comprehensive and Collision	$638	$720	$290	$302	$680	$767	$306	$321	$807	$908	$357	$379	$707	$797	$320	$334	$801	$900	$357	$378
	100/300/50 Liability with Comprehensive and Collision	$678	$760	$318	$331	$722	$811	$336	$353	$854	$958	$388	$413	$752	$843	$353	$369	$849	$950	$389	$413
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$382	$403	$170	$203	$412	$436	$183	$220	$514	$546	$221	$268	$422	$447	$191	$229	$510	$540	$220	$268
	Minimum Liability with Comprehensive and Collision	$887	$1,004	$406	$419	$949	$1,073	$432	$448	$1,111	$1,254	$497	$523	$981	$1,109	$450	$467	$1,107	$1,248	$496	$523
	100/300/50 Liability with Comprehensive and Collision	$947	$1,067	$453	$470	$1,014	$1,141	$479	$499	$1,191	$1,337	$553	$583	$1,051	$1,179	$503	$522	$1,178	$1,322	$547	$576
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	*Minimum Liability*	$292	$310	$129	$156	$319	$339	$137	$166	$395	$420	$169	$205	$324	$342	$145	$174	$394	$417	$167	$205
	Minimum Liability with Comprehensive and Collision	$1,143	$1,323	$530	$520	$1,220	$1,411	$560	$552	$1,397	$1,611	$634	$632	$1,264	$1,459	$583	$575	$1,396	$1,608	$632	$632
	100/300/50 Liability with Comprehensive and Collision	$1,185	$1,366	$560	$552	$1,262	$1,454	$591	$586	$1,450	$1,667	$668	$670	$1,314	$1,510	$618	$613	$1,446	$1,660	$666	$668
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$326	$346	$142	$172	$350	$371	$153	$185	$438	$466	$187	$227	$358	$379	$160	$193	$434	$460	$187	$226
	Minimum Liability with Comprehensive and Collision	$694	$786	$322	$331	$740	$837	$341	$353	$869	$980	$393	$412	$765	$864	$355	$367	$865	$974	$393	$411
	100/300/50 Liability with Comprehensive and Collision	$743	$834	$356	$366	$789	$889	$376	$389	$929	$1,042	$431	$455	$820	$920	$396	$409	$920	$1,031	$433	$454

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	408-39942
Company Name:	American National General Insurance Comp
Contact Person:	Matt Stassel
Telephone No.:	(417)887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	0-12	%
GOOD STUDENT	10-35 in class	
ANTI-THEFT DEVICE	N/A	%
Over 55 Defensive Driver Discount	10	%
$250/$500 Deductible Comp./Coll.	N/A	%

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 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*
2008 4.8L Chevrolet Silverado 1500 :LS: regular cab 119" WB	*Minimum Liability*	$338	$359	$143	$173	$358	$382	$154	$188	$459	$490	$190	$232	$369	$392	$161	$195	$453	$483	$187	$231
	Minimum Liability with Comprehensive and Collision	$696	$789	$317	$329	$738	$838	$338	$352	$877	$991	$390	$412	$761	$861	$350	$365	$871	$984	$387	$411
	100/300/50 Liability with Comprehensive and Collision	$735	$831	$344	$359	$788	$892	$367	$383	$931	$1,048	$423	$448	$811	$913	$381	$397	$923	$1,039	$420	$446
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$307	$326	$132	$159	$331	$354	$140	$170	$420	$449	$174	$214	$334	$355	$146	$176	$412	$441	$172	$210
	Minimum Liability with Comprehensive and Collision	$666	$757	$307	$314	$707	$805	$322	$332	$835	$945	$372	$392	$724	$823	$334	$345	$827	$937	$370	$388
	100/300/50 Liability with Comprehensive and Collision	$705	$798	$333	$342	$751	$850	$353	$366	$888	$998	$404	$427	$773	$875	$366	$379	$877	$988	$400	$421
2010 Honda Odyssey "EX"	*Minimum Liability*	$283	$300	$126	$151	$301	$319	$132	$161	$378	$402	$160	$195	$314	$332	$138	$166	$378	$403	$160	$195
	Minimum Liability with Comprehensive and Collision	$600	$677	$272	$285	$637	$719	$288	$304	$756	$850	$331	$354	$662	$746	$299	$315	$756	$851	$331	$354
	100/300/50 Liability with Comprehensive and Collision	$636	$714	$297	$313	$678	$762	$316	$334	$805	$903	$363	$389	$705	$791	$331	$349	$799	$895	$363	$388
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$362	$382	$163	$195	$386	$408	$174	$210	$486	$515	$213	$256	$402	$423	$185	$221	$478	$506	$208	$253
	Minimum Liability with Comprehensive and Collision	$837	$944	$382	$396	$889	$1,004	$404	$422	$1,053	$1,185	$470	$494	$927	$1,045	$425	$443	$1,045	$1,176	$465	$491
	100/300/50 Liability with Comprehensive and Collision	$890	$1,001	$423	$439	$952	$1,070	$448	$468	$1,128	$1,264	$520	$548	$995	$1,116	$474	$494	$1,114	$1,247	$514	$540
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	*Minimum Liability*	$277	$293	$124	$150	$301	$318	$131	$158	$372	$396	$160	$194	$308	$324	$137	$165	$374	$397	$160	$195
	Minimum Liability with Comprehensive and Collision	$1,077	$1,244	$495	$490	$1,150	$1,325	$522	$519	$1,322	$1,521	$595	$597	$1,193	$1,373	$544	$541	$1,324	$1,522	$595	$598
	100/300/50 Liability with Comprehensive and Collision	$1,115	$1,283	$522	$519	$1,191	$1,368	$550	$549	$1,373	$1,575	$628	$632	$1,238	$1,420	$578	$576	$1,366	$1,566	$625	$630
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$308	$326	$137	$165	$326	$346	$146	$176	$411	$435	$177	$215	$339	$358	$154	$184	$408	$432	$177	$216
	Minimum Liability with Comprehensive and Collision	$651	$735	$299	$311	$688	$778	$318	$331	$815	$915	$364	$386	$713	$804	$331	$345	$812	$912	$364	$387
	100/300/50 Liability with Comprehensive and Collision	$693	$778	$331	$345	$736	$827	$353	$369	$873	$976	$402	$427	$768	$860	$370	$387	$865	$967	$401	$425

American National General Insurance Company
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'>' denotes 'Greater than or equal to'.
Marital Status of M or P denotes Married or Partnership.
Marital Status of S or D denotes Single or Divorced.
Gender of M denotes Male and gender of F denotes Female
Marital Status M,P denotes Married and Partnership, respectively
Marital Status S,D denotes Single and Divorced, respectively

American National General Insurance Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	AD&D	INC LOSS
	214	178	53	73	279	22	55	7	9	24	2	3

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72169, 72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72312, 72335, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72341, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
126	71833, 71852, 72855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955, 72956
132	72903, 72908, 72919
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71932
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71959, 71962
150	71647, 71652, 71665, 71641, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 719770, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72439, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72053, 72059, 72075, 72101, 72112, 72132, 72165, 72431, 72465, 72564, 72568, 72571
162	72116
163	72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72585
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages

Sector	Zip Codes
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72389, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

PD Coverage

Sector	Zip Codes
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72022, 72015, 72019, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72718, 72745, 72758, 72711, 72756
108	71603, 71602
109	71601, 71659
110	71724, 71730, 71749, 71750, 71758, 71759, 71762, 71751
111	71837, 71840, 71854
112	72701, 72737, 72703, 72735
113	72764, 72704, 72728, 72762, 72770
114	72204
115	72201, 72202, 72164, 72183, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72082, 72085, 72143, 72149, 72178, 72068
119	72956
120	72601, 72615
121	72117, 72116
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72642, 72651, 72658, 72659, 72537, 72544, 72623, 72653, 72661

PD Coverage

Sector	Zip Codes
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72923, 72903, 72919
132	72901, 72904
133	72916, 72908
134	71701, 71726, 71720, 71744
135	72104, 72105
136	72312, 72335, 72359, 72322, 72326, 72387, 72389, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72169, 72211, 72212
143	72761
144	72722, 72734, 72736, 72747, 72768, 72714, 72715, 72739, 72751
145	71655, 71656
146	72106, 72113
147	72037, 72046, 72072, 72083, 72142, 72004, 72073, 72133, 72152, 72160, 72168, 72175, 72182
148	72421, 72427, 72410, 72416, 72433, 72439, 72445, 72457, 72476, 72412, 72449, 72471, 72473, 72524, 72465
149	72002, 72103, 72065, 72180, 72011
150	71909, 72087
151	72057, 72128, 72129, 7215072084
152	71956, 71968, 71949, 72001, 72016, 72070, 72125, 72122, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72936, 72940, 72941, 72945, 72933, 72937, 72938, 72944
156	72769, 72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72949, 72932, 72948, 72952, 72955

PD Coverage

Sector	Zip Codes
157	72946, 72947, 72921, 72935
158	72613, 72616, 72631, 72632, 72660, 72732, 72733, 72738, 72740, 72611, 72638, 72644, 72662
159	72721, 72727, 72742, 72752, 72760, 72773, 72776, 72624, 72633, 72670, 72852, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72675, 72683, 72685, 72686
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840j, 72843, 72845, 72846, 72847, 72854, 72856, 72949, 72930
161	71832, 71836, 71842, 71866, 71820, 71822, 71823, 71846, 71865, 71841, 71937, 71944, 71945, 71953, 71971, 71972, 71973, 71932, 71932
162	71839, 71740, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71922, 71940, 71962, 71858, 71864
164	71929, 71964, 71941, 71942, 71920, 71921, 71933, 71935, 71943, 71950
165	72025, 72824, 72827, 72828, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72860, 72863, 72865, 72857, 72858
166	72826, 72855, 72927, 72928, 72943, 72951
167	71675, 71647, 71652, 71665, 71671, 71725, 71748, 71763, 71631, 71651, 71660, 71742, 71745, 71747, 71765, 71766
168	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678, 71630, 71638, 71654, 71662, 71666
169	72455
170	72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72107, 72127, 72058, 72061, 72181
174	72543, 72545, 72131, 72044, 72067, 72088, 72130, 72153, 72530, 72546, 72581
175	72012, 72052, 72102, 72045, 72047, 72111, 72136, 72137, 72173
176	72366, 72369, 72374, 72383, 72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
177	72368, 72066, 72340, 72341, 72360, 72372, 72392, 72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72074, 72108, 72170
178	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72331, 72373
179	72639, 72039, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72156, 72157, 72629, 72645, 72650
180	72413, 72444, 72462, 72478, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72453, 72454, 72456, 72461, 72464, 72470
181	72438, 72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467, 72417, 72354, 72324, 72365, 72377, 72432, 72472
182	72010, 72081, 72139, 72121, 72179, 72523, 72534, 72550, 72553, 72020, 72165, 72564, 72568, 72564, 72568, 72571
183	72005, 72347, 72429, 72475, 72479, 72522, 72562, 72579, 72006, 72014, 72043, 72053, 72059, 72075, 72101, 72112, 72123, 72431
184	72415, 72434, 72458, 72460, 72577, 72440, 72459, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572

PD Coverage

Sector	Zip Codes
185	72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72657, 72663, 72680
186	72512, 72515, 72520, 72531, 72536, 72538, 72539, 72576, 72578, 72583, 72584, 72587, 72513, 72529, 72554
187	71635, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676
188	71833, 71852, 71855, 71831, 71838, 71851, 71853, 71859, 71862, 71825, 71847, 71958, 71959, 71952
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

COMP Coverage

Sector	Zip Codes
99	Full Timer
100	72764, 72210
101	72718, 72712, 72716
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72768, 72714, 72715, 72739
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72223, 72169, 72211, 72212
110	72120
111	72076, 72099
112	72923, 72905, 72936, 72940, 72945, 72938
113	72703, 72735, 72727
114	72719, 72722, 72734, 72736, 72747
115	72116, 72118, 72199, 72113
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72022, 72002, 72103
120	72032, 72034, 72035, 72106
121	72916, 72908, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

COMP Coverage

Sector	Zip Codes
128	72941, 72934, 72932, 72948, 72952, 72955, 72946, 72947, 72921, 72935
129	72956
130	71909, 71956, 71949
131	71901
132	71913
133	72023, 72173
134	72201, 72202, 72164, 72183, 72206
135	72751, 72732, 72733
136	72613, 72616, 72631, 72632, 72660, 72738, 72740, 72638, 72721, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72117, 72114, 72176, 72083, 72142, 72086, 72024
140	72401
141	72450, 72474, 72412, 72436, 72411, 72414, 72419, 72437, 72447, 72467, 72417
142	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084
143	71968, 71929, 71964
144	72310, 72321, 72351, 72358, 72370, 72391, 72313, 72325, 72329, 72330, 72338, 72339, 72350, 72384, 72395, 72386, 72438, 72426, 72428, 72442, 72354
145	72944, 72824, 72829, 72834, 72835, 72842, 72927, 72110, 72156
146	72072, 72073, 72160, 72003, 72042
147	72085, 72143, 72149, 72178, 72068, 72007, 72012, 72052, 72102
148	72058, 72061, 72181, 72047, 72039
149	72352, 72355, 72341, 72360
150	72415, 72434, 72460, 72459, 72466, 724482, 72542, 72569, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554
151	71837, 71840, 71726, 71839, 71834, 71752, 71764, 71770, 71826, 71827, 71845, 71860, 71722, 71828, 71835, 71858, 71864
152	71823, 71846, 71971, 71922, 71940, 71962, 71920, 71921, 71933, 71935, 71943, 71950, 71833, 71852, 71855, 71831, 71838, 71831, 71838, 71851, 71853, 71862, 71825, 71847, 71958, 71959, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970
153	71675, 71647, 71652, 71665, 71671, 71725, 71763, 71631, 71651, 71660, 71643, 71644, 71667, 71678
154	72658, 72659, 72550, 72519, 72617, 72051, 72517, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585,

COMP Coverage

Sector	Zip Codes
154	72657, 72663, 72680, 72536, 72584, 72587
155	72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72679, 72639, 72329, 72645, 72650
156	72410, 72457, 72524, 72553, 72564, 72522, 72562, 72579, 72458, 72577, 72440, 72469, 72521, 72532, 72572, 72512. 72513
157	72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470
158	72430, 72443, 72454, 72461, 72464
159	71832, 71836, 71842, 71866, 71820, 71822, 71865, 71841, 71937, 71944, 71945, 71972, 71973, 71859
160	72315
161	72342, 72390, 72366, 7269, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72311, 72368
162	72133, 72026, 72029, 72038, 72048, 72055, 72134, 72140, 72166, 72017, 72021, 72041, 72064, 72108, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72312, 72335, 72359, 72387, 72396
166	71603, 71602, 71601, 71659, 72057
167	72037, 72046, 72004, 72152, 72168, 72175, 72182, 72079, 72132
168	72642, 72651, 72537, 72544, 72623, 72653, 72661, 72626, 72635
169	71953, 71932
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71749, 71753, 71740, 71861
175	71701
176	71923, 71998, 71999, 71721, 71728, 71743, 71772, 71857
177	72104, 72105, 71941, 71942
178	72852, 72830, 72854, 72949
179	71655, 71656
180	71747, 71765, 71635
181	71758, 71762, 71751, 71720, 71744, 71748, 71742, 71745, 71766
182	71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666, 71646, 71642, 71640, 71653, 71658, 71661, 71663, 71676

COMP Coverage

Sector	Zip Codes
183	72126, 72841, 72926, 72950, 72958, 72843, 72827, 72828, 72833, 72838, 72853, 72860, 72857
184	72135, 72087, 72001, 72016, 72070, 72125, 72122, 72025, 72107, 72127
185	72933, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930, 72851, 72863, 72855, 72928, 72943, 72951
186	72619, 72634, 72668, 72672, 72677, 72682, 72687, 72611, 72644, 72662, 72633, 72669, 72685
187	72416, 72433, 72439, 72445, 72476, 72449, 72465, 72425
188	72858, 72823, 72153, 72013, 72027, 72028, 72030, 72031, 72063, 72080, 72141, 72157
189	72543, 72545, 72131, 72044, 72067, 72130, 72530, 72546, 72581, 72045, 72111, 72136, 72137
190	72082, 72010, 72081, 72139, 72121, 72179, 72523, 72534, 72020, 72165, 72568, 72571
191	72322, 72326, 72066, 72340, 72372, 72392, 72036, 72040, 72060, 72074, 72006, 72014, 72059, 72101, 72123
192	72327, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
193	72324, 72365, 72377, 72432, 72472, 72347
194	72421, 72427, 72471, 72473, 72005, 72429, 72475, 72479, 72043, 72053, 72075, 72112, 72431

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
99	Full Timer
100	72916, 72908
101	72903, 72919, 72901
102	72704, 72728, 72762, 72770, 72730
103	72768, 72714, 72715, 72739
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72312, 72335, 72359, 72322, 72326, 72372
108	72301, 72364, 72325, 72339, 72384, 72327
109	72414, 72429, 72447, 72351, 72370, 72391, 72329, 72330, 72395, 72438, 72426, 72428, 72442, 72354, 72365, 72377
110	72450, 72474
111	72401
112	72404, 72411, 72437, 72467, 72417
113	72801, 72802, 72658, 72659, 72642, 72651, 72537, 72623, 72653, 72661, 72626, 72635, 72619, 72634
114	72904
115	72921, 72935, 72956
116	72751, 72732, 72733, 72631
117	72764
118	72703, 72735
119	72701
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72774, 72769
123	72761
124	72719, 72722, 72734, 72736, 72736, 72747
125	72519, 72051, 72517, 72528, 72533, 72560, 72565, 72566, 72585, 72657, 72663, 72680, 72587, 72130
126	71635, 71646
127	72104, 72105, 71941, 71942

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
128	71722, 71828, 71835, 71858, 71864, 71855, 71831, 71838, 71862, 71825, 71847, 71721, 71728, 71743, 71772, 71857
129	71801
130	71971, 71833, 71832, 71841, 71944, 71973
131	71929, 71922, 71940, 71962, 71920, 71921, 71943, 71950, 71958, 71959, 71952
132	71909, 71956, 71949, 71968, 71964, 71933, 71935, 71957, 71960, 71961, 71965, 71966, 71969, 71970
133	71584
134	71923, 71998, 71999
135	72022, 72002, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72201, 72202, 72114
139	72204
140	72164, 72183, 72206
141	72209
142	71602, 71601, 71659
143	71667, 71603
144	71823, 71846, 71852, 71851, 71853, 71836, 71842, 71866, 71820, 71822, 71865, 71859
145	71937, 71945, 71972, 71953, 71932
146	71837, 71840, 71839, 71834, 71752, 71770, 71826, 71827, 71845, 71860, 71753, 71740, 71861
147	72210, 72223, 72135
148	72169, 72211, 72212, 72207, 72227
149	72083, 72072, 72073, 72160, 72003, 72042, 72133, 72026, 72038, 72055, 72134, 72170, 72037, 72046, 72004, 72152, 72168, 72175, 72182
150	71675, 71647, 71671, 71631, 71651, 71655, 71656, 71745, 71642, 71640, 71653, 71658, 71661, 71663, 71676
151	72153, 72013, 72543, 72545, 72131, 72044, 72067, 72546, 72581, 72136, 72137, 72179
152	72550, 72540, 72555, 72556, 72561, 72567, 72573, 72536, 72584, 72524, 72553, 72564, 72522, 72562, 72579, 72577, 72521, 72532, 72512, 72513, 72530, 72523, 72534, 72165, 72568, 72571
153	71724, 71730, 71750, 71759, 71749, 71747, 71765
154	72310, 72321, 72358, 72315
155	72058, 72143, 72149, 72178, 72068, 72052, 72082, 72010, 72081, 72139, 72121

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
156	72023
157	72076, 72099
158	72118, 72113
159	72120, 72199, 72117
160	72205
161	72116
162	72015, 72158
163	72940, 72945, 72944, 72824, 72841, 72926, 72950, 72958, 72827, 72828, 72833, 72838, 72860
164	72032, 72034, 72035, 72106, 72016
165	72601, 72615
166	72959, 72934, 72932, 72948, 72952, 72955, 72946
167	72167, 72065, 72180, 72011, 72128, 72129, 72150, 72084, 71665, 71725, 72057, 72079, 72132
168	71726, 71764, 71652, 71763, 71660, 71701, 71758, 71762, 71751, 71720, 71744, 71748, 71742, 71766
169	72829, 72834, 72835, 72842, 72927, 72126, 72853, 72857, 72001, 72070, 72125, 72025, 72933, 72851, 72863, 72865, 72826, 72855, 72928, 72943, 72951
170	72742, 72752, 72776, 72624, 72670, 72628, 72636, 72640, 72641, 72648, 72655, 72666, 72675, 72683, 72686, 72852, 72854, 72668, 72672, 72677, 72682, 72687, 72644, 72662, 72633, 72669, 72685
171	72727, 72613, 72616, 72632, 72660, 72738, 72740, 72638, 72721, 72760, 72773, 72611
172	72019, 72087, 72122
173	72156, 72039, 72617, 72679, 72639, 72629, 72645, 72650, 72027, 72028, 27030, 72031, 72063, 72080, 72141, 72157
174	72947, 72847, 72830, 72949, 72843, 72820, 72821, 72832, 72837, 72839, 72840, 72845, 72846, 72856, 72930
175	72110, 72058, 72061, 72181, 72047, 72107, 72127, 72858, 72823
176	71643, 71644, 71678, 71639, 71670, 71674, 71677, 71630, 71638, 71654, 71662, 71666
177	72173, 72012, 72102, 72045, 72111
178	72313, 72338, 72350, 72386, 72332, 72376, 72320, 72346, 72348, 72394, 72331, 72373
179	72436, 72413, 72444, 72462, 72478, 72422, 72424, 72435, 72441, 72453, 72456, 72470, 72430, 72443, 72454, 72461, 72464, 72425
180	72412, 72415, 72434, 72460, 72459, 72466, 72410, 72457, 72458, 72440, 72469, 72572, 72455, 72416, 72433, 72439, 72445, 72476, 72449, 72465
181	72020, 72006, 72059, 72432, 72472, 72421, 72427, 72471, 72473, 72005, 72479, 72043, 72053, 72075, 72112, 72431
182	72352, 72355, 72342, 72390, 72366, 72366, 72369, 72374, 72383, 72069, 72328, 72333, 72353, 72367, 72379, 72029, 72048, 72140, 72166
183	72341, 72360, 72311, 72368, 72017, 72021, 72041, 72064, 72108, 72387, 72389, 72396, 72340, 72392, 72036, 72040, 72060, 72074, 72014, 72101, 72123,

COLL, UMPD, TOW, and RR Coverages

Sector	Zip Codes
183	72324, 72347, 72429, 72475
184	72086, 72024, 72007, 72066
185	72482, 72542, 72515, 72520, 72531, 72538, 72539, 72576, 72578, 72583, 72529, 72554, 72544

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.036	1.047	1.135	1.365	1.097	0.938	0.935	1.016	1.000	1.000	1.000	1.000
100	1.178	0.980	1.047	0.870	0.900	1.014	1.061	0.949	1.000	1.000	1.000	1.000
101	1.396	1.093	1.337	0.859	0.963	1.197	1.190	1.032	1.000	1.000	1.000	1.000
102	1.208	1.083	1.073	0.850	1.020	1.009	1.127	0.960	1.000	1.000	1.000	1.000
103	1.168	1.176	0.943	0.818	1.005	1.035	1.127	0.957	1.000	1.000	1.000	1.000
104	1.300	1.033	1.203	0.777	1.049	1.177	1.179	0.941	1.000	1.000	1.000	1.000
105	1.168	0.877	1.254	1.017	0.952	1.420	1.097	0.954	1.000	1.000	1.000	1.000
106	1.168	1.186	1.099	0.839	0.932	1.073	1.107	0.936	1.000	1.000	1.000	1.000
107	1.219	0.939	1.016	0.859	0.993	1.025	1.127	1.099	1.000	1.000	1.000	1.000
108	1.168	0.950	1.120	0.800	1.193	1.125	1.107	1.139	1.000	1.000	1.000	1.000
109	1.158	1.062	1.016	1.080	1.047	1.080	1.086	1.069	1.000	1.000	1.000	1.000
110	1.117	0.996	1.006	1.153	1.059	1.106	1.056	1.017	1.000	1.000	1.000	1.000
111	1.117	1.033	1.151	1.118	1.095	1.177	1.159	1.027	1.000	1.000	1.000	1.000
112	1.137	1.104	1.016	0.964	0.963	0.984	1.066	0.996	1.000	1.000	1.000	1.000
113	1.097	1.042	1.047	0.886	0.936	0.954	1.076	0.939	1.000	1.000	1.000	1.000
114	1.183	1.114	1.058	0.922	0.890	0.989	0.941	0.954	1.000	1.000	1.000	1.000
115	1.122	1.181	1.161	0.970	1.031	1.093	1.086	1.125	1.000	1.000	1.000	1.000
116	1.078	1.114	1.161	0.911	1.047	1.436	1.100	1.072	1.000	1.000	1.000	1.000
117	1.109	1.062	1.079	1.200	1.005	1.092	1.028	1.008	1.000	1.000	1.000	1.000
118	1.046	1.031	1.037	0.866	0.927	0.994	1.004	0.943	1.000	1.000	1.000	1.000
119	1.148	1.006	1.089	1.038	1.047	1.146	1.097	0.983	1.000	1.000	1.000	1.000
120	1.122	0.866	1.161	0.985	1.047	1.177	1.066	0.955	1.000	1.000	1.000	1.000
121	0.965	1.135	1.068	0.870	1.047	0.994	0.974	0.951	1.000	1.000	1.000	1.000
122	0.858	1.248	0.881	1.158	1.047	0.913	0.922	0.976	1.000	1.000	1.000	1.000
123	0.878	1.104	0.964	1.115	0.984	1.116	1.086	0.917	1.000	1.000	1.000	1.000
124	0.823	1.135	0.964	1.072	1.010	1.136	1.015	0.980	1.000	1.000	1.000	1.000
125	0.843	1.006	1.006	1.258	1.127	1.085	1.045	0.966	1.000	1.000	1.000	1.000
126	0.934	1.031	1.026	1.020	1.140	0.948	0.900	1.116	1.000	1.000	1.000	1.000
127	0.986	0.866	0.912	0.903	0.984	0.964	0.962	1.001	1.000	1.000	1.000	1.000
128	0.965	1.011	1.068	0.996	1.002	0.964	0.962	1.021	1.000	1.000	1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
129	0.971	1.093	1.047	1.237	1.047	0.968	0.983	0.976	1.000	1.000	1.000	1.000
130	1.000	0.897	1.006	1.124	1.036	0.947	0.973	0.966	1.000	1.000	1.000	1.000
131	1.026	1.057	0.840	1.089	0.973	0.933	0.943	1.001	1.000	1.000	1.000	1.000
132	1.056	1.000	1.042	1.195	1.005	1.076	1.035	0.975	1.000	1.000	1.000	1.000
133	0.985	1.078	1.006	1.031	1.157	0.954	1.004	1.073	1.000	1.000	1.000	1.000
134	0.975	1.016	1.081	1.205	1.015	1.539	1.121	1.021	1.000	1.000	1.000	1.000
135	0.944	0.975	1.042	0.810	1.047	1.010	0.962	1.032	1.000	1.000	1.000	1.000
136	0.944	0.913	1.061	0.933	1.023	1.539	1.100	0.958	1.000	1.000	1.000	1.000
137	0.940	0.949	1.089	1.153	1.041	0.948	0.900	1.017	1.000	1.000	1.000	1.000
138	0.965	0.928	1.037	1.027	1.088	1.010	0.962	1.212	1.000	1.000	1.000	1.000
139	0.975	0.866	1.130	1.148	1.151	1.528	1.100	1.111	1.000	1.000	1.000	1.000
140	1.164	0.815	1.125	1.084	1.141	1.572	1.175	1.204	1.000	1.000	1.000	1.000
141	1.016	1.196	1.063	1.127	1.287	1.522	1.138	1.155	1.000	1.000	1.000	1.000
142	1.117	1.207	1.058	1.080	1.193	1.010	1.076	1.071	1.000	1.000	1.000	1.000
143	1.097	1.011	1.068	1.132	1.068	1.542	1.004	1.083	1.000	1.000	1.000	1.000
144	1.097	0.969	1.192	1.101	1.026	1.062	1.055	0.970	1.000	1.000	1.000	1.000
145	1.066	1.000	1.047	1.153	0.995	1.101	1.056	0.970	1.000	1.000	1.000	1.000
146	0.955	1.062	1.120	1.235	1.151	1.062	1.045	1.105	1.000	1.000	1.000	1.000
147	1.066	1.083	1.037	1.104	1.005	1.055	1.025	1.011	1.000	1.000	1.000	1.000
148	1.168	0.988	1.120	1.153	0.973	1.104	1.086	1.073	1.000	1.000	1.000	1.000
149	0.944	1.067	1.109	1.239	1.151	1.369	1.143	1.094	1.000	1.000	1.000	1.000
150	0.965	0.980	1.140	1.448	1.088	1.104	1.076	1.083	1.000	1.000	1.000	1.000
151	0.924	0.933	1.026	1.206	1.064	1.014	1.015	1.027	1.000	1.000	1.000	1.000
152	1.097	1.021	1.182	1.300	1.047	1.146	1.066	0.991	1.000	1.000	1.000	1.000
153	1.127	0.810	1.026	2.021	1.122	1.075	0.984	1.095	1.000	1.000	1.000	1.000
154	0.965	0.825	1.037	1.174	1.088	1.014	1.025	1.028	1.000	1.000	1.000	1.000
155	1.168	1.000	1.109	0.943	1.047	1.052	1.045	1.068	1.000	1.000	1.000	1.000
156	1.028	1.057	1.192	1.352	1.141	1.062	1.045	1.046	1.000	1.000	1.000	1.000
157	0.904	0.918	1.078	1.363	1.141	1.238	1.056	1.079	1.000	1.000	1.000	1.000
158	0.924	0.825	1.047	1.306	1.057	1.116	1.045	1.006	1.000	1.000	1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
159	1.059	0.825	1.192	1.101	0.994	1.073	1.055	1.058	1.000	1.000	1.000	1.000
160	0.923	0.825	0.980	1.115	1.204	1.010	1.014	1.125	1.000	1.000	1.000	1.000
161	1.046	0.825	1.006	1.525	0.942	1.116	1.045	1.011	1.000	1.000	1.000	1.000
162	1.065	0.908	0.886	1.329	1.125	1.050	1.066	1.063	1.000	1.000	1.000	1.000
163	1.290	0.898	1.187	1.380	0.926	1.116	1.190	0.972	1.000	1.000	1.000	1.000
164	1.371	0.928	1.337	1.392	0.973	1.197	1.190	1.078	1.000	1.000	1.000	1.000
165	1.082	0.825	1.130	1.344	0.928	0.927	0.921	0.959	1.000	1.000	1.000	1.000
166	1.066	0.825	1.093	1.111	1.109	0.996	1.025	0.996	1.000	1.000	1.000	1.000
167	0.833	0.851	0.881	1.205	0.994	1.116	1.025	1.104	1.000	1.000	1.000	1.000
168	0.807	0.969	0.907	1.178	1.112	0.994	1.004	1.063	1.000	1.000	1.000	1.000
169	0.833	0.897	0.975	1.392	0.942	1.156	1.066	0.970	1.000	1.000	1.000	1.000
170	0.812	0.990	0.886	1.183	1.005	1.156	1.066	0.955	1.000	1.000	1.000	1.000
171	0.841	0.990	0.985	0.738	0.932	1.000	1.004	0.929	1.000	1.000	1.000	1.000
172	0.834	0.928	0.840	1.101	0.994	1.000	1.004	1.049	1.000	1.000	1.000	1.000
173	0.973	0.959	1.058	1.400	1.026	0.948	0.962	1.021	1.000	1.000	1.000	1.000
174	0.965	0.877	1.068	1.253	0.895	0.978	0.962	0.949	1.000	1.000	1.000	1.000
175	0.975	1.021	1.068	1.174	1.002	0.948	0.962	1.021	1.000	1.000	1.000	1.000
176	0.914	0.897	1.006	1.275	1.181	0.903	1.025	1.058	1.000	1.000	1.000	1.000
177	0.934	1.006	1.068	1.226	0.994	0.939	0.967	1.068	1.000	1.000	1.000	1.000
178	0.935	1.011	1.068	1.182	1.151	0.948	0.962	1.068	1.000	1.000	1.000	1.000
179	0.976	0.856	1.068	1.457	1.013	0.948	0.962	1.007	1.000	1.000	1.000	1.000
180	0.934	0.825	0.943	1.377	0.936	0.867	0.943	1.117	1.000	1.000	1.000	1.000
181	0.914	0.959	0.902	1.900	1.005	0.964	0.984	1.145	1.000	1.000	1.000	1.000
182	1.008	0.913	1.078	1.373	1.078	1.005	1.004	1.083	1.000	1.000	1.000	1.000
183	1.127	0.882	1.016	1.104	1.109	1.004	1.097	1.048	1.000	1.000	1.000	1.000
184	0.965	0.835	0.980	1.048	1.036	1.065	0.941	1.052	1.000	1.000	1.000	1.000
185	1.122	0.825	1.223	1.068	1.022	1.073	1.055	1.031	1.000	1.000	1.000	1.000
186	1.028	0.825	1.156	1.006		1.104	1.066				1.000	1.000
187	1.188	1.016	1.058	1.307		1.073	1.107				1.000	1.000
188	1.127	0.929	1.120	1.205		1.073	1.055				1.000	1.000

American National General Insurance Company
Sector Relativities

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	RD ASST Factor	RR Factor	AD&D Factor	INC LOSS Factor
189	1.143	0.892	1.120	1.353		1.125	1.107				1.000	1.000
190	1.168	1.000	1.047	1.341		1.004	1.038				1.000	1.000
191	1.133		1.192	1.489		1.177	1.159				1.000	1.000
192	1.117		0.918	1.295		1.613	1.004				1.000	1.000
193	0.965		1.161	1.331		1.010	0.983				1.000	1.000
194	1.107		1.037	1.174		1.035	1.045				1.000	1.000

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

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

American National General Insurance Company
Auto Limit Factors Property Damage

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

American National General Insurance Company
Auto Limit Factors Medical Payments

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

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

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

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

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

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

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

American National General Insurance Company
Auto Limit Factors Roadside Assistance

Limit Code	Limit	Factor
X	YES	1.00

American National General Insurance Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor	LimitPerOccurrence
D	25	0.67	750
G	40	1.00	800
H	50	1.21	1000

American National General Insurance Company
Auto Rental Reimbursement Youthful

RRYouthful		Factor
1	Youthful	1.55
0	No	1.00

American National General Insurance Company
Auto Limit Factors Loss of Income

Limit Code	Limit	Factor
A	70%	1.00

American National General Insurance Company
Auto Limit Factors Accidental Death Indemnity and Disability

Limit Code	Limit	Factor
C	5,000	1.00

RESERVED FOR FUTURE USE

American National General Insurance Company
Auto Deductible Factors Comprehensive

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

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

American National General Insurance Company
Auto Deductible Factors Collision

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

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

American National General Insurance Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.62	0.39
1999	0.64	0.42
2000	0.66	0.45
2001	0.68	0.48
2002	0.70	0.51
2003	0.72	0.54
2004	0.74	0.57
2005	0.76	0.60
2006	0.78	0.64
2007	0.81	0.68
2008	0.84	0.73
2009	0.87	0.78
2010	0.90	0.83
2011	0.93	0.88
2012	0.96	0.94
2013	1.00	1.00
2014	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
1	0.800	0.800	0.920	0.920	0.920
2	0.900	0.900	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000
4	1.100	1.100	1.300	1.300	1.300
5	1.200	1.200	1.450	1.450	1.450
11	0.250	0.250	0.250	0.250	0.250
12	0.257	0.257	0.257	0.257	0.257
13	0.265	0.265	0.265	0.265	0.265
14	0.273	0.273	0.273	0.273	0.273
15	0.281	0.281	0.281	0.281	0.281
16	0.289	0.289	0.289	0.289	0.289
17	0.298	0.298	0.298	0.298	0.298
18	0.307	0.307	0.307	0.307	0.307
19	0.316	0.316	0.316	0.316	0.316
20	0.325	0.325	0.325	0.325	0.325
21	0.335	0.335	0.335	0.335	0.335
22	0.345	0.345	0.345	0.345	0.345
23	0.355	0.355	0.355	0.355	0.355
24	0.366	0.366	0.366	0.366	0.366
25	0.377	0.377	0.377	0.377	0.377
26	0.388	0.388	0.388	0.388	0.388
27	0.400	0.400	0.400	0.400	0.400
28	0.412	0.412	0.412	0.412	0.412
29	0.424	0.424	0.424	0.424	0.424
30	0.437	0.437	0.437	0.437	0.437
31	0.450	0.450	0.450	0.450	0.450
32	0.464	0.464	0.464	0.464	0.464
33	0.478	0.478	0.478	0.478	0.478
34	0.492	0.492	0.492	0.492	0.492
35	0.507	0.507	0.507	0.507	0.507
36	0.522	0.522	0.522	0.522	0.522
37	0.538	0.538	0.538	0.538	0.538
38	0.554	0.554	0.554	0.554	0.554
39	0.571	0.571	0.571	0.571	0.571
40	0.588	0.588	0.588	0.588	0.588
41	0.606	0.606	0.606	0.606	0.606
42	0.624	0.624	0.624	0.624	0.624
43	0.643	0.643	0.643	0.643	0.643
44	0.662	0.662	0.662	0.662	0.662
45	0.682	0.682	0.682	0.682	0.682
46	0.702	0.702	0.702	0.702	0.702
47	0.723	0.723	0.723	0.723	0.723
48	0.745	0.745	0.745	0.745	0.745
49	0.767	0.767	0.767	0.767	0.767
50	0.790	0.790	0.790	0.790	0.790
51	0.814	0.814	0.814	0.814	0.814
52	0.838	0.838	0.838	0.838	0.838

American National General Insurance Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
53	0.863	0.863	0.863	0.863	0.863
54	0.889	0.889	0.889	0.889	0.889
55	0.916	0.916	0.916	0.916	0.916
56	0.943	0.943	0.943	0.943	0.943
57	0.971	0.971	0.971	0.971	0.971
58	1.000	1.000	1.000	1.000	1.000
59	1.030	1.030	1.030	1.030	1.030
60	1.061	1.061	1.061	1.061	1.061
61	1.093	1.093	1.093	1.093	1.093
62	1.126	1.126	1.126	1.126	1.126
63	1.160	1.160	1.160	1.160	1.160
64	1.195	1.195	1.195	1.195	1.195
65	1.231	1.231	1.231	1.231	1.231
66	1.268	1.268	1.268	1.268	1.268
67	1.306	1.306	1.306	1.306	1.306
68	1.345	1.345	1.345	1.345	1.345
69	1.385	1.385	1.385	1.385	1.385
70	1.427	1.427	1.427	1.427	1.427
71	1.470	1.470	1.470	1.470	1.470
72	1.514	1.514	1.514	1.514	1.514
73	1.559	1.559	1.559	1.559	1.559
74	1.606	1.606	1.606	1.606	1.606
75	1.654	1.654	1.654	1.654	1.654
76	1.704	1.704	1.704	1.704	1.704
77	1.755	1.755	1.755	1.755	1.755
78	1.808	1.808	1.808	1.808	1.808
79	1.862	1.862	1.862	1.862	1.862
80	1.918	1.918	1.918	1.918	1.918
81	1.976	1.976	1.976	1.976	1.976
82	2.035	2.035	2.035	2.035	2.035
83	2.096	2.096	2.096	2.096	2.096
84	2.159	2.159	2.159	2.159	2.159
85	2.224	2.224	2.224	2.224	2.224
86	2.291	2.291	2.291	2.291	2.291
87	2.360	2.360	2.360	2.360	2.360
88	2.431	2.431	2.431	2.431	2.431
89	2.504	2.504	2.504	2.504	2.504
90	2.579	2.579	2.579	2.579	2.579
91	2.656	2.656	2.656	2.656	2.656
92	2.736	2.736	2.736	2.736	2.736
93	2.818	2.818	2.818	2.818	2.818
94	2.903	2.903	2.903	2.903	2.903
95	2.990	2.990	2.990	2.990	2.990
96	3.080	3.080	3.080	3.080	3.080
97	3.172	3.172	3.172	3.172	3.172
98	3.267	3.267	3.267	3.267	3.267
99	3.365	3.365	3.365	3.365	3.365

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
11	0.643	0.643
12	0.662	0.662
13	0.682	0.682
14	0.702	0.702
15	0.723	0.723
16	0.745	0.745
17	0.767	0.767
18	0.790	0.790
19	0.814	0.814
20	0.838	0.838
21	0.863	0.863
22	0.889	0.889
23	0.916	0.916
24	0.943	0.943
25	0.971	0.971
26	1.000	1.000
27	1.030	1.030
28	1.061	1.061
29	1.093	1.093
30	1.126	1.126
31	1.160	1.160
32	1.195	1.195
33	1.231	1.231
34	1.268	1.268
35	1.306	1.306
36	1.345	1.345
37	1.385	1.385
38	1.427	1.427
39	1.470	1.470
40	1.514	1.514
41	1.559	1.559
42	1.606	1.606
43	1.654	1.654
44	1.704	1.704
45	1.755	1.755
46	1.808	1.808
47	1.862	1.862
48	1.918	1.918
49	1.976	1.976
50	2.035	2.035
51	2.096	2.096
52	2.159	2.159
53	2.224	2.224
54	2.291	2.291
55	2.360	2.360
56	2.431	2.431
57	2.504	2.504

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
58	2.579	2.579
59	2.656	2.656
60	2.736	2.736
61	2.818	2.818
62	2.903	2.903
63	2.990	2.990
64	3.080	3.080
65	3.172	3.172
66	3.267	3.267
67	3.365	3.365
68	3.466	3.466
69	3.570	3.570
70	3.677	3.677
71	3.787	3.787
72	3.901	3.901
73	4.018	4.018
74	4.139	4.139
75	4.263	4.263
76	4.391	4.391
77	4.523	4.523
78	4.659	4.659
79	4.799	4.799
80	4.943	4.943
81	5.091	5.091
82	5.244	5.244
83	5.401	5.401
84	5.563	5.563
85	5.730	5.730
86	5.902	5.902
87	6.079	6.079
88	6.261	6.261
89	6.449	6.449
90	6.642	6.642
91	6.841	6.841
92	7.046	7.046
93	7.257	7.257
94	7.475	7.475
95	7.699	7.699
96	7.930	7.930
97	8.168	8.168
98	8.413	8.413
99	8.665	8.665
Ea. Additional 1	0.350	0.350

American National General Insurance Company
Auto Passive Restraint Discount Factor

Passive Restraint Discount	Description	Factor
B	Driver Side Only Air Bag	0.80
C	Driver and Passenger Side Air Bag	0.70
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.60

American National General Insurance Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
1	3-5	0.85
2	6 Or More	0.70

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

Age	Years	Discount
Under 21	0-2	0.00
	3-5	0.15
	6 Or More	0.23
21-24	0-2	0.00
	3-5	0.15
	6 Or More	0.23
25 and Over	0-2	0.00
	3-5	0.10
	6 Or More	0.18

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

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

American National General Insurance Company
Auto New Parent Discount Factor

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

American National General Insurance Company
Auto Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.90
0	No	1.00

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

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National General Insurance Company
Auto TLC Discount Factor

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

American National General Insurance Company
Auto-Home Discount Factor

Auto/Home		Factor
1	Yes	0.950
0	No	1.000

American National General Insurance Company
Auto Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Auto Excess Vehicle Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	0-16	3.23	3.23	2.00	1.57	3.26	1.00
		17	2.89	2.89	2.00	1.57	2.83	1.00
		18	2.56	2.56	2.00	1.57	2.76	1.00
		19	2.18	2.18	1.55	1.57	2.60	1.00
		20	1.80	1.80	1.55	1.57	2.46	1.00
		21	1.65	1.65	1.05	1.57	2.36	1.00
		22	1.57	1.57	1.05	1.57	2.16	1.00
		23	1.47	1.47	1.05	1.57	1.95	1.00
		24	1.35	1.35	1.05	1.57	1.71	1.00
		25	1.10	1.10	0.85	1.29	1.23	1.00
		26	1.10	1.10	0.85	1.29	1.23	1.00
		27	1.10	1.10	0.85	1.29	1.23	1.00
		28	1.10	1.10	0.85	1.29	1.23	1.00
		29	1.10	1.10	0.85	1.29	1.23	1.00
		30	1.11	1.11	0.86	1.25	1.24	1.00
		31	1.11	1.11	0.86	1.25	1.24	1.00
		32	1.10	1.10	0.86	1.25	1.23	1.00
		33	1.10	1.10	0.86	1.25	1.23	1.00
		34	1.10	1.10	0.86	1.25	1.23	1.00
		35	1.10	1.10	0.86	1.25	1.23	1.00
		36	1.10	1.10	0.86	1.25	1.23	1.00
		37	1.10	1.10	0.86	1.25	1.23	1.00
		38	1.09	1.09	0.86	1.25	1.22	1.00
		39	1.08	1.08	0.86	1.25	1.21	1.00
		40	1.08	1.08	0.86	1.25	1.21	1.00
		41	1.07	1.07	0.86	1.25	1.20	1.00
		42	1.07	1.07	0.86	1.25	1.20	1.00
		43	1.06	1.06	0.86	1.25	1.19	1.00
		44	1.05	1.05	0.86	1.25	1.18	1.00
		45	1.04	1.04	1.10	1.25	1.17	1.00
		46	1.04	1.04	1.10	1.25	1.17	1.00
		47	1.04	1.04	1.10	1.25	1.17	1.00
		48	1.04	1.04	1.10	1.25	1.17	1.00
		49	1.03	1.03	1.10	1.25	1.16	1.00
		50	1.03	1.03	1.12	1.23	1.16	1.00
		51	1.03	1.03	1.12	1.23	1.16	1.00
		52	1.03	1.03	1.12	1.23	1.16	1.00
		53	1.03	1.03	1.12	1.18	1.16	1.00
		54	1.03	1.03	1.12	1.18	1.16	1.00
		55	1.02	1.02	0.90	1.18	1.12	1.00
		56	1.00	1.00	0.90	1.13	1.10	1.00
		57	0.97	0.97	0.90	1.13	1.06	1.00
		58	0.97	0.97	0.90	1.13	1.04	1.00
		59	0.97	0.97	0.90	1.08	1.01	1.00
		60	1.01	1.01	0.92	0.99	1.01	1.00
		61	1.01	1.01	0.92	0.99	1.01	1.00
		62	1.01	1.01	0.92	0.99	1.01	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	M,P	63	1.01	1.01	0.92	0.99	1.01	1.00
		64	1.02	1.02	0.92	0.99	1.02	1.00
		65	1.02	1.02	0.92	0.91	1.02	1.00
		66	1.02	1.02	0.92	0.91	1.02	1.00
		67	1.07	1.07	0.92	0.91	1.03	1.00
		68	1.11	1.11	0.92	0.91	1.03	1.00
		69	1.15	1.15	0.92	0.91	1.05	1.00
		70	1.26	1.26	1.05	0.95	1.10	1.00
		71	1.31	1.31	1.05	0.95	1.12	1.00
		72	1.36	1.36	1.05	0.95	1.15	1.00
		73	1.41	1.41	1.05	0.95	1.19	1.00
		74	1.48	1.48	1.05	0.95	1.26	1.00
		75	1.53	1.53	1.05	0.95	1.32	1.00
		76	1.58	1.58	1.05	0.95	1.39	1.00
		77	1.65	1.65	1.05	0.95	1.46	1.00
		78	1.72	1.72	1.05	0.95	1.54	1.00
		79	1.77	1.77	1.05	0.95	1.60	1.00
		80	1.82	1.82	1.05	0.87	1.67	1.00
		81	1.88	1.88	1.05	0.87	1.73	1.00
		82	1.93	1.93	1.05	0.87	1.80	1.00
		83	1.98	1.98	1.05	0.87	1.86	1.00
		84	2.03	2.03	1.05	0.87	1.92	1.00
		85	2.09	2.09	1.05	0.87	1.99	1.00
		86	2.14	2.14	1.05	0.87	2.05	1.00
		87	2.19	2.19	1.05	0.87	2.12	1.00
		88	2.24	2.24	1.05	0.87	2.12	1.00
		89	2.30	2.30	1.05	0.87	2.12	1.00
		>90	2.35	2.35	1.05	0.87	2.12	1.00
	S,D	0-16	4.05	4.05	2.32	1.83	3.83	1.00
		17	3.54	3.54	2.29	1.82	3.40	1.00
		18	3.02	3.02	2.25	1.79	3.06	1.00
		19	2.60	2.60	1.70	1.74	2.76	1.00
		20	2.42	2.42	1.68	1.73	2.62	1.00
		21	2.04	2.04	1.34	1.65	2.35	1.00
		22	1.96	1.96	1.33	1.64	2.28	1.00
		23	1.84	1.84	1.32	1.62	2.20	1.00
		24	1.78	1.78	1.30	1.60	2.16	1.00
		25	1.38	1.38	1.17	1.47	1.77	1.00
		26	1.38	1.38	1.17	1.47	1.77	1.00
		27	1.38	1.38	1.17	1.47	1.77	1.00
		28	1.38	1.38	1.17	1.47	1.77	1.00
		29	1.38	1.38	1.17	1.47	1.77	1.00
		30	1.26	1.26	1.17	1.40	1.79	1.00
		31	1.25	1.25	1.17	1.40	1.73	1.00
		32	1.24	1.24	1.17	1.40	1.67	1.00
		33	1.22	1.22	1.17	1.40	1.61	1.00
		34	1.21	1.21	1.17	1.40	1.56	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	35	1.20	1.20	1.17	1.40	1.50	1.00
		36	1.19	1.19	1.17	1.40	1.44	1.00
		37	1.18	1.18	1.17	1.40	1.38	1.00
		38	1.17	1.17	1.17	1.40	1.33	1.00
		39	1.16	1.16	1.17	1.40	1.27	1.00
		40	1.15	1.15	1.10	1.40	1.22	1.00
		41	1.14	1.14	1.10	1.40	1.20	1.00
		42	1.14	1.14	1.10	1.40	1.20	1.00
		43	1.14	1.14	1.10	1.40	1.20	1.00
		44	1.13	1.13	1.10	1.40	1.19	1.00
		45	1.13	1.13	1.10	1.40	1.19	1.00
		46	1.13	1.13	1.10	1.40	1.19	1.00
		47	1.11	1.11	1.10	1.40	1.18	1.00
		48	1.11	1.11	1.10	1.40	1.18	1.00
		49	1.10	1.10	1.10	1.40	1.17	1.00
		50	1.04	1.04	1.12	1.38	1.16	1.00
		51	1.04	1.04	1.12	1.38	1.16	1.00
		52	1.04	1.04	1.12	1.33	1.16	1.00
		53	1.04	1.04	1.12	1.33	1.16	1.00
		54	1.04	1.04	1.12	1.28	1.16	1.00
		55	1.04	1.04	1.12	1.28	1.10	1.00
		56	1.04	1.04	1.12	1.23	1.10	1.00
		57	1.04	1.04	1.12	1.23	1.10	1.00
		58	1.04	1.04	1.12	1.18	1.10	1.00
		59	1.04	1.04	1.12	1.13	1.10	1.00
		60	1.13	1.13	1.15	1.10	1.19	1.00
		61	1.18	1.18	1.15	1.05	1.20	1.00
		62	1.23	1.23	1.15	0.99	1.21	1.00
		63	1.26	1.26	1.15	0.99	1.21	1.00
		64	1.30	1.30	1.15	0.99	1.21	1.00
		65	1.36	1.36	1.15	0.91	1.22	1.00
		66	1.40	1.40	1.20	0.91	1.22	1.00
		67	1.45	1.45	1.20	0.91	1.22	1.00
		68	1.51	1.51	1.20	0.91	1.23	1.00
		69	1.56	1.56	1.20	0.91	1.23	1.00
		70	1.68	1.68	1.46	0.95	1.37	1.00
		71	1.71	1.71	1.46	0.95	1.38	1.00
		72	1.75	1.75	1.46	0.95	1.39	1.00
		73	1.78	1.78	1.46	0.95	1.42	1.00
		74	1.82	1.82	1.46	0.95	1.49	1.00
		75	1.87	1.87	1.46	0.95	1.56	1.00
		76	1.92	1.92	1.46	0.95	1.62	1.00
		77	1.97	1.97	1.46	0.95	1.69	1.00
		78	2.02	2.02	1.46	0.95	1.77	1.00
		79	2.06	2.06	1.46	0.95	1.84	1.00
		80	2.11	2.11	1.46	0.87	1.90	1.00
		81	2.16	2.16	1.46	0.87	1.96	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	S,D	82	2.21	2.21	1.46	0.87	2.03	1.00
		83	2.26	2.26	1.46	0.87	2.09	1.00
		84	2.30	2.30	1.46	0.87	2.16	1.00
		85	2.35	2.35	1.46	0.87	2.22	1.00
		86	2.40	2.40	1.46	0.87	2.29	1.00
		87	2.45	2.45	1.46	0.87	2.35	1.00
		88	2.50	2.50	1.46	0.87	2.35	1.00
		89	2.54	2.54	1.46	0.87	2.35	1.00
		>90	2.59	2.59	1.46	0.87	2.35	1.00
F	M,P	0-16	2.03	2.03	2.22	1.30	2.15	1.00
		17	1.79	1.79	2.22	1.30	1.91	1.00
		18	1.72	1.72	2.22	1.30	1.90	1.00
		19	1.51	1.51	1.77	1.30	1.80	1.00
		20	1.31	1.31	1.77	1.30	1.66	1.00
		21	1.29	1.29	1.43	1.29	1.63	1.00
		22	1.24	1.24	1.43	1.29	1.63	1.00
		23	1.20	1.20	1.43	1.29	1.52	1.00
		24	1.15	1.15	1.43	1.29	1.34	1.00
		25	1.15	1.15	1.04	1.29	1.28	1.00
		26	1.15	1.15	1.04	1.29	1.28	1.00
		27	1.15	1.15	1.04	1.29	1.28	1.00
		28	1.15	1.15	1.04	1.29	1.28	1.00
		29	1.15	1.15	1.04	1.29	1.28	1.00
		30	1.16	1.16	1.04	1.15	1.29	1.00
		31	1.16	1.16	1.04	1.15	1.29	1.00
		32	1.16	1.16	1.04	1.15	1.29	1.00
		33	1.16	1.16	1.04	1.15	1.29	1.00
		34	1.14	1.14	1.04	1.15	1.28	1.00
		35	1.13	1.13	1.04	1.15	1.27	1.00
		36	1.12	1.12	1.04	1.15	1.26	1.00
		37	1.11	1.11	1.04	1.15	1.24	1.00
		38	1.11	1.11	1.04	1.15	1.24	1.00
		39	1.11	1.11	1.04	1.15	1.24	1.00
		40	1.09	1.09	1.04	1.10	1.22	1.00
		41	1.09	1.09	1.04	1.10	1.22	1.00
		42	1.09	1.09	1.04	1.10	1.22	1.00
		43	1.09	1.09	1.04	1.10	1.22	1.00
		44	1.09	1.09	1.04	1.10	1.22	1.00
		45	1.09	1.09	1.48	1.10	1.22	1.00
		46	1.09	1.09	1.48	1.10	1.22	1.00
		47	1.09	1.09	1.48	1.10	1.22	1.00
		48	1.09	1.09	1.48	1.10	1.22	1.00
		49	1.09	1.09	1.48	1.10	1.22	1.00
		50	1.08	1.08	1.52	1.08	1.21	1.00
		51	1.08	1.08	1.52	1.08	1.19	1.00
		52	1.08	1.08	1.52	1.08	1.16	1.00
		53	1.08	1.08	1.52	1.02	1.15	1.00

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	M,P	54	1.08	1.08	1.52	1.02	1.15	1.00
		55	1.08	1.08	1.29	0.97	1.11	1.00
		56	1.08	1.08	1.29	0.97	1.09	1.00
		57	1.08	1.08	1.29	0.92	1.05	1.00
		58	1.08	1.08	1.29	0.92	1.04	1.00
		59	1.10	1.10	1.29	0.87	1.04	1.00
		60	1.17	1.17	1.32	0.86	1.06	1.00
		61	1.22	1.22	1.32	0.86	1.08	1.00
		62	1.26	1.26	1.32	0.86	1.11	1.00
		63	1.31	1.31	1.32	0.86	1.13	1.00
		64	1.35	1.35	1.32	0.86	1.15	1.00
		65	1.40	1.40	1.32	0.73	1.14	1.00
		66	1.40	1.40	1.37	0.73	1.14	1.00
		67	1.40	1.40	1.37	0.73	1.14	1.00
		68	1.40	1.40	1.37	0.73	1.14	1.00
		69	1.40	1.40	1.37	0.73	1.14	1.00
		70	1.46	1.46	1.40	0.76	1.21	1.00
		71	1.46	1.46	1.40	0.76	1.26	1.00
		72	1.46	1.46	1.40	0.76	1.31	1.00
		73	1.46	1.46	1.40	0.76	1.35	1.00
		74	1.50	1.50	1.40	0.76	1.40	1.00
		75	1.53	1.53	1.40	0.76	1.46	1.00
		76	1.57	1.57	1.40	0.76	1.53	1.00
		77	1.61	1.61	1.40	0.76	1.59	1.00
		78	1.66	1.66	1.40	0.76	1.66	1.00
		79	1.70	1.70	1.40	0.76	1.73	1.00
		80	1.74	1.74	1.40	0.65	1.79	1.00
		81	1.78	1.78	1.40	0.65	1.86	1.00
		82	1.82	1.82	1.40	0.65	1.93	1.00
		83	1.86	1.86	1.40	0.65	1.99	1.00
		84	1.90	1.90	1.40	0.65	2.06	1.00
		85	1.94	1.94	1.40	0.65	2.13	1.00
		86	1.98	1.98	1.40	0.65	2.19	1.00
		87	2.03	2.03	1.40	0.65	2.26	1.00
		88	2.07	2.07	1.40	0.65	2.33	1.00
		89	2.11	2.11	1.40	0.65	2.33	1.00
		>90	2.15	2.15	1.40	0.65	2.33	1.00
	S,D	0-16	3.69	3.69	2.45	1.45	3.30	1.00
		17	3.25	3.25	2.44	1.44	2.94	1.00
		18	2.79	2.79	2.41	1.42	2.62	1.00
		19	2.43	2.43	1.89	1.39	2.38	1.00
		20	2.11	2.11	1.88	1.38	2.23	1.00
		21	1.97	1.97	1.60	1.32	2.07	1.00
		22	1.91	1.91	1.59	1.32	2.01	1.00
		23	1.83	1.83	1.58	1.31	1.94	1.00
		24	1.75	1.75	1.57	1.30	1.93	1.00
		25	1.45	1.45	1.42	1.29	1.63	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

Gender	Marital Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	S,D	26	1.45	1.45	1.42	1.29	1.63	1.00
		27	1.45	1.45	1.42	1.29	1.63	1.00
		28	1.45	1.45	1.42	1.29	1.63	1.00
		29	1.45	1.45	1.42	1.29	1.63	1.00
		30	1.34	1.34	1.37	1.30	1.47	1.00
		31	1.34	1.34	1.37	1.30	1.47	1.00
		32	1.34	1.34	1.37	1.30	1.47	1.00
		33	1.34	1.34	1.37	1.30	1.47	1.00
		34	1.34	1.34	1.37	1.30	1.47	1.00
		35	1.34	1.34	1.37	1.30	1.47	1.00
		36	1.33	1.33	1.37	1.30	1.46	1.00
		37	1.32	1.32	1.37	1.30	1.44	1.00
		38	1.32	1.32	1.37	1.30	1.42	1.00
		39	1.32	1.32	1.37	1.30	1.41	1.00
		40	1.32	1.32	1.37	1.15	1.39	1.00
		41	1.32	1.32	1.37	1.15	1.39	1.00
		42	1.32	1.32	1.37	1.15	1.39	1.00
		43	1.32	1.32	1.37	1.15	1.39	1.00
		44	1.32	1.32	1.37	1.15	1.39	1.00
		45	1.32	1.32	1.76	1.15	1.39	1.00
		46	1.32	1.32	1.76	1.15	1.39	1.00
		47	1.32	1.32	1.76	1.15	1.39	1.00
		48	1.32	1.32	1.76	1.15	1.39	1.00
		49	1.32	1.32	1.76	1.15	1.39	1.00
		50	1.27	1.27	1.80	1.13	1.37	1.00
		51	1.24	1.24	1.80	1.13	1.35	1.00
		52	1.20	1.20	1.80	1.08	1.33	1.00
		53	1.17	1.17	1.80	1.08	1.31	1.00
		54	1.14	1.14	1.80	1.02	1.28	1.00
		55	1.12	1.12	1.29	1.02	1.25	1.00
		56	1.12	1.12	1.29	0.97	1.22	1.00
		57	1.12	1.12	1.29	0.97	1.20	1.00
		58	1.12	1.12	1.29	0.92	1.18	1.00
		59	1.12	1.12	1.29	0.92	1.16	1.00
		60	1.18	1.18	1.32	0.86	1.18	1.00
		61	1.20	1.20	1.32	0.86	1.15	1.00
		62	1.23	1.23	1.32	0.86	1.15	1.00
		63	1.25	1.25	1.32	0.86	1.13	1.00
		64	1.28	1.28	1.32	0.86	1.13	1.00
		65	1.31	1.31	1.32	0.73	1.13	1.00
		66	1.34	1.34	1.37	0.73	1.13	1.00
		67	1.36	1.36	1.37	0.73	1.13	1.00
		68	1.39	1.39	1.37	0.73	1.15	1.00
		69	1.43	1.43	1.37	0.73	1.19	1.00
		70	1.55	1.55	1.40	0.76	1.25	1.00
		71	1.59	1.59	1.40	0.76	1.27	1.00
		72	1.63	1.63	1.40	0.76	1.30	1.00

American National General Insurance Company
Auto Age-Gender-Marital Status Factors

		Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Gender	Marital Status	Age						
F	S,D	73	1.66	1.66	1.40	0.76	1.32	1.00
		74	1.70	1.70	1.40	0.76	1.36	1.00
		75	1.75	1.75	1.40	0.76	1.40	1.00
		76	1.80	1.80	1.40	0.76	1.43	1.00
		77	1.85	1.85	1.40	0.76	1.47	1.00
		78	1.92	1.92	1.40	0.76	1.54	1.00
		79	1.97	1.97	1.40	0.76	1.61	1.00
		80	2.02	2.02	1.40	0.65	1.67	1.00
		81	2.07	2.07	1.40	0.65	1.73	1.00
		82	2.13	2.13	1.40	0.65	1.79	1.00
		83	2.18	2.18	1.40	0.65	1.85	1.00
		84	2.23	2.23	1.40	0.65	1.92	1.00
		85	2.30	2.30	1.40	0.65	2.00	1.00
		86	2.35	2.35	1.40	0.65	2.06	1.00
		87	2.40	2.40	1.40	0.65	2.12	1.00
		88	2.45	2.45	1.40	0.65	2.18	1.00
		89	2.50	2.50	1.40	0.65	2.18	1.00
		>90	2.56	2.56	1.40	0.65	2.18	1.00

American National General Insurance Company
Auto Principal-Occasional Factors

Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
PRINCIPAL	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00
OCCASIONAL	0-16	0.90	0.90	0.90	0.85	0.75	1.00
	17	0.90	0.90	0.90	0.85	0.75	1.00
	18	0.90	0.90	0.90	0.85	0.75	1.00
	19	0.90	0.90	0.90	0.85	0.75	1.00
	20	0.90	0.90	0.90	0.85	0.75	1.00
	21	0.95	0.95	1.00	1.00	0.87	1.00
	22	0.95	0.95	1.00	1.00	0.87	1.00
	23	0.95	0.95	1.00	1.00	0.87	1.00
	24	0.95	0.95	1.00	1.00	0.87	1.00
	>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
M	PRINCIPAL	0-16	0.75	0.75	0.75	0.80	0.75	1.00
		17	0.75	0.75	0.75	0.80	0.75	1.00
		18	0.75	0.75	0.75	0.80	0.75	1.00
		19	0.75	0.75	0.75	0.80	0.75	1.00
		20	0.75	0.75	0.75	0.80	0.75	1.00
		21	0.75	0.75	0.75	0.80	0.75	1.00
		22	0.75	0.75	0.75	0.80	0.75	1.00
		23	0.75	0.75	0.75	0.80	0.75	1.00
		24	0.75	0.75	0.75	0.80	0.75	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.65	0.65	0.85	0.85	0.85	1.00
		17	0.65	0.65	0.85	0.85	0.85	1.00
		18	0.65	0.65	0.85	0.85	0.85	1.00
		19	0.65	0.65	0.85	0.85	0.85	1.00
		20	0.65	0.65	0.85	0.85	0.85	1.00
		21	0.70	0.70	0.75	0.80	0.85	1.00
		22	0.70	0.70	0.75	0.80	0.85	1.00
		23	0.70	0.70	0.75	0.80	0.85	1.00
		24	0.70	0.70	0.75	0.80	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Good Student Discount Factors

Gender	Operator Status	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
F	PRINCIPAL	0-16	0.80	0.80	0.85	0.85	0.85	1.00
		17	0.80	0.80	0.85	0.85	0.85	1.00
		18	0.80	0.80	0.85	0.85	0.85	1.00
		19	0.80	0.80	0.85	0.85	0.85	1.00
		20	0.80	0.80	0.85	0.85	0.85	1.00
		21	0.80	0.80	0.85	0.85	0.85	1.00
		22	0.80	0.80	0.85	0.85	0.85	1.00
		23	0.80	0.80	0.85	0.85	0.85	1.00
		24	0.80	0.80	0.85	0.85	0.85	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00
	OCCASIONAL	0-16	0.70	0.70	0.90	0.90	0.90	1.00
		17	0.70	0.70	0.90	0.90	0.90	1.00
		18	0.70	0.70	0.90	0.90	0.90	1.00
		19	0.70	0.70	0.90	0.90	0.90	1.00
		20	0.70	0.70	0.90	0.90	0.90	1.00
		21	0.75	0.75	0.85	0.85	0.90	1.00
		22	0.75	0.75	0.85	0.85	0.90	1.00
		23	0.75	0.75	0.85	0.85	0.90	1.00
		24	0.75	0.75	0.85	0.85	0.90	1.00
		>25	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
0-16	1.00	1.00	1.00	0.90	0.90	1.00
17	1.00	1.00	1.00	0.90	0.90	1.00
18	1.00	1.00	1.00	0.90	0.90	1.00
19	1.00	1.00	1.00	0.90	0.90	1.00
20	1.00	1.00	1.00	0.90	0.90	1.00
21	0.98	0.98	1.00	0.90	0.90	1.00
22	0.98	0.98	1.00	0.90	0.90	1.00
23	0.98	0.98	1.00	0.90	0.90	1.00
24	0.98	0.98	1.00	0.90	0.90	1.00
25	0.95	0.95	1.00	0.90	0.90	1.00
26	0.95	0.95	1.00	0.90	0.90	1.00
27	0.95	0.95	1.00	0.90	0.90	1.00
28	0.95	0.95	1.00	0.90	0.90	1.00
29	0.95	0.95	1.00	0.90	0.90	1.00
30	0.95	0.95	1.00	0.90	0.90	1.00
31	0.95	0.95	1.00	0.90	0.90	1.00
32	0.95	0.95	1.00	0.90	0.90	1.00
33	0.95	0.95	1.00	0.90	0.90	1.00
34	0.95	0.95	1.00	0.90	0.90	1.00
35	0.95	0.95	1.00	0.90	0.90	1.00
36	0.95	0.95	1.00	0.90	0.90	1.00
37	0.95	0.95	1.00	0.90	0.90	1.00
38	0.95	0.95	1.00	0.90	0.90	1.00
39	0.95	0.95	1.00	0.90	0.90	1.00
40	0.95	0.95	1.00	0.90	0.90	1.00
41	0.95	0.95	1.00	0.90	0.90	1.00
42	0.95	0.95	1.00	0.90	0.90	1.00
43	0.95	0.95	1.00	0.90	0.90	1.00
44	0.95	0.95	1.00	0.90	0.90	1.00
45	0.95	0.95	1.00	0.90	0.90	1.00
46	0.95	0.95	1.00	0.90	0.90	1.00
47	0.95	0.95	1.00	0.90	0.90	1.00
48	0.95	0.95	1.00	0.90	0.90	1.00
49	0.95	0.95	1.00	0.90	0.90	1.00
50	0.95	0.95	0.90	0.80	0.90	1.00
51	0.95	0.95	0.90	0.80	0.90	1.00
52	0.95	0.95	0.90	0.80	0.90	1.00
53	0.95	0.95	0.90	0.80	0.90	1.00
54	0.95	0.95	0.90	0.80	0.90	1.00
55	0.95	0.95	0.90	0.80	0.90	1.00
56	0.95	0.95	0.90	0.80	0.90	1.00
57	0.95	0.95	0.90	0.80	0.90	1.00
58	0.95	0.95	0.90	0.80	0.90	1.00
59	0.95	0.95	0.90	0.80	0.90	1.00
60	0.90	0.90	0.90	0.80	0.90	1.00
61	0.90	0.90	0.90	0.80	0.90	1.00
62	0.90	0.90	0.90	0.80	0.90	1.00

American National General Insurance Company
Auto Less Than 7,500 Annual Miles Driven Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.90	0.90	0.90	0.80	0.90	1.00
64	0.90	0.90	0.90	0.80	0.90	1.00
65	0.90	0.90	0.90	0.80	0.90	1.00
66	0.90	0.90	0.90	0.80	0.90	1.00
67	0.90	0.90	0.90	0.80	0.90	1.00
68	0.90	0.90	0.90	0.80	0.90	1.00
69	0.90	0.90	0.90	0.80	0.90	1.00
70	0.85	0.85	0.90	0.80	0.90	1.00
71	0.85	0.85	0.90	0.80	0.90	1.00
72	0.85	0.85	0.90	0.80	0.90	1.00
73	0.85	0.85	0.90	0.80	0.90	1.00
74	0.85	0.85	0.90	0.80	0.90	1.00
75	0.85	0.85	0.90	0.80	0.90	1.00
76	0.85	0.85	0.90	0.80	0.90	1.00
77	0.85	0.85	0.90	0.80	0.90	1.00
78	0.85	0.85	0.90	0.80	0.90	1.00
79	0.85	0.85	0.90	0.80	0.90	1.00
80	0.85	0.85	0.90	0.80	0.90	1.00
81	0.85	0.85	0.90	0.80	0.90	1.00
82	0.85	0.85	0.90	0.80	0.90	1.00
83	0.85	0.85	0.90	0.80	0.90	1.00
84	0.85	0.85	0.90	0.80	0.90	1.00
85	0.85	0.85	0.90	0.80	0.90	1.00
86	0.85	0.85	0.90	0.80	0.90	1.00
87	0.85	0.85	0.90	0.80	0.90	1.00
88	0.85	0.85	0.90	0.80	0.90	1.00
89	0.85	0.85	0.90	0.80	0.90	1.00
>90	0.85	0.85	0.90	0.80	0.90	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
PLEASURE	0-16	1.00	1.00	1.00	1.00	1.00	1.00
	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
PLEASURE	63	1.00	1.00	1.00	1.00	1.00	1.00
	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00
WORK LESS THAN 10	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00
	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK LESS THAN 10	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
WORK 10 OR MORE	0-16	1.00	1.00	1.00	1.10	1.00	1.00
	17	1.00	1.00	1.00	1.10	1.00	1.00
	18	1.00	1.00	1.00	1.10	1.00	1.00
	19	1.00	1.00	1.00	1.10	1.00	1.00
	20	1.00	1.00	1.00	1.10	1.00	1.00
	21	1.00	1.00	1.00	1.10	1.02	1.00
	22	1.00	1.00	1.00	1.10	1.02	1.00
	23	1.00	1.00	1.00	1.10	1.02	1.00
	24	1.00	1.00	1.00	1.10	1.02	1.00
	25	1.05	1.05	1.00	1.10	1.05	1.00
	26	1.05	1.05	1.00	1.10	1.05	1.00
	27	1.05	1.05	1.00	1.10	1.05	1.00
	28	1.05	1.05	1.00	1.10	1.05	1.00
	29	1.05	1.05	1.00	1.10	1.05	1.00
	30	1.05	1.05	1.00	1.10	1.05	1.00
	31	1.05	1.05	1.00	1.10	1.05	1.00
	32	1.05	1.05	1.00	1.10	1.05	1.00
	33	1.05	1.05	1.00	1.10	1.05	1.00
	34	1.05	1.05	1.00	1.10	1.05	1.00
	35	1.05	1.05	1.00	1.10	1.05	1.00
	36	1.05	1.05	1.00	1.10	1.05	1.00
	37	1.05	1.05	1.00	1.10	1.05	1.00
	38	1.05	1.05	1.00	1.10	1.05	1.00
	39	1.05	1.05	1.00	1.10	1.05	1.00
	40	1.10	1.10	1.10	1.10	1.05	1.00
	41	1.10	1.10	1.10	1.10	1.05	1.00
	42	1.10	1.10	1.10	1.10	1.05	1.00
	43	1.10	1.10	1.10	1.10	1.05	1.00
	44	1.10	1.10	1.10	1.10	1.05	1.00
	45	1.10	1.10	1.10	1.10	1.05	1.00
	46	1.10	1.10	1.10	1.10	1.05	1.00
	47	1.10	1.10	1.10	1.10	1.05	1.00
	48	1.10	1.10	1.10	1.10	1.05	1.00
	49	1.10	1.10	1.10	1.10	1.05	1.00
	50	1.15	1.15	1.15	1.15	1.15	1.00
	51	1.15	1.15	1.15	1.15	1.15	1.00
	52	1.15	1.15	1.15	1.15	1.15	1.00
	53	1.15	1.15	1.15	1.15	1.15	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
WORK 10 OR MORE	54	1.15	1.15	1.15	1.15	1.15	1.00
	55	1.15	1.15	1.15	1.15	1.15	1.00
	56	1.15	1.15	1.15	1.15	1.15	1.00
	57	1.15	1.15	1.15	1.15	1.15	1.00
	58	1.15	1.15	1.15	1.15	1.15	1.00
	59	1.15	1.15	1.15	1.15	1.15	1.00
	60	1.15	1.15	1.15	1.25	1.17	1.00
	61	1.15	1.15	1.15	1.25	1.17	1.00
	62	1.15	1.15	1.15	1.25	1.17	1.00
	63	1.15	1.15	1.15	1.25	1.17	1.00
	64	1.15	1.15	1.15	1.25	1.17	1.00
	65	1.15	1.15	1.15	1.25	1.17	1.00
	66	1.15	1.15	1.15	1.25	1.17	1.00
	67	1.15	1.15	1.15	1.25	1.17	1.00
	68	1.15	1.15	1.15	1.25	1.17	1.00
	69	1.15	1.15	1.15	1.25	1.17	1.00
	70	1.15	1.15	1.15	1.32	1.17	1.00
	71	1.15	1.15	1.15	1.32	1.17	1.00
	72	1.15	1.15	1.15	1.32	1.17	1.00
	73	1.15	1.15	1.15	1.32	1.17	1.00
	74	1.15	1.15	1.15	1.32	1.17	1.00
	75	1.15	1.15	1.15	1.32	1.17	1.00
	76	1.15	1.15	1.15	1.32	1.17	1.00
	77	1.15	1.15	1.15	1.32	1.17	1.00
	78	1.15	1.15	1.15	1.32	1.17	1.00
	79	1.15	1.15	1.15	1.32	1.17	1.00
	80	1.15	1.15	1.15	1.32	1.17	1.00
	81	1.15	1.15	1.15	1.32	1.17	1.00
	82	1.15	1.15	1.15	1.32	1.17	1.00
	83	1.15	1.15	1.15	1.32	1.17	1.00
	84	1.15	1.15	1.15	1.32	1.17	1.00
	85	1.15	1.15	1.15	1.32	1.17	1.00
	86	1.15	1.15	1.15	1.32	1.17	1.00
	87	1.15	1.15	1.15	1.32	1.17	1.00
	88	1.15	1.15	1.15	1.32	1.17	1.00
	89	1.15	1.15	1.15	1.32	1.17	1.00
	>90	1.15	1.15	1.15	1.32	1.17	1.00
BUSINESS USE	0-16	1.55	1.55	1.55	1.18	1.18	1.00
	17	1.55	1.55	1.55	1.18	1.18	1.00
	18	1.55	1.55	1.55	1.18	1.18	1.00
	19	1.55	1.55	1.55	1.18	1.18	1.00
	20	1.55	1.55	1.55	1.18	1.18	1.00
	21	1.55	1.55	1.55	1.18	1.18	1.00
	22	1.55	1.55	1.55	1.18	1.18	1.00
	23	1.55	1.55	1.55	1.18	1.18	1.00
	24	1.55	1.55	1.55	1.18	1.18	1.00
	25	1.55	1.55	1.55	1.18	1.18	1.00

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
BUSINESS USE	26	1.55	1.55	1.55	1.18	1.18	1.00
	27	1.55	1.55	1.55	1.18	1.18	1.00
	28	1.55	1.55	1.55	1.18	1.18	1.00
	29	1.55	1.55	1.55	1.18	1.18	1.00
	30	1.55	1.55	1.55	1.18	1.18	1.00
	31	1.55	1.55	1.55	1.18	1.18	1.00
	32	1.55	1.55	1.55	1.18	1.18	1.00
	33	1.55	1.55	1.55	1.18	1.18	1.00
	34	1.55	1.55	1.55	1.18	1.18	1.00
	35	1.55	1.55	1.55	1.18	1.18	1.00
	36	1.55	1.55	1.55	1.18	1.18	1.00
	37	1.55	1.55	1.55	1.18	1.18	1.00
	38	1.55	1.55	1.55	1.18	1.18	1.00
	39	1.55	1.55	1.55	1.18	1.18	1.00
	40	1.55	1.55	1.55	1.18	1.18	1.00
	41	1.55	1.55	1.55	1.18	1.18	1.00
	42	1.55	1.55	1.55	1.18	1.18	1.00
	43	1.55	1.55	1.55	1.18	1.18	1.00
	44	1.55	1.55	1.55	1.18	1.18	1.00
	45	1.55	1.55	1.55	1.18	1.18	1.00
	46	1.55	1.55	1.55	1.18	1.18	1.00
	47	1.55	1.55	1.55	1.18	1.18	1.00
	48	1.55	1.55	1.55	1.18	1.18	1.00
	49	1.55	1.55	1.55	1.18	1.18	1.00
	50	1.55	1.55	1.55	1.24	1.24	1.00
	51	1.55	1.55	1.55	1.24	1.24	1.00
	52	1.55	1.55	1.55	1.24	1.24	1.00
	53	1.55	1.55	1.55	1.24	1.24	1.00
	54	1.55	1.55	1.55	1.24	1.24	1.00
	55	1.55	1.55	1.55	1.24	1.24	1.00
	56	1.55	1.55	1.55	1.24	1.24	1.00
	57	1.55	1.55	1.55	1.24	1.24	1.00
	58	1.55	1.55	1.55	1.24	1.24	1.00
	59	1.55	1.55	1.55	1.24	1.24	1.00
	60	1.55	1.55	1.55	1.44	1.24	1.00
	61	1.55	1.55	1.55	1.44	1.24	1.00
	62	1.55	1.55	1.55	1.44	1.24	1.00
	63	1.55	1.55	1.55	1.44	1.24	1.00
	64	1.55	1.55	1.55	1.44	1.24	1.00
	65	1.55	1.55	1.55	1.44	1.24	1.00
	66	1.55	1.55	1.55	1.44	1.24	1.00
	67	1.55	1.55	1.55	1.44	1.24	1.00
	68	1.55	1.55	1.55	1.44	1.24	1.00
	69	1.55	1.55	1.55	1.44	1.24	1.00
	70	1.55	1.55	1.55	1.51	1.24	1.00
	71	1.55	1.55	1.55	1.51	1.24	1.00
	72	1.55	1.55	1.55	1.51	1.24	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
BUSINESS USE	73	1.55	1.55	1.55	1.51	1.24	1.00
	74	1.55	1.55	1.55	1.51	1.24	1.00
	75	1.55	1.55	1.55	1.51	1.24	1.00
	76	1.55	1.55	1.55	1.51	1.24	1.00
	77	1.55	1.55	1.55	1.51	1.24	1.00
	78	1.55	1.55	1.55	1.51	1.24	1.00
	79	1.55	1.55	1.55	1.51	1.24	1.00
	80	1.55	1.55	1.55	1.51	1.24	1.00
	81	1.55	1.55	1.55	1.51	1.24	1.00
	82	1.55	1.55	1.55	1.51	1.24	1.00
	83	1.55	1.55	1.55	1.51	1.24	1.00
	84	1.55	1.55	1.55	1.51	1.24	1.00
	85	1.55	1.55	1.55	1.51	1.24	1.00
	86	1.55	1.55	1.55	1.51	1.24	1.00
	87	1.55	1.55	1.55	1.51	1.24	1.00
	88	1.55	1.55	1.55	1.51	1.24	1.00
	89	1.55	1.55	1.55	1.51	1.24	1.00
	>90	1.55	1.55	1.55	1.51	1.24	1.00
FARM USE	0-16	0.59	0.59	0.69	1.23	0.83	1.00
	17	0.59	0.59	0.69	1.23	0.83	1.00
	18	0.59	0.59	0.69	1.23	0.83	1.00
	19	0.59	0.59	0.69	1.23	0.83	1.00
	20	0.59	0.59	0.69	1.23	0.83	1.00
	21	0.59	0.59	0.69	1.23	0.83	1.00
	22	0.59	0.59	0.69	1.23	0.83	1.00
	23	0.59	0.59	0.69	1.23	0.83	1.00
	24	0.59	0.59	0.69	1.23	0.83	1.00
	25	0.59	0.59	0.69	1.23	0.83	1.00
	26	0.59	0.59	0.69	1.23	0.83	1.00
	27	0.59	0.59	0.69	1.23	0.83	1.00
	28	0.59	0.59	0.69	1.23	0.83	1.00
	29	0.59	0.59	0.69	1.23	0.83	1.00
	30	0.59	0.59	0.69	1.23	0.83	1.00
	31	0.59	0.59	0.69	1.23	0.83	1.00
	32	0.59	0.59	0.69	1.23	0.83	1.00
	33	0.59	0.59	0.69	1.23	0.83	1.00
	34	0.59	0.59	0.69	1.23	0.83	1.00
	35	0.59	0.59	0.69	1.23	0.83	1.00
	36	0.59	0.59	0.69	1.23	0.83	1.00
	37	0.59	0.59	0.69	1.23	0.83	1.00
	38	0.59	0.59	0.69	1.23	0.83	1.00
	39	0.59	0.59	0.69	1.23	0.83	1.00
	40	0.59	0.59	0.69	1.23	0.83	1.00
	41	0.59	0.59	0.69	1.23	0.83	1.00
	42	0.59	0.59	0.69	1.23	0.83	1.00
	43	0.59	0.59	0.69	1.23	0.83	1.00
	44	0.59	0.59	0.69	1.23	0.83	1.00

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
FARM USE	45	0.59	0.59	0.69	1.23	0.83	1.00
	46	0.59	0.59	0.69	1.23	0.83	1.00
	47	0.59	0.59	0.69	1.23	0.83	1.00
	48	0.59	0.59	0.69	1.23	0.83	1.00
	49	0.59	0.59	0.69	1.23	0.83	1.00
	50	0.59	0.59	0.69	1.23	0.83	1.00
	51	0.59	0.59	0.69	1.23	0.83	1.00
	52	0.59	0.59	0.69	1.23	0.83	1.00
	53	0.59	0.59	0.69	1.23	0.83	1.00
	54	0.59	0.59	0.69	1.23	0.83	1.00
	55	0.59	0.59	0.69	1.23	0.83	1.00
	56	0.59	0.59	0.69	1.23	0.83	1.00
	57	0.59	0.59	0.69	1.23	0.83	1.00
	58	0.59	0.59	0.69	1.23	0.83	1.00
	59	0.59	0.59	0.69	1.23	0.83	1.00
	60	0.59	0.59	0.69	1.23	0.83	1.00
	61	0.59	0.59	0.69	1.23	0.83	1.00
	62	0.59	0.59	0.69	1.23	0.83	1.00
	63	0.59	0.59	0.69	1.23	0.83	1.00
	64	0.59	0.59	0.69	1.23	0.83	1.00
	65	0.59	0.59	0.69	1.23	0.83	1.00
	66	0.59	0.59	0.69	1.23	0.83	1.00
	67	0.59	0.59	0.69	1.23	0.83	1.00
	68	0.59	0.59	0.69	1.23	0.83	1.00
	69	0.59	0.59	0.69	1.23	0.83	1.00
	70	0.59	0.59	0.69	1.23	0.83	1.00
	71	0.59	0.59	0.69	1.23	0.83	1.00
	72	0.59	0.59	0.69	1.23	0.83	1.00
	73	0.59	0.59	0.69	1.23	0.83	1.00
	74	0.59	0.59	0.69	1.23	0.83	1.00
	75	0.59	0.59	0.69	1.23	0.83	1.00
	76	0.59	0.59	0.69	1.23	0.83	1.00
	77	0.59	0.59	0.69	1.23	0.83	1.00
	78	0.59	0.59	0.69	1.23	0.83	1.00
	79	0.59	0.59	0.69	1.23	0.83	1.00
	80	0.59	0.59	0.69	1.23	0.83	1.00
	81	0.59	0.59	0.69	1.23	0.83	1.00
	82	0.59	0.59	0.69	1.23	0.83	1.00
	83	0.59	0.59	0.69	1.23	0.83	1.00
	84	0.59	0.59	0.69	1.23	0.83	1.00
	85	0.59	0.59	0.69	1.23	0.83	1.00
	86	0.59	0.59	0.69	1.23	0.83	1.00
	87	0.59	0.59	0.69	1.23	0.83	1.00
	88	0.59	0.59	0.69	1.23	0.83	1.00
	89	0.59	0.59	0.69	1.23	0.83	1.00
	>90	0.59	0.59	0.69	1.23	0.83	1.00
RESTRICTED USE	0-16	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

	Coverage	BI	PD	MED	COMP	COLL	N/A COVS
UsageDesc	Age						
RESTRICTED USE	17	1.00	1.00	1.00	1.00	1.00	1.00
	18	1.00	1.00	1.00	1.00	1.00	1.00
	19	1.00	1.00	1.00	1.00	1.00	1.00
	20	1.00	1.00	1.00	1.00	1.00	1.00
	21	1.00	1.00	1.00	1.00	1.00	1.00
	22	1.00	1.00	1.00	1.00	1.00	1.00
	23	1.00	1.00	1.00	1.00	1.00	1.00
	24	1.00	1.00	1.00	1.00	1.00	1.00
	25	1.00	1.00	1.00	1.00	1.00	1.00
	26	1.00	1.00	1.00	1.00	1.00	1.00
	27	1.00	1.00	1.00	1.00	1.00	1.00
	28	1.00	1.00	1.00	1.00	1.00	1.00
	29	1.00	1.00	1.00	1.00	1.00	1.00
	30	1.00	1.00	1.00	1.00	1.00	1.00
	31	1.00	1.00	1.00	1.00	1.00	1.00
	32	1.00	1.00	1.00	1.00	1.00	1.00
	33	1.00	1.00	1.00	1.00	1.00	1.00
	34	1.00	1.00	1.00	1.00	1.00	1.00
	35	1.00	1.00	1.00	1.00	1.00	1.00
	36	1.00	1.00	1.00	1.00	1.00	1.00
	37	1.00	1.00	1.00	1.00	1.00	1.00
	38	1.00	1.00	1.00	1.00	1.00	1.00
	39	1.00	1.00	1.00	1.00	1.00	1.00
	40	1.00	1.00	1.00	1.00	1.00	1.00
	41	1.00	1.00	1.00	1.00	1.00	1.00
	42	1.00	1.00	1.00	1.00	1.00	1.00
	43	1.00	1.00	1.00	1.00	1.00	1.00
	44	1.00	1.00	1.00	1.00	1.00	1.00
	45	1.00	1.00	1.00	1.00	1.00	1.00
	46	1.00	1.00	1.00	1.00	1.00	1.00
	47	1.00	1.00	1.00	1.00	1.00	1.00
	48	1.00	1.00	1.00	1.00	1.00	1.00
	49	1.00	1.00	1.00	1.00	1.00	1.00
	50	1.00	1.00	1.00	1.00	1.00	1.00
	51	1.00	1.00	1.00	1.00	1.00	1.00
	52	1.00	1.00	1.00	1.00	1.00	1.00
	53	1.00	1.00	1.00	1.00	1.00	1.00
	54	1.00	1.00	1.00	1.00	1.00	1.00
	55	1.00	1.00	1.00	1.00	1.00	1.00
	56	1.00	1.00	1.00	1.00	1.00	1.00
	57	1.00	1.00	1.00	1.00	1.00	1.00
	58	1.00	1.00	1.00	1.00	1.00	1.00
	59	1.00	1.00	1.00	1.00	1.00	1.00
	60	1.00	1.00	1.00	1.00	1.00	1.00
	61	1.00	1.00	1.00	1.00	1.00	1.00
	62	1.00	1.00	1.00	1.00	1.00	1.00
	63	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Vehicle Usage Factors

UsageDesc	Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
RESTRICTED USE	64	1.00	1.00	1.00	1.00	1.00	1.00
	65	1.00	1.00	1.00	1.00	1.00	1.00
	66	1.00	1.00	1.00	1.00	1.00	1.00
	67	1.00	1.00	1.00	1.00	1.00	1.00
	68	1.00	1.00	1.00	1.00	1.00	1.00
	69	1.00	1.00	1.00	1.00	1.00	1.00
	70	1.00	1.00	1.00	1.00	1.00	1.00
	71	1.00	1.00	1.00	1.00	1.00	1.00
	72	1.00	1.00	1.00	1.00	1.00	1.00
	73	1.00	1.00	1.00	1.00	1.00	1.00
	74	1.00	1.00	1.00	1.00	1.00	1.00
	75	1.00	1.00	1.00	1.00	1.00	1.00
	76	1.00	1.00	1.00	1.00	1.00	1.00
	77	1.00	1.00	1.00	1.00	1.00	1.00
	78	1.00	1.00	1.00	1.00	1.00	1.00
	79	1.00	1.00	1.00	1.00	1.00	1.00
	80	1.00	1.00	1.00	1.00	1.00	1.00
	81	1.00	1.00	1.00	1.00	1.00	1.00
	82	1.00	1.00	1.00	1.00	1.00	1.00
	83	1.00	1.00	1.00	1.00	1.00	1.00
	84	1.00	1.00	1.00	1.00	1.00	1.00
	85	1.00	1.00	1.00	1.00	1.00	1.00
	86	1.00	1.00	1.00	1.00	1.00	1.00
	87	1.00	1.00	1.00	1.00	1.00	1.00
	88	1.00	1.00	1.00	1.00	1.00	1.00
	89	1.00	1.00	1.00	1.00	1.00	1.00
	>90	1.00	1.00	1.00	1.00	1.00	1.00

American National General Insurance Company
Auto Multi-Car Discount Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Age						
0-16	0.89	0.89	0.89	0.95	0.89	1.00
17	0.89	0.89	0.89	0.95	0.89	1.00
18	0.89	0.89	0.89	0.95	0.89	1.00
19	0.89	0.89	0.89	0.95	0.89	1.00
20	0.89	0.89	0.89	0.95	0.89	1.00
21	0.89	0.89	0.89	0.95	0.89	1.00
22	0.89	0.89	0.89	0.95	0.89	1.00
23	0.89	0.89	0.89	0.95	0.89	1.00
24	0.89	0.89	0.89	0.95	0.89	1.00
25	0.89	0.89	0.89	0.95	0.89	1.00
26	0.89	0.89	0.89	0.95	0.89	1.00
27	0.89	0.89	0.89	0.95	0.89	1.00
28	0.89	0.89	0.89	0.95	0.89	1.00
29	0.89	0.89	0.89	0.95	0.89	1.00
30	0.89	0.89	0.89	0.95	0.89	1.00
31	0.89	0.89	0.89	0.95	0.89	1.00
32	0.89	0.89	0.89	0.95	0.89	1.00
33	0.89	0.89	0.89	0.95	0.89	1.00
34	0.89	0.89	0.89	0.95	0.89	1.00
35	0.89	0.89	0.89	0.95	0.89	1.00
36	0.89	0.89	0.89	0.95	0.89	1.00
37	0.89	0.89	0.89	0.95	0.89	1.00
38	0.89	0.89	0.89	0.95	0.89	1.00
39	0.89	0.89	0.89	0.95	0.89	1.00
40	0.89	0.89	0.89	0.95	0.89	1.00
41	0.89	0.89	0.89	0.95	0.89	1.00
42	0.89	0.89	0.89	0.95	0.89	1.00
43	0.89	0.89	0.89	0.95	0.89	1.00
44	0.89	0.89	0.89	0.95	0.89	1.00
45	0.89	0.89	0.89	0.95	0.89	1.00
46	0.89	0.89	0.89	0.95	0.89	1.00
47	0.89	0.89	0.89	0.95	0.89	1.00
48	0.89	0.89	0.89	0.95	0.89	1.00
49	0.89	0.89	0.89	0.95	0.89	1.00
50	0.89	0.89	0.89	0.95	0.89	1.00
51	0.89	0.89	0.89	0.95	0.89	1.00
52	0.89	0.89	0.89	0.95	0.89	1.00
53	0.89	0.89	0.89	0.95	0.89	1.00
54	0.89	0.89	0.89	0.95	0.89	1.00
55	0.89	0.89	0.89	0.95	0.89	1.00
56	0.89	0.89	0.89	0.95	0.89	1.00
57	0.89	0.89	0.89	0.95	0.89	1.00
58	0.89	0.89	0.89	0.95	0.89	1.00
59	0.89	0.89	0.89	0.95	0.89	1.00
60	0.84	0.84	0.84	0.95	0.84	1.00
61	0.84	0.84	0.84	0.95	0.84	1.00
62	0.84	0.84	0.84	0.95	0.84	1.00

American National General Insurance Company
Auto Multi-Car Discount Factors

Coverage Age	BI	PD	MED	COMP	COLL	N/A COVS
63	0.84	0.84	0.84	0.95	0.84	1.00
64	0.84	0.84	0.84	0.95	0.84	1.00
65	0.84	0.84	0.84	0.95	0.84	1.00
66	0.84	0.84	0.84	0.95	0.84	1.00
67	0.84	0.84	0.84	0.95	0.84	1.00
68	0.84	0.84	0.84	0.95	0.84	1.00
69	0.84	0.84	0.84	0.95	0.84	1.00
70	0.84	0.84	0.84	0.95	0.84	1.00
71	0.84	0.84	0.84	0.95	0.84	1.00
72	0.84	0.84	0.84	0.95	0.84	1.00
73	0.84	0.84	0.84	0.95	0.84	1.00
74	0.84	0.84	0.84	0.95	0.84	1.00
75	0.84	0.84	0.84	0.95	0.84	1.00
76	0.84	0.84	0.84	0.95	0.84	1.00
77	0.84	0.84	0.84	0.95	0.84	1.00
78	0.84	0.84	0.84	0.95	0.84	1.00
79	0.84	0.84	0.84	0.95	0.84	1.00
80	0.84	0.84	0.84	0.95	0.84	1.00
81	0.84	0.84	0.84	0.95	0.84	1.00
82	0.84	0.84	0.84	0.95	0.84	1.00
83	0.84	0.84	0.84	0.95	0.84	1.00
84	0.84	0.84	0.84	0.95	0.84	1.00
85	0.84	0.84	0.84	0.95	0.84	1.00
86	0.84	0.84	0.84	0.95	0.84	1.00
87	0.84	0.84	0.84	0.95	0.84	1.00
88	0.84	0.84	0.84	0.95	0.84	1.00
89	0.84	0.84	0.84	0.95	0.84	1.00
>90	0.84	0.84	0.84	0.95	0.84	1.00

American National General Insurance Company
Auto Excess Vehicle Age Factors

Coverage	BI	PD	MED	COMP	COLL	N/A COVS
Age						
0-44	1.04	1.04	0.91	1.22	1.27	1.00
45-64	0.67	0.67	0.78	1.01	0.83	1.00
>65	0.75	0.75	0.65	0.79	0.84	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	N/A	1	1	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.09	1.09	1.09	1.00	1.00	1.00	1.09	1.09	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	0	0-20		3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	N/A	>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				>4	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
		21-24	1	1	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				2	0.77	0.77	0.77	1.00	1.00	1.00	0.77	0.77	1.00
				3	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				>4	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
			2	1	1.11	1.11	1.11	1.00	1.00	1.00	1.11	1.11	1.00
				2	0.79	0.79	0.79	1.00	1.00	1.00	0.79	0.79	1.00
				3	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
				>4	0.94	0.94	0.94	1.00	1.00	1.00	0.94	0.94	1.00
			3	1	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	1	21-24	3	3	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
				>4	0.86	0.86	0.86	1.00	1.00	1.00	0.86	0.86	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
M,P	>2	0-20	3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.91	0.91	0.91	1.00	1.00	1.00	0.91	0.91	1.00
				3	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
				>4	0.95	0.95	0.95	1.00	1.00	1.00	0.95	0.95	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.76	0.76	0.76	1.00	1.00	1.00	0.76	0.76	1.00
				3	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				>4	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
				>4	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.04	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
S,D	0	N/A	1	1	0.85	0.85	0.85	1.00	1.00	1.00	0.85	0.85	1.00
				2	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	N/A	2	3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			3	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.02	1.02	1.02	1.00	1.00	1.00	1.02	1.02	1.00
				3	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
				>4	1.07	1.07	1.07	1.00	1.00	1.00	1.07	1.07	1.00
			>4	1	1.17	1.17	1.17	1.00	1.00	1.00	1.17	1.17	1.00
				2	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				3	1.08	1.08	1.08	1.00	1.00	1.00	1.08	1.08	1.00
				>4	0.97	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	0	21-24	2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	0.92	0.92	0.92	1.00	1.00	1.00	0.92	0.92	1.00
				2	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	1	0-20	1	3	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
				>4	1.16	1.16	1.16	1.00	1.00	1.00	1.16	1.16	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
				>4	1.01	1.01	1.01	1.00	1.00	1.00	1.01	1.01	1.00
			3	1	1.12	1.12	1.12	1.00	1.00	1.00	1.12	1.12	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
				>4	1.24	1.24	1.24	1.00	1.00	1.00	1.24	1.24	1.00
			>4	1	1.18	1.18	1.18	1.00	1.00	1.00	1.18	1.18	1.00
				2	1.21	1.21	1.21	1.00	1.00	1.00	1.21	1.21	1.00
				3	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
				>4	1.28	1.28	1.28	1.00	1.00	1.00	1.28	1.28	1.00
		21-24	1	1	0.93	0.93	0.93	1.00	1.00	1.00	0.93	0.93	1.00
				2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				2	0.87	0.87	0.87	1.00	1.00	1.00	0.87	0.87	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			3	1	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				2	1.15	1.15	1.15	1.00	1.00	1.00	1.15	1.15	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			>4	1	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				2	1.14	1.14	1.14	1.00	1.00	1.00	1.14	1.14	1.00
				3	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00
				>4	1.13	1.13	1.13	1.00	1.00	1.00	1.13	1.13	1.00

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				>4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		0-20	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.88	0.88	0.88	1.00	1.00	1.00	0.88	0.88	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.74	0.74	0.74	1.00	1.00	1.00	0.74	0.74	1.00
				3	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				>4	1.20	1.20	1.20	1.00	1.00	1.00	1.20	1.20	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00

American National General Insurance Company
Auto Account Composition Factors

Marital Status	Youthful Count	Youthful Age	Vehicle Count	Coverage Driver Count	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL	N/A COVS
S,D	>2	0-20	>4	3	1.19	1.19	1.19	1.00	1.00	1.00	1.19	1.19	1.00
				>4	1.26	1.26	1.26	1.00	1.00	1.00	1.26	1.26	1.00
		21-24	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.90	0.90	0.90	1.00	1.00	1.00	0.90	0.90	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			2	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	0.75	0.75	0.75	1.00	1.00	1.00	0.75	0.75	1.00
				3	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
				>4	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00
			3	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
				>4	1.06	1.06	1.06	1.00	1.00	1.00	1.06	1.06	1.00
			>4	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				2	1.05	1.05	1.05	1.00	1.00	1.00	1.05	1.05	1.00
				3	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00
				>4	1.10	1.10	1.10	1.00	1.00	1.00	1.10	1.10	1.00

American National General Insurance Company
Auto DRRP Point Factors

Points	Factor
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

RESERVED FOR FUTURE USE

American National General Insurance Company
Customized Equipment Endorsement Factors

Coverage	Factor
COMP	0.025
COLL	0.025
N/A COVS	0.000

American National General Insurance Company
Auto GAP Endorsement Factors

GAP Endorsement		COMP	COLL
1	Yes	0.07	0.07
0	No	0.00	0.00

American National General Insurance Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost		COMP	COLL		COMP	COLL
1	Yes	1.150	1.150	Yes	1.175	1.175
0	No	1.000	1.000	No	1.000	1.000

American National General Insurance Company
Auto Endorsement Premiums

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

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

Vehicle Type	NON OWNED
Coverage	
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
UMPD	0.00
COMP	0.00
COLL	0.00
RD ASST	0.00
RR	0.00
PIP	0.00
APIP	0.00
ADD	1.00
UIMBI	0.50
TORT	0.00
UIMPD	0.00
INC LS	1.00
XXX	0.00

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

American National General Insurance Company
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
Coverage	COMP	COLL	COMP	COLL	COMP	COLL	
Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National General Insurance Company
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.353	0.427

American National General Insurance Company
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National General Insurance Company
Auto Multi-CHROME Discount Factor

Number of CHROMEs with BI	Factor
1	1.00
2	0.75
3	0.65
4	0.59
5	0.54
6	0.50
7	0.46
8	0.43
9	0.40
10	0.37
11	0.34
12	0.32
13	0.30
14	0.28
15	0.26
16	0.25
17	0.24
18	0.23
19	0.22
20	0.21
21	0.20
22	0.20
23	0.19
24	0.18
25	0.18
26	0.17
27	0.17
28	0.16
29	0.16
30	0.16
31 or More	0.15

American National General Insurance Company
Auto CHROME Factors

Vehicle Type	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
CLASSIC	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
HOT/STREET ROD	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
REPLICA/KIT	0-2499	0.59	0.59	0.59	0.86	0.38	0.50	0.50	0.58	0.75	0.75	1.00
	2500-7499	0.66	0.66	0.66	0.86	0.40	0.50	0.50	0.58	0.75	0.75	1.00
	7500-10000	0.73	0.73	0.73	0.95	0.44	0.50	0.50	0.58	0.75	0.75	1.00
	10001 and Over	0.77	0.77	0.77	0.95	0.49	0.50	0.50	0.58	0.75	0.75	1.00
ORIGINAL	0-2499	0.09	0.09	0.09	0.65	0.20	0.15	0.15	0.35	0.50	0.50	1.00
	2500-7499	0.13	0.13	0.13	0.65	0.22	0.15	0.15	0.35	0.50	0.50	1.00
	7500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50	0.50	1.00
	10001 and Over	0.15	0.15	0.15	0.72	0.27	0.15	0.15	0.35	0.50	0.50	1.00
MODIFIED/CUSTOM	0-2499	0.14	0.14	0.14	0.65	0.24	0.20	0.20	0.40	0.50	0.50	1.00
	2500-7499	0.17	0.17	0.17	0.65	0.25	0.20	0.20	0.40	0.50	0.50	1.00
	7500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50	0.50	1.00
	10001 and Over	0.20	0.20	0.20	0.72	0.31	0.20	0.20	0.40	0.50	0.50	1.00
EXOTIC	0-2499	0.68	0.68	0.68	0.86	0.66	0.70	0.70	0.58	0.75	0.75	1.00
	2500-7499	0.77	0.77	0.77	0.86	0.70	0.70	0.70	0.58	0.75	0.75	1.00
	7500-10000	0.85	0.85	0.85	0.95	0.78	0.70	0.70	0.58	0.75	0.75	1.00
	10001 and Over	0.98	0.98	0.98	0.95	0.95	0.70	0.70	0.58	0.75	0.75	1.00

American National General Insurance Company
Auto CHROME Modern Classic Factors

Vehicle Type	AgeGroup	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	RD ASST	RR	N/A COVS
MODERN CLASSIC	0-9	0-2499	0.57	0.57	0.57	0.84	0.61	0.60	0.60	0.54	0.50	0.50	1.00
		2500-7499	0.65	0.65	0.65	0.84	0.66	0.60	0.60	0.54	0.50	0.50	1.00
		7500-10000	0.72	0.72	0.72	0.93	0.73	0.60	0.60	0.54	0.50	0.50	1.00
		10001 and Over	0.83	0.83	0.83	0.93	0.89	0.60	0.60	0.54	0.50	0.50	1.00
	10-24	0-2499	0.23	0.23	0.23	0.77	0.48	0.29	0.29	0.41	0.50	0.50	1.00
		2500-7499	0.29	0.29	0.29	0.77	0.51	0.29	0.29	0.41	0.50	0.50	1.00
		7500-10000	0.32	0.32	0.32	0.86	0.57	0.29	0.29	0.41	0.50	0.50	1.00
		10001 and Over	0.37	0.37	0.37	0.86	0.70	0.29	0.29	0.41	0.50	0.50	1.00
	25	0-2499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2500-7499	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		7500-10000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		10001 and Over	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

American National General Insurance Company
Auto Utility Trailer Base Rates

Coverage	COMP	COLL
Vehicle Type		
UTILITY TRAILER	168	31

American National General Insurance Company
Auto Utility Trailer Comprehensive Deductible Factors

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

American National General Insurance Company
Auto Utility Trailer Collision Deductible Factors

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

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

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

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	408-39942
Company Name:	American National General Insurance Comp
Contact Person:	Matt Stassel
Telephone No.:	(417)887-4990 ext. 2049
Email Address:	matt.stassel@anpac.com
Effective Date:	7/6/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	0-12	%
GOOD STUDENT	10-35 in class	
ANTI-THEFT DEVICE	N/A	%
Over 55 Defensive Driver Discount	10	%
$250/$500 Deductible Comp./Coll.	N/A	%

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 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*
2008 4.8L Chevrolet Silverado 1500 :LS: regular cab 119" WB	*Minimum Liability*	$364	$387	$153	$186	$384	$410	$161	$197	$488	$521	$199	$244	$398	$423	$170	$207	$487	$519	$199	$246
	Minimum Liability with Comprehensive and Collision	$734	$828	$331	$344	$773	$874	$349	$364	$919	$1,033	$403	$429	$802	$904	$363	$380	$918	$1,031	$403	$431
	100/300/50 Liability with Comprehensive and Collision	$775	$872	$359	$374	$820	$924	$381	$398	$975	$1,093	$437	$467	$851	$956	$396	$415	$972	$1,089	$436	$467
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$328	$348	$139	$168	$347	$371	$148	$180	$443	$473	$184	$226	$357	$379	$155	$187	$438	$468	$182	$222
	Minimum Liability with Comprehensive and Collision	$695	$787	$319	$328	$736	$836	$336	$348	$870	$983	$389	$410	$758	$858	$350	$361	$865	$978	$387	$406
	100/300/50 Liability with Comprehensive and Collision	$734	$828	$346	$359	$785	$887	$365	$379	$920	$1,034	$420	$444	$805	$908	$382	$394	$914	$1,029	$418	$441
2010 Honda Odyssey "EX"	*Minimum Liability*	$306	$325	$133	$161	$322	$342	$139	$169	$401	$427	$169	$205	$335	$354	$147	$176	$406	$433	$170	$208
	Minimum Liability with Comprehensive and Collision	$630	$708	$284	$298	$668	$751	$298	$315	$788	$884	$346	$368	$698	$782	$313	$328	$793	$890	$347	$371
	100/300/50 Liability with Comprehensive and Collision	$669	$748	$311	$327	$709	$793	$326	$345	$838	$937	$377	$404	$743	$830	$344	$362	$837	$935	$378	$404
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$385	$407	$172	$206	$407	$430	$181	$218	$510	$540	$222	$268	$425	$448	$193	$231	$509	$540	$218	$267
	Minimum Liability with Comprehensive and Collision	$868	$981	$395	$412	$922	$1,040	$417	$436	$1,085	$1,221	$485	$513	$962	$1,083	$439	$459	$1,084	$1,221	$481	$512
	100/300/50 Liability with Comprehensive and Collision	$921	$1,037	$437	$456	$984	$1,106	$462	$483	$1,159	$1,299	$535	$566	$1,033	$1,156	$490	$512	$1,150	$1,289	$531	$562
2011 Cadillac Seville 'CTS' AWD WAG 4 door 3.0L	*Minimum Liability*	$297	$315	$131	$158	$319	$338	$138	$167	$390	$416	$167	$203	$329	$346	$144	$174	$397	$422	$169	$206
	Minimum Liability with Comprehensive and Collision	$1,113	$1,284	$511	$505	$1,185	$1,366	$540	$536	$1,357	$1,563	$611	$613	$1,234	$1,419	$561	$558	$1,364	$1,569	$613	$616
	100/300/50 Liability with Comprehensive and Collision	$1,154	$1,326	$540	$537	$1,225	$1,408	$568	$566	$1,408	$1,616	$644	$650	$1,279	$1,466	$594	$593	$1,409	$1,615	$644	$649
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$331	$351	$144	$175	$347	$369	$153	$184	$434	$460	$186	$225	$360	$380	$163	$194	$436	$462	$187	$229
	Minimum Liability with Comprehensive and Collision	$681	$767	$312	$325	$719	$811	$329	$343	$847	$950	$380	$401	$749	$841	$346	$359	$849	$952	$381	$405
	100/300/50 Liability with Comprehensive and Collision	$726	$813	$346	$360	$767	$859	$364	$381	$906	$1,011	$417	$443	$806	$900	$384	$401	$903	$1,008	$417	$442

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking # 03-AA-13-0081	
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	-0.3%	-0.4%					
Auto PD	43.4%	36.5%					
Auto Med	-4.7%	-1.0%					
Auto UMBI	117.9%	21.8%					
Auto UIMBI	-46.5%	31.7%					
Auto UMPD	-19.8%	-3.1%					
Auto Comp	59.3%	19.7%					
Auto Coll	4.2%	1.2%					
TOTAL OVERALL EFFECT	15.2%	9.7%					

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
2012	408	-0.10%	10/5/2012	493	263	53.3%	71.0%
2011	512	3.90%	3/22/2012	603	293	48.6%	76.2%
2010	533	-1.80%	10/28/2010	635	437	68.8%	79.9%
2010	533	8.30%	1/6/2010	635	437	68.8%	79.9%
2009	439	1.40%	6/15/2009	497	483	97.2%	76.0%
2008	310	-30.70%	5/14/2008	292	182	62.3%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%

7.

Expense Constants	Selected Provisions liab	ph dam
A. Total Production Expense	15.3%	16.1%
B. General Expense	2.0%	2.5%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	13.4%	4.6%
E. Other (Incurred ULAE)	4.7%	7.3%
F. TOTAL	38.4%	33.5%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -25% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC