

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Filing at a Glance

Company: American National Property And Casualty Company
Product Name: Rental Owners
State: Arkansas
TOI: 01.0 Property
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Filing Type: Rate/Rule
Date Submitted: 09/12/2014
SERFF Tr Num: ANPC-129652745
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 03-ROP-14-0347
Effective Date: 02/10/2015
Requested (New):
Effective Date: 02/10/2015
Requested (Renewal):
Author(s): Bridgett Pilkington
Reviewer(s): Becky Harrington (primary)
Disposition Date: 11/07/2014
Disposition Status: Filed
Effective Date (New): 02/10/2015
Effective Date (Renewal): 02/10/2015

State Filing Description:

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

General Information

Project Name: AR ROP Attract 3.0 - PA Status of Filing in Domicile:
 Project Number: 457235 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/07/2014
 State Status Changed: Deemer Date:
 Created By: Bridgett Pilkington Submitted By: Bridgett Pilkington
 Corresponding Filing Tracking Number: 03-H-G-14-0346, 03-H-G-14-0348, 03-ROP-14-0377

Filing Description:
 Please see the attached cover letter and actuarial memorandum on the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Bridgett Pilkington, Regulatory Compliance Bridgett.Pilkington@anpac.com
 Analyst I
 1949 E Sunshine 417-887-4990 [Phone] 2473 [Ext]
 Springfield, MO 65899 417-877-5014 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: \$100 per rate filing + \$50 per rule filing = \$150
 Per Company: No

Company	Amount	Date Processed	Transaction #
American National Property And Casualty Company	\$150.00	09/12/2014	86244017

State: Arkansas
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Filing Company: American National Property And Casualty Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/07/2014	11/07/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	10/17/2014	10/17/2014
No response necessary	Becky Harrington	10/10/2014	10/10/2014
Pending Industry Response	Becky Harrington	10/08/2014	10/08/2014
Pending Industry Response	Becky Harrington	10/03/2014	10/03/2014
Pending Industry Response	Becky Harrington	09/17/2014	09/17/2014

Response Letters

Responded By	Created On	Date Submitted
Bridgett Pilkington	10/30/2014	11/05/2014
Bridgett Pilkington	10/09/2014	10/10/2014
Bridgett Pilkington	10/07/2014	10/08/2014
Bridgett Pilkington	10/01/2014	10/02/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to keep filing open	Note To Reviewer	Bridgett Pilkington	10/02/2014	10/02/2014

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Disposition

Disposition Date: 11/07/2014

Effective Date (New): 02/10/2015

Effective Date (Renewal): 02/10/2015

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American National Property And Casualty Company	22.000%	0.000%	\$-329	612	\$672,809	26.100%	-19.100%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	P&C Actuarial Justification	Filed	Yes
Supporting Document	Scoring Model	Filed	No
Supporting Document	Supplemental Exhibit A - Questions Dated 9/17	Filed	No
Supporting Document	Supplemental Exhibits I, VI, and VIII - Questions Dated 9/17	Filed	Yes
Supporting Document	AR ROP Supplemental Memo - Confidential	Filed	No
Supporting Document	AR ROP Supplemental Memo - Questions Dated 10/3 - Confidential	Filed	No
Supporting Document	AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential	Filed	No
Supporting Document	Supplemental Exhibits - Questions Dated 10/17	Filed	Yes

SERFF Tracking #:

ANPC-129652745

State Tracking #:

Company Tracking #:

03-ROP-14-0347

State:

Arkansas

Filing Company:

American National Property And Casualty Company

TOI/Sub-TOI:

01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name:

Rental Owners

Project Name/Number:

AR ROP Attract 3.0 - PA/457235

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	ANPAC ROP General Rules	Filed	Yes
Rate	ANPAC ROP General Rules		Yes
Rate (revised)	ANPAC ROP Rate Pages	Filed	Yes
Rate	ANPAC ROP Rate Pages		Yes

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/17/2014
Submitted Date	10/17/2014
Respond By Date	

Dear Bridgett Pilkington,

Introduction:

The filing has been reviewed by the Commissioner.

Although we believe it is more appropriate to use a property model, we will allow the use of the auto model in this filing; however, please amend the filing to have a neutral impact for insureds. The Commissioner will not allow the proposed increase at this time.

In addition, please refer to the objections below.

Objection 1

Comments: Please remove superfluous tiers. They may be re-filed if/when experience dictates.

Objection 2

Comments: Manual page was not revised to show no hit/thin file treatment.

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."

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.

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	10/10/2014
Submitted Date	10/10/2014
Respond By Date	

Dear Bridgett Pilkington,

Introduction:

This will acknowledge receipt of the response.

The filing has been referred to the Commissioner for review of the Attract Auto model.

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."

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.

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/08/2014
Submitted Date	10/08/2014
Respond By Date	

Dear Bridgett Pilkington,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

Comments: There are 52 tier assignments. but 99 tiers and associated factors on pages ROP-R-95.1-3. Please explain

Objection 2

Comments: It is the Departments position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for tier placement or surcharges. It is unclear whether the tier placement rule complies. Please amend your rule to specifically state weather/catastrophe losses are excluded.

Objection 3

Comments:

The new Preferred Rental Owner Tier will apply the countrywide average score as the credit neutral score to any no-hit/thin files. What is the average score? How was determined? Provide additional support showing the score is will result in credit being a neutral rating factor/criteria. The rule must be amended to include how no score/thin files/no matches are treated.

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."

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.

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/03/2014
Submitted Date	10/03/2014
Respond By Date	

Dear Bridgett Pilkington,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

- Scoring Model (Supporting Document)

Comments: Please provide a list of prior approval states where the use of the Attract Auto 3.0 model has been approved for use for property /homeowners.

Conclusion:

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.

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/17/2014
Submitted Date 09/17/2014
Respond By Date

Dear Bridgett Pilkington,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- P&C Actuarial Justification (Supporting Document)

Comments: AR is not allowing the use of CAT models for wind/hail loads in rate development. Please use historical AR loss experience.

Objection 2

- Scoring Model (Supporting Document)

Comments: AR does not believe it is appropriate to use auto scoring models for property. Please provide a property related model.

Objection 3

- P&C Actuarial Justification (Supporting Document)

Comments: No-hits/thin files must be treated as credit neutral pursuant to ACA 23-67-405.

Objection 4

- Scoring Model (Supporting Document)

Comments: Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tier level factors.

Objection 5

- P&C Actuarial Justification (Supporting Document)

- ANPAC ROP Rate Pages, AR ANPAC ROP Rate Pages (7-14) (Rate)

Comments: At each renewal, tier movement is limited to the maximum of 2 tiers and 20% of the total indicated tier movement.

The total indicated tier movement for this policy will be 20. The cap will take the maximum of 2 and 20% of 20, or 4, resulting in a 4 tier movement for this policy at the first renewal.

The rule/rate and actuarial memorandum indicate the maximum movement of 2 tiers AND 20% of the indicated tier movement. Please explain as the example in the memo is a bit confusing. I agree that 20% of 20 is 4, but how is the maximum of 2 tiers applied?

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."

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

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.

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/30/2014
Submitted Date	11/05/2014

Dear Becky Harrington,

Introduction:

The purpose of this supplement is to address the objection by the department dated 10/17/14 for American National Property Casualty Company (ANPAC). Per the conversation on 10/31/14 with the department, we have revised our filing to have a 0.0% rate level impact resulting in an annual revenue effect of -\$329. Revised rate data and revised effective dates will be submitted through a separate Post Submission Update.

Response 1

Comments:

We have removed the tiers that will not be used at this time from the manual pages as requested.

Related Objection 1

Comments: Please remove superfluous tiers. They may be re-filed if/when experience dictates.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Comments:	
Attachment(s):	RF-1 (ROP).pdf
<i>Previous Version</i>	
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Comments:	
Attachment(s):	RF-1 (ROP).pdf

SERFF Tracking #:

ANPC-129652745

State Tracking #:

Company Tracking #:

03-ROP-14-0347

State:

Arkansas

Filing Company:

American National Property And Casualty Company

TOI/Sub-TOI:

01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name:

Rental Owners

Project Name/Number:

AR ROP Attract 3.0 - PA/457235

Supporting Document Schedule Item Changes

Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Comments:	
Attachment(s):	RF-1 (ROP).pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines</i>
Comments:	
Attachment(s):	<i>RF-1 (ROP).pdf</i>

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HPCS (ROP).xls HPCS (ROP).pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>HPCS (ROP).pdf HPCS (ROP).xls</i>

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Supporting Document Schedule Item Changes

Satisfied - Item: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines

Comments:

Attachment(s): RF-1 (ROP).pdf

Previous Version

Satisfied - Item: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines

Comments:

Attachment(s): RF-1 (ROP).pdf

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s): HPCS (ROP).xls
HPCS (ROP).pdf

Previous Version

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s): HPCS (ROP).pdf
HPCS (ROP).xls

Satisfied - Item: Supplemental Exhibits - Questions Dated 10/17

Comments:

Attachment(s): AR ROP Supplemental Exhibits II.pdf

No Form Schedule items changed.

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	ANPAC ROP Rate Pages	AR ANPAC ROP Rate Pages (7-14B)	Replacement		11/05/2014 By: Bridgett Pilkington
<i>Previous Version</i>					
1	ANPAC ROP Rate Pages	AR ANPAC ROP Rate Pages (7-14)	Replacement		09/12/2014 By: Bridgett Pilkington

Response 2

SERFF Tracking #:

ANPC-129652745

State Tracking #:

Company Tracking #:

03-ROP-14-0347

State: Arkansas

Filing Company:

American National Property And Casualty Company

TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name: Rental Owners

Project Name/Number: AR ROP Attract 3.0 - PA/457235

Comments:

We added the statement "When an account risk score is not available, the countrywide average risk score will be used to determine tier placement to rule 340, Preferred Rental Owners Tier.

Related Objection 2

Comments: Manual page was not revised to show no hit/thin file treatment.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	ANPAC ROP General Rules	AR ANPAC D-GR (7-14B)	Replacement		11/05/2014 By: Bridgett Pilkington
<i>Previous Version</i>					
1	ANPAC ROP General Rules	AR ANPAC D-GR (7-14)	Replacement		09/12/2014 By: Bridgett Pilkington

Conclusion:

Sincerely,
Bridgett Pilkington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/09/2014
 Submitted Date 10/10/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

Please see the "AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential" on the Supporting Documentation tab.

Related Objection 1

Comments: There are 52 tier assignments. but 99 tiers and associated factors on pages ROP-R-95.1-3. Please explain

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo 3.pdf ROP Supplemental Exhibit B.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the "AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential" on the Supporting Documentation tab.

Related Objection 2

Comments: It is the Departments position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for tier placement or surcharges. It is unclear whether the tier placement rule complies. Please amend your rule to specifically state weather/catastrophe losses are excluded.

Changed Items:

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Supporting Document Schedule Item Changes

Satisfied - Item:	AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo 3.pdf ROP Supplemental Exhibit B.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see the "AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential" on the Supporting Documentation tab.

Related Objection 3

Comments:

The new Preferred Rental Owner Tier will apply the countrywide average score as the credit neutral score to any no-hit/thin files. What is the average score? How was determined? Provide additional support showing the score is will result in credit being a neutral rating factor/criteria. The rule must be amended to include how no score/thin files/no matches are treated.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	AR ROP Supplemental Memo and Exhibit - Questions Dated 10/8 - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo 3.pdf ROP Supplemental Exhibit B.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Bridgett Pilkington

SERFF Tracking #:

ANPC-129652745

State Tracking #:

Company Tracking #:

03-ROP-14-0347

State: Arkansas
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Filing Company: American National Property And Casualty Company

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/07/2014
Submitted Date 10/08/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

Please see the "AR ROP Supplemental Memo - Questions Dated 10/3 - Confidential" document attached to the Supporting Documentation tab.

Related Objection 1

Applies To:

- Scoring Model (Supporting Document)

Comments: Please provide a list of prior approval states where the use of the Attract Auto 3.0 model has been approved for use for property /homeowners.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR ROP Supplemental Memo - Questions Dated 10/3 - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo 2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Bridgett Pilkington

State: Arkansas
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235
Filing Company: American National Property And Casualty Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/01/2014
 Submitted Date 10/02/2014

Dear Becky Harrington,

Introduction:

The purpose of this supplement is to address the questions from the department dated 9/17/14 for American National Property Casualty Company (ANPAC). The effect of our revisions in responses to these questions was a decrease in the overall rate level indication to 22.0%. This justifies our original request for an overall rate level increase of 5.0%.

Response 1

Comments:

The Wind/Hail Loss & ALAE Ratio calculation has been amended to rely solely on historical Arkansas wind/hail loss experience for the past 11 years. This calculation is included in Amended Exhibit VI. Amended Exhibit I includes the updated Wind/Hail Loss & ALAE Ratio in the indicated rate level change.

Related Objection 1

Applies To:

- P&C Actuarial Justification (Supporting Document)

Comments: AR is not allowing the use of CAT models for wind/hail loads in rate development. Please use historical AR loss experience.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supplemental Exhibits I, VI, and VIII - Questions Dated 9/17
Comments:	
Attachment(s):	AR ROP Supplemental Exhibits I.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please refer to "AR ROP Supplemental Memo - Confidential" attached to the Supporting Documentation tab.

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Related Objection 2

Applies To:

- Scoring Model (Supporting Document)

Comments: AR does not believe it is appropriate to use auto scoring models for property. Please provide a property related model.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR ROP Supplemental Memo - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo - Confidential.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3**Comments:**

Please refer to "AR ROP Supplemental Memo - Confidential" attached to the Supporting Documentation tab.

Related Objection 3

Applies To:

- P&C Actuarial Justification (Supporting Document)

Comments: No-hits/thin files must be treated as credit neutral pursuant to ACA 23-67-405.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR ROP Supplemental Memo - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo - Confidential.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Response 4

Comments:

Please refer to "AR ROP Supplemental Memo - Confidential" attached to the Supporting Documentation tab.

Related Objection 4

Applies To:

- Scoring Model (Supporting Document)

Comments: Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tier level factors.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supplemental Exhibit A - Questions Dated 9/17
Comments:	
Attachment(s):	AR ROP Supplemental Exhibit A.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supplemental Exhibit A - Questions Dated 9/17
Comments:	
Attachment(s):	AR ROP Supplemental Exhibit A.pdf

Satisfied - Item:	AR ROP Supplemental Memo - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo - Confidential.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please refer to "AR ROP Supplemental Memo - Confidential" attached to the Supporting Documentation tab.

Related Objection 5

Applies To:

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

- P&C Actuarial Justification (Supporting Document)
- ANPAC ROP Rate Pages, AR ANPAC ROP Rate Pages (7-14) (Rate)

Comments: At each renewal, tier movement is limited to the maximum of 2 tiers and 20% of the total indicated tier movement.

The total indicated tier movement for this policy will be 20. The cap will take the maximum of 2 and 20% of 20, or 4, resulting in a 4 tier movement for this policy at the first renewal.

The rule/rate and actuarial memorandum indicate the maximum movement of 2 tiers AND 20% of the indicated tier movement. Please explain as the example in the memo is a bit confusing. I agree that 20% of 20 is 4, but how is the maximum of 2 tiers applied?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR ROP Supplemental Memo - Confidential
Comments:	
Attachment(s):	AR ROP Supplemental Memo - Confidential.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Additional Amendments:

In the homeowners' objections, the department questions the fixed expense allocated to the hurricane peril. To remain consistent in our filings we have addressed this issue in the ROP filing as well. Internally we allocate reinsurance costs between several perils. This is not intended to create a hurricane provision for Arkansas. Due to concerns over the allocation of the fixed expenses, we have removed the reinsurance costs allocated to the hurricane peril and included Amended Exhibit VIII, Pages 1 and 3. This reduced the fixed expense rate by 0.1%; the change is reflected in Amended Exhibit I.

Sincerely,

Bridgett Pilkington

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Note To Reviewer

Created By:

Bridgett Pilkington on 10/02/2014 04:09 PM

Last Edited By:

Becky Harrington

Submitted On:

11/07/2014 07:22 AM

Subject:

Request to keep filing open

Comments:

In order to coordinate effective dates, we request that this filing not be closed until we receive disposition on the corresponding auto filings (SERFF#'s ANPC-129597879, ANPC-129598418, and ANPC-129598409). Please let me know if you have questions or concerns, or need any other information for this request.

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Post Submission Update Request Processed On 10/03/2014

Status: Allowed
Created By: Bridgett Pilkington
Processed By: Becky Harrington
Comments:

Company Rate Information:

Company Name: American National Property And Casualty Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	22.000%	39.500%

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Post Submission Update Request Processed On 11/07/2014

Status: Allowed
 Created By: Bridgett Pilkington
 Processed By: Becky Harrington
 Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	02/10/2015	01/07/2015
Effective Date Requested (Renew)	02/10/2015	01/07/2015

Company Rate Information:

Company Name: American National Property And Casualty Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	0.000%	5.000%
Written Premium Change for this Program	\$-329	\$33773
Maximum %Change (where required)	26.100%	34.000%
Minimum %Change (where required)	-19.100%	-19.500%

SERFF Tracking #:

ANPC-129652745

State Tracking #:

Company Tracking #:

03-ROP-14-0347

State: Arkansas

Filing Company: American National Property And Casualty Company

TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name: Rental Owners

Project Name/Number: AR ROP Attract 3.0 - PA/457235

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 9.800%

Effective Date of Last Rate Revision: 10/08/2013

Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American National Property And Casualty Company	22.000%	0.000%	\$-329	612	\$672,809	26.100%	-19.100%

SERFF Tracking #:

ANPC-129652745

State Tracking #:**Company Tracking #:**

03-ROP-14-0347

State:

Arkansas

Filing Company:

American National Property And Casualty Company

TOI/Sub-TOI:

01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name:

Rental Owners

Project Name/Number:

AR ROP Attract 3.0 - PA/457235

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/07/2014	ANPAC ROP General Rules	AR ANPAC D-GR (7-14B)	Replacement		AR ANPAC D-GR 7-14B.pdf
2	Filed 11/07/2014	ANPAC ROP Rate Pages	AR ANPAC ROP Rate Pages (7-14B)	Replacement		AR-ANPAC-RO Rate Pages 07-14B.pdf

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DEFINITIONS

100. Account – 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.

Construction Definitions

101. Frame – A dwelling with exterior walls of combustible construction, including walls with wood, metal, stucco, or metal lath and plaster on combustible supports.
102. Veneer – A dwelling with exterior walls of combustible construction usually wood frame veneered with masonry materials (brick or stone).
103. Brick – A dwelling with exterior walls of solid brick, concrete, gypsum block, hollow concrete block, adobe, stone, tile, or similar noncombustible materials; however, floors and roof are constructed of combustible material (disregard floors directly on the ground).
104. Siding – A dwelling with exterior walls of combustible construction, including walls with Vinyl, Steel, Aluminum, or Wood Siding on combustible supports.
105. Fire Resistive – A dwelling with exterior walls, floors, and roof constructed **entirely** of masonry or fire resistive materials and **supported** by metal, asbestos, gypsum or other like material. Materials with a Fire Resistance Rating of not less than one-hour are considered fire resistive. A dwelling of wood frame construction is not Fire Resistive.

Note: Mixed Construction – A dwelling shall be classified as frame where the total exterior wall area exceeds 33 1/3% of frame construction. Otherwise classify as Veneer.

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ELIGIBILITY

120. A Rental Owners Policy can be written for:

- A one- or two-family non-owner occupied dwelling which is used exclusively for private residential purposes; or
- A dwelling under construction for one- or two-family occupancy not to be occupied by the owner; or
- A single-family non-owner occupied unit within a town house which is used exclusively for private residential purposes.
- A three- or four-family dwelling which is used exclusively for private residential purposes. These risks cannot be bound without prior underwriting approval.

121. A Rental Owners Policy shall not be issued to cover any:

- condominium;
- modular home (except as explicitly permitted in the New Business Underwriting Guidelines);
- manufactured home
- do-it-yourself construction home;
- trailer home;
- house trailer;
- seasonal dwelling;
- dwelling which has been moved from one location to another; or
- vacant or unoccupied dwellings.

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POLICY FORMS AND DESCRIPTION OF COVERAGE

130. The following is a general description of the coverages provided by the individual Rental Owners Forms. The policy and forms should be consulted for exact contract conditions.
- Section I Coverages – Physical Damage
 - Coverage A – Dwelling
 - Coverage B – Other Structures
 - Coverage C – Personal Property
 - Coverage D – Fair Rental Value
 - a. **Form 1 (SD-1) – Named Peril Form** – This form covers the dwelling, other structures, personal property, and fair rental value against the following perils with certain exceptions:
 - Fire and Lightning
 - Windstorm or Hail
 - Explosion
 - Riot or Civil Commotion
 - Aircraft
 - Vehicles
 - Smoke
 - Vandalism or Malicious Mischief
 - Theft
 - Burglary
 - Collapse
 - Volcanic Eruption
 - b. **Form 3 (SD-3) – Special Form** – This form covers the dwelling, other structures, personal property, and fair rental value against risks of direct physical loss, with certain exceptions.
 - Section II Coverages – Liability – All Forms
 - a. **Coverage E – Business Liability** – Covers payment on behalf of any insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, personal injury, or property damage caused by an occurrence and which arises from the ownership, maintenance, or use of the insured premises.
 - b. **Coverage F – Premises Medical Payments** – Covers medical expenses incurred by persons, other than the insured and tenant, who sustain bodily injury caused by an accident occurring on the insured premises.

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LIMITS OF LIABILITY

140. The basic limits of liability under the Rental Owners policies are:

	Form 1		Form 3	
Section I Coverages	Description	Amount of Coverage	Description	Amount of Coverage
Coverage A – Dwelling	Actual Cash Value Named Peril	Limit selected	Replacement Cost All-Risk	Limit selected
Coverage B – Other Structures	Actual Cash Value Named Peril	10% of Coverage A limit	Replacement Cost All-Risk	10% of Coverage A limit
Coverage C – Personal Property	Actual Cash Value Named Peril	5% of Coverage A limit	Actual Cash Value All-Risk	5% of Coverage A limit
Coverage D – Fair Rental Value	Actual Loss Sustained	12 Month Limit	Actual Loss Sustained	12 Month Limit

Section II Coverages	Description	Form 1 Amount of Coverage	Form 3 Amount of Coverage
Coverage E – Business Liability	Occurrence	\$100,000 each occurrence \$200,000 annual aggregate	\$300,000 each occurrence \$600,000 annual aggregate
Coverage F – Premises Medical Payments	Expenses within 3 years	\$1,000 each person	\$2,000 each person

141. Coverage A is the limit selected.
142. Coverage B can be increased for an additional premium. Refer to Rule [420](#) for details. Coverage B cannot be decreased.
143. Coverage C can be increased for an additional premium. Refer to Rule [410](#) for details. Coverage C cannot be decreased.
144. Coverage D cannot be increased or decreased.
145. Coverage E can be increased. Coverage E cannot be decreased for Form 1. Coverage E can be decreased for Form 3. Refer to Rule [400](#) for details.
146. Coverage F can be increased. Coverage F cannot be decreased for Form 1. Coverage F can be decreased for Form 3. Refer to Rule [400](#) for details.

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MANDATORY COVERAGES

150. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the policy.

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POLICY CHANGES

170. The limits of liability may be increased or decreased or coverages may be added during the term of the policy. The adjusted premium will be computed pro rata
171. If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

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PROTECTION CLASS

180. All policies shall be rated according to the protection classifications provided by the Insurance Services Office. Any exceptions are detailed in Rules 185 and 186.
181. If there is a change in the protection class that affects the rate on an existing policy, the premium shall not be adjusted until the first subsequent renewal.
- Exception: At the insured's request, existing policies in effect not more than 45 days prior to the effective date of the protection class change may be adjusted on a pro rata basis to the new premium on or after the effective date.
182. Risks that have no qualified fire department response or are located more than 5 road miles from the responding fire department shall be Protection Class 10.
- NOTE: For subscription fire departments, if a copy of the paid fire receipt is not furnished to the Home Office before the renewal processes, the policy will be changed to be protection class 10 as they are considered as having no qualified fire response. If no paid fire receipt is received with new business, the application will be rejected.
183. Use protection class 9 for properties with an ISO protection class of 8B that do not meet the exception criteria in Rule 185.
184. A factor will be applied based on the construction type and protection class.
- Refer to ROP rate section R-30 for the applicable construction type and protection class factor.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

PROTECTION CLASS EXCEPTION RULES

185. Suburban Protection Plan
- Applies to properties meeting all of the following criteria:
- Located in a fire district with an ISO protection class 8, 8B, or 9, or to be rated as class 9 or 8B according to Rule 186.
 - Located within 5 road miles of a responding fire department and located within 5 road miles of the servicing fire department.
 - Located within 1,000 feet of a fire hydrant and/or the responding or servicing fire department will deliver 3,500 gallons of water to fight a fire.
- Rate the risk using the assigned protection class of the responding city/town/fire district followed by the letter "A".
- A factor will be applied to all risks qualifying for this plan. Refer to ROP rate section R-50 for the Protection Class Exception factors.
186. Use the chart below to determine which rating factor to apply for the following ISO protection classifications:

ISO Protection Class	Rate as Protection Class
1X, 2X, 3X, 4X, 5X, 6X, 7X, or 8X	9
1Y, 2Y, 3Y, 4Y, 5Y, 6Y, 7Y, or 8Y	8B
10W	10

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POLICY TERM

190. A policy is written for a term of one year.

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CANCELLATIONS

- 200. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- 201. All cancellations shall be computed pro rata.
- 202. If cancellation of the policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

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REINSTATEMENTS

- 210. 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.
- 211. 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 annual policy term is given.
- 212. Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.

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PREMIUM PAYMENT

Electronic Transfer Method of Payment

220. **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 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 for Easy Pay is waived in these circumstances:

- If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
- If the insured has been an automobile or homeowners policyholder for one full year or more.
- 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 Application

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

Other Methods of Payment

221. **Cash with Application**

All new business applications and reinstatement applications, where Easy Pay is not selected as the payment method or where the bill is to be paid by the mortgagee, must be sent to the Company accompanied by a down payment remittance. If the remittance is less than the full amount due and the amount due is more than \$25, a \$5 installment charge will be applied.

A remittance of \$150 or one-half of the annual premium, whichever is greater, is required.

Non-Bound Trial Application

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

222. **Renewal Payment**

The renewal premium is due and payable on or before the policy expiration date. The policyholder may elect to pay the renewal premium in two or four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$25, the installment charge will be waived.

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MINIMUM PREMIUM RULE

230. Minimum Policy Premium

The total annual policy minimum premium is \$150.

231. Minimum Endorsement Premium

If an endorsement has a premium charge, then the minimum premium is \$1.

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PREMIUM DETERMINATION

240. Policy Forms 1 and 3

Refer to ROP rate section R-10 for the base rate according to the policy form.

Multiply the base rate by each applicable adjustment. Each adjustment must be converted to a factor before it is used. After each adjustment is applied, round to three decimal places.

Step		SD-1	SD-3
	All Peril Base Rate		
	Zone factor. Refer to Rule 300 .	X	X
	Construction Type-Protection Class factor. Refer to Rule 184 .	X	X
	Number of Family Units factor. Refer to Rule 301 .	X	X
	Protection Class Exception factor. Refer to Rule 185 .	X	X
	Amount of Insurance factor. Refer to Rule 302 .	X	X
	Deductible factor. Refer to Rule 310 .	X	X
	Utilities/Roof Rating Plan factor. Refer to Rule 320 .	X	X
	Protective Device Credit. Refer to Rule 330 .	X	X
	Preferred Rental Owners Tier factor. Refer to Rule 340 .	X	X
	Non-Weather Related Claims Rating Plan factor. Refer to Rule 350 .	X	X
	Log Home factor. Refer to Rule 360 .	X	X
A.	All Peril Adjusted Base Premium (Round to the nearest whole dollar)	=	=
B.	Endorsement and miscellaneous premium charges or credits (Round to the nearest whole dollar)	+	+
C.	Final Premium	A + B	A + B

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INTERPOLATION OF MANUAL PREMIUMS/FACTORS

250. The Amount of Insurance factor for a policy amount, in excess of the minimum policy amount, not shown in the Amount of Insurance Pages may be obtained by interpolation.

Method for Interpolation: A factor is desired for a policy amount of \$52,000 which falls between \$50,000 and \$55,000 shown in the Amount of Insurance Pages.

(1) Policy Amounts Shown	Amount of Insurance Factors Shown	
\$ 55,000	0.775	
\$ 50,000	0.725	
\$ 5,000 - Difference (Amount)	0.050	- Difference (Factor)
 (2) $\frac{\$ 2,000 - \text{Additional (Amount)}}{\$ 5,000 - \text{Difference (Amount)}} \times$	0.050	- Difference (Factor) = 0.020
 (3) 0.725 (Factor for \$50,000)		
<u>0.020</u> (Factor for additional \$2,000)		
0.745 (Factor for \$52,000)		

A similar method for interpolation is used to determine deductible adjustments for policy amounts not shown in the Deductible Adjustment Pages. Deductible adjustments are rounded to the nearest whole percent, and then converted to a rating factor.

NOTE: When the premium is obtained by interpolation, the limits for Coverages B and C, Section I should be revised in relation to the basic limit of liability on the dwelling. Refer to Rule [140](#).

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INFLATION COVERAGE

260. For Forms 1 and 3, the Coverage A limit may be increased each year at the policy renewal based on the building cost index for the geographical location.

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ZONE

300. A factor will be applied based on the zone.

Refer to ROP rate section R-20 for the applicable zone factor.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

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NUMBER OF FAMILY UNITS

301. A factor will be applied based on the number of family units.

Refer to ROP section R-40 for the applicable number of family units factor.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

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AMOUNT OF INSURANCE

302. A factor will be applied based on the selected amount of insurance. The amount of insurance is the Coverage A amount for Form 1 and Form 3.

Refer to ROP rate section R-60 and Rule [250](#) to determine the applicable amount of insurance factor.

Applicable Policy Form(s):	1 and 3
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DEDUCTIBLES

310. Deductible Factors

A factor will be applied based on the selected deductible option. The wind/hail deductible cannot be lower than the non-wind/hail deductible.

Refer to ROP rate section R-70 and Rule [250](#) to determine the applicable deductible factor.

Refer to ROP rate section R-70 for the applicable minimum deductible amounts by percentage deductible option.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

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UTILITIES/ROOF RATING PLAN

320. A factor will be applied based on the age of the home and the calendar year that any of the following components are newly installed or completely upgraded:

Heating

Complete replacement of the entire heating system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Cooling

Complete replacement of the entire cooling system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Roof

A. To determine age of roof – Complete replacement or overlay of the entire roof by a qualified contractor and installed to meet or exceed local building codes.

B. Roof Construction Rating Factors

1. A credit applies to roofs constructed of concrete tile, clay tile, slate, tin (terne), steel, or fiber cement.
2. A surcharge applies to roofs constructed of wood shake, wood shingle, or a composition overlay to a wood shake roof.
3. A credit applies to roof coverings meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218 or FM Global's testing criteria of FM 4473.
Note: The credit is not available when wind and hail coverage is excluded from the policy.

The applicable adjustments are added together to determine the total premium adjustments for the rating plan. The adjustments vary based on the number of years since the dwelling was built or since the heating unit, cooling unit, or roof was newly installed.

Refer to ROP rate section R-80 for the premium adjustment factors and the maximum total credit.

If the year the dwelling was completed is different from the year construction began, the later year shall apply.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

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PROTECTIVE DEVICE CREDITS

330. A premium credit will be applied when one or more of the protective devices listed below are properly installed and maintained. A full description of each protective device must be shown on the application.

1. Local burglar alarm covering all windows and exterior doors.
2. Burglar alarm as in 1, above, reporting to central station or police department.
3. Fire alarm reporting to central station or fire department.

Refer to ROP rate section R-90 for the Protective Device Credits and the maximum total credit.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

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PREFERRED RENTAL OWNERS TIER

340. The Preferred Rental Owners Tier is determined based on the length of time the insured has been claim free and the account risk score. Refer to ROP rate section R-95 for the Preferred Rental Owners Tier factors.

The length of time the insured has been claim free is calculated as the number of years since the date of the insured's last claim and the effective date of the policy. If a claim exists with an established reserve, the insured is considered claim free as long as no payment has been made on the claim.

If the designated account owner is married, the account risk score will be determined by averaging the account owner's credit-based insurance risk score and the credit-based insurance risk score of the account owner's spouse. If the designated account owner is not married, the account owner's credit-based insurance risk score will be the account risk score.

Account risk scores are updated periodically. When updates result in a change in risk score, the tier is adjusted accordingly.

An account risk score may not be available in the following situations: 1) No credit report is found on file matching the personal information provided (No Match); or 2) Insufficient credit history is available to calculate an account risk score (No Score). When an account risk score is not available, the countrywide average risk score will be used to determine tier placement.

Extraordinary Life Circumstances Exception: Clients who feel that their credit report may have been adversely impacted by extraordinary life circumstances may request an exception. The request will be reviewed by the company to determine whether an exception is warranted. Documentation must be provided.

Tier Limitations:

Tier movement at renewal may be limited. Refer to ROP rate section R-95 for the applicable limitations.

Applicable Policy Form(s):	1 and 3
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NON-WEATHER RELATED CLAIMS RATING PLAN

350. A factor will be applied based on the number of qualified paid claims the insured has had in the 36 months prior to the effective date of the policy. A qualified claim is any non-catastrophe or non-weather related claim that results in a net paid loss during the 36-month period. Losses that have payments under Medical Coverage only are not considered qualified claims.

Refer to ROP rate section R-110 for the Non-Weather Related Claims Rating Plan factor.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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LOG HOME

360. A factor will be applied if the dwelling is constructed of full logs. The factor does not apply to dwellings with log siding.

Refer to ROP rate section R-120 for the Log Home factor.

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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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OPTIONAL LIABILITY LIMITS

400. For Form 1, the base rates include the premiums for a Coverage E limit of \$100,000 each occurrence and a Coverage F limit of \$1,000 each person.

For Form 3, the base rates include the premiums for a Coverage E limit of \$300,000 each occurrence and a Coverage F limit of \$2,000 each person.

If other limits are desired, the premium is adjusted. For all policy forms, the limits for Coverage E and Coverage F must be the same for all exposures covered under the policy.

Refer to ROP rate section R-150 for the Optional Liability Limits and the corresponding premium adjustments.

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PERSONAL PROPERTY LIMITS

410. Increased Limits

When the Coverage C limit is increased, an additional premium will apply and will be determined as a rate per \$1,000 of increased coverage.

Refer to ROP rate section R-150 for the Increased Personal Property Limit rate.

Applicable Policy Form(s):	1 and 3
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OTHER STRUCTURES – INCREASED LIMITS

420. Form 1 and Form 3 provide a Coverage B limit for other structures located on the residence premise in an amount equal to 10% of Coverage A.

When the Coverage B limit is increased, an additional premium will apply and will be determined as a rate per \$1,000 of increased coverage. When the Coverage B limit is increased, the structure must be identified and the specific amount of additional coverage must be shown.

Refer to ROP rate section R-150 for the Increased Other Structures Limit rate.

Applicable Policy Form(s):	1 and 3
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Section I – Property Damage Coverage and Credits**

CONTENTS REPLACEMENT COST COVERAGE

515. SD-3291: Coverage for personal property may be extended to include the full cost of repair or replacement without deduction for depreciation, subject to the terms of the contents replacement cost endorsement.

When this coverage is provided on a Form 3 policy without Modified Replacement Cost Coverage, Coverage A must be 100% of the dwelling replacement cost.

The additional premium is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150, subject to the minimum additional premium amount.

Applicable Policy Form(s):	3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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 Section I – Property Damage Coverage and Credits**

MODIFIED REPLACEMENT COST

520. SD-3975: When a home's market value is 80% or less of its replacement cost, then Modified Replacement Cost (MRC) will apply. This endorsement revises the Loss Settlement provision for Coverage A allowing us to repair and replace damage to a dwelling with commonly used construction materials and methods.

The additional premium is determined by multiplying the adjusted base premium by the following (round the result of the formula below to three decimal places before applying it to the adjusted base premium):

$$\begin{array}{rcccl}
 \text{Replacement Cost Policy} & & \text{Replacement Cost Deductible} & & \\
 \text{Amount Factor} & & \text{Amount Factor} & & \text{MRC} \\
 \div & & \div & & \text{Credit} \\
 \text{Desired Coverage Policy} & \times & \text{Desired Coverage Deductible} & \times & \text{Factor} \\
 \text{Amount Factor} & & \text{Amount Factor} & & - \quad 1
 \end{array}$$

Refer to ROP rate section R-150 for the Modified Replacement Cost factor.

Applicable Policy Form(s):	3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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ORDINANCE OR LAW COVERAGE

530. SD-91412: With this endorsement, covered losses that are at least 50% or more of the Coverage A limit for Policy Forms 1 and 3 will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of the property. The amount of coverage provided by this endorsement is 25% of the Coverage A limit.

The additional premium is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150.

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DWELLING UNDER CONSTRUCTION

545. SD-9292: A policy may be issued to cover a dwelling under construction if the construction will be completed and the dwelling occupied within 120 days from the date construction begins. The effective date of the policy must be the date construction is actually started. If a dwelling has a basement, however, the effective date must be the date construction begins above the level of the lowest basement floor. The amount of coverage provided is provisional.

Upon occupancy or completion, whichever is sooner, the Company must be notified and the policy will be amended to reflect any adjustments.

The Utilities/Roof Rating Plan and Protective Device Credit do not apply to a policy that receives the Dwelling Under Construction credit.

The premium credit is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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THEFT COVERAGE ON DWELLING UNDER CONSTRUCTION

550. SD-9781: For an additional premium, theft coverage in or to a newly constructed dwelling prior to occupancy is available if the dwelling is fully enclosed and capable of being locked.

Coverage terminates 120 days after completion or when occupied, whichever occurs first.

The premium will not be refunded if this endorsement is cancelled.

Refer to ROP rate section R-150 for the Theft Coverage on Dwelling Under Construction premium amount.

Applicable Policy Form(s):	1 and 3
Dwelling Under Construction is required with this endorsement.	

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CONTRACTORS' INTEREST

555. SD-9819: The contractor's interest in the building only is covered with this endorsement.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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EARTHQUAKE (10% Deductible)

570. SD-9878: This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of 10% separately to each of the following:

- the limit as shown on the Declarations for Coverage A – Dwelling;
- the limit as shown on the Declarations for Coverage B – Other Structures;
- the limit as shown on the Declarations for Coverage C – Personal Property.

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$500 for each coverage that applies to the loss.

The exclusion applying to exterior masonry veneer may be deleted for an additional premium.

Refer to ROP rate section R-150 for the Earthquake premium amount per thousand.

NOTE: This option is available only for renewals that already have this endorsement.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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EARTHQUAKE (15% Deductible)

575. SD-91260: This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of 15% separately to each of the following:

- the limit as shown on the Declarations for Coverage A – Dwelling;
- the limit as shown on the Declarations for Coverage B – Other Structures;
- the limit as shown on the Declarations for Coverage C – Personal Property

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$750 for each coverage that applies to the loss.

The exclusion applying to exterior masonry veneer may be deleted for an additional premium.

Refer to ROP rate section R-150 for the Earthquake premium amount per thousand.

NOTE: This option is only available to renewals that currently have earthquake coverage at a lesser or equal earthquake deductible.

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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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FIRE DEPARTMENT SERVICE CHARGE

585. SD-9304: The limit of \$500 provided under the policy may be increased.

Refer to ROP rate section R-150 for the Fire Department Service Charge premium per each additional \$500 of coverage.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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VACANCY

590. SD-9807: Forms 1 and 3 restrict coverage for vandalism and glass breakage if the dwelling has been vacant for more than 30 consecutive days. For an additional premium, this limitation may be deleted.

Refer to ROP rate section R-150 for the Vacancy premium amount.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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Section I – Property Damage Coverage and Credits**

OTHER STRUCTURE RESTRICTION

595. SD-9833: This endorsement allows dwellings to be insured that have other structures on the residence premises which are in poor condition. These structures are specifically identified on the endorsement and coverage is excluded.

A photograph of each excluded other structure is required.

No additional premium or discount is applicable to this endorsement.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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Section I – Property Damage Coverage and Credits**

STORED PERSONAL PROPERTY

602. SD-9806: Under Coverage C, coverage may be provided for property owned by the named insured and stored on the residence premises.

Refer to ROP rate section R-150 for the Stored Personal Property premium amount.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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Section I and II**

ADDITIONAL INSURED – INSURED PREMISES

805. SD-9041: This endorsement extends the definition of "insured" to include the person or persons named on the endorsement with respect to Coverages A, B, E, and F.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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Section I and II**

THREE TO FOUR FAMILY RESIDENCE PREMISES ENDORSEMENT

812. SD-9820: This endorsement revised the policy definitions of “residence premises” and “insured premises” to include a three-or four-family dwelling.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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'>' denotes 'Greater than or equal to'.

'<' denotes 'Less than or equal to'.

American National Property And Casualty Company
ROP Base Rates

Peril Form	All/Other Peril Rate
1	2968
3	3050

American National Property And Casualty Company
ROP Zone Factors

Form	Peril Zone Code	All/Other Peril Factor
1	001	1.066
	002	1.114
	003	1.114
	004	1.069
	005	1.012
	006	1.035
	007	1.045
	008	0.915
	009	1.069
	010	0.975
	012	1.010
	017	0.940
	024	1.030
	026	0.907
	033	1.169
	037	1.024
	038	1.057
	039	0.920
	040	0.965
	041	0.963
	042	0.970
	043	1.022
	044	0.823
	3	001
002		1.114
003		1.114
004		1.069
005		1.012
006		1.035
007		1.045
008		0.915
009		1.069
010		0.975
012		1.010
017		0.940
024		1.030
026		0.907
033		1.169
037		1.024
038		1.057
039		0.920
040		0.965
041		0.963
042		0.970
043		1.022
044		0.823

American National Property And Casualty Company
 ROP Construction Type - Protection Class Factors

Peril	Protection Class	01	02	03	04	05	06	07	08	09	10
	Construction Type	Factor									
All/Other Peril	Frame	1	1	1	1.034	1.034	1.185	1.392	1.665	2.076	2.793
	Veneer	0.833	0.833	0.833	0.861	0.861	0.987	1.16	1.387	1.729	2.327
	Brick	0.833	0.833	0.833	0.861	0.861	0.987	1.16	1.387	1.729	2.327
	Siding	1	1	1	1.034	1.034	1.185	1.392	1.665	2.076	2.793
	Fire Resistive	0.708	0.708	0.708	0.732	0.732	0.839	0.986	1.179	1.47	1.977

American National Property And Casualty Company
ROP Number of Family Units Factors

Peril Family Units	All/Other Peril Factor
1	1
2	1.25
3	1.35
4	1.4

American National Property And Casualty Company
ROP Protection Class Exception Factors

Peril	Construction Type	AltPC	BasePC	Factor
All/Other Peril	All Other	2A	02	1.55
		3A	03	1.55
		4A	04	1.50
		5A	05	1.50
		6A	06	1.30
		7A	07	1.15
		8A	08	1.05
		8B	09	1.00

American National Property And Casualty Company
ROP Amount of Insurance - Zone Group

Peril	All/Other Peril
Zone Code	
001	1
002	1
003	1
004	1
005	1
006	1
007	1
008	1
009	1
010	1
012	1
017	1
024	1
026	1
033	1
037	1
038	1
039	1
040	1
041	1
042	1
043	1
044	1

American National Property And Casualty Company
 ROP Amount of Insurance Factors - Form 1

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
1	15000	0.450
	20000	0.469
	25000	0.488
	30000	0.507
	35000	0.525
	40000	0.544
	45000	0.563
	50000	0.582
	55000	0.601
	60000	0.620
	65000	0.639
	70000	0.658
	75000	0.676
	80000	0.695
	85000	0.714
	90000	0.733
	95000	0.751
	100000	0.769
	105000	0.795
	110000	0.821
	115000	0.839
	120000	0.866
	125000	0.893
	130000	0.910
	135000	0.937
	140000	0.955
	145000	0.982
	150000	1.000
	155000	1.028
	160000	1.054
	165000	1.081
	170000	1.107
	175000	1.134
	180000	1.161
	185000	1.187
	190000	1.213
	195000	1.239
	200000	1.265
	205000	1.290
	210000	1.315
	215000	1.340
	220000	1.365
	225000	1.390
	230000	1.414
	235000	1.439
	240000	1.463
	245000	1.485

American National Property And Casualty Company
ROP Amount of Insurance Factors - Form 1

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
	250000	1.507
	260000	1.549
	270000	1.591
	280000	1.639
	290000	1.687
	300000	1.721
	350000	1.911
	400000	2.102
	450000	2.294
	500000	2.500
	550000	2.699
	600000	2.897
	650000	3.096
	700000	3.284
	750000	3.482
	800000	3.680
	850000	3.877
	900000	4.075
	950000	4.273
	1000000	4.470
	1100000	4.865
	1200000	5.261
	1300000	5.656
	1400000	6.029
	1500000	6.423
	1600000	6.816
	1700000	7.211
	1800000	7.605
	1900000	7.999
	2000000	8.394
	2100000	8.788
	2200000	9.183
	2300000	9.578
	2400000	9.974
	2500000	10.369

American National Property And Casualty Company
ROP Each Additional Amount of Insurance Factors - Form 1

Peril	Zone Group	MaxCoverageAmt	EachAdd	Factor
All/Other Peril	1	2500000	5000	0.025

American National Property And Casualty Company
 ROP Amount of Insurance Factors - Form 3

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
1	15000	0.450
	20000	0.469
	25000	0.488
	30000	0.507
	35000	0.525
	40000	0.544
	45000	0.563
	50000	0.582
	55000	0.601
	60000	0.620
	65000	0.639
	70000	0.658
	75000	0.676
	80000	0.695
	85000	0.714
	90000	0.733
	95000	0.751
	100000	0.769
	105000	0.795
	110000	0.821
	115000	0.839
	120000	0.866
	125000	0.893
	130000	0.910
	135000	0.937
	140000	0.955
	145000	0.982
	150000	1.000
	155000	1.028
	160000	1.054
	165000	1.081
	170000	1.107
	175000	1.134
	180000	1.161
	185000	1.187
	190000	1.213
	195000	1.239
	200000	1.265
	205000	1.290
	210000	1.315
	215000	1.340
	220000	1.365
	225000	1.390
	230000	1.414
	235000	1.439
	240000	1.463
	245000	1.485

American National Property And Casualty Company
ROP Amount of Insurance Factors - Form 3

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
	250000	1.507
	260000	1.549
	270000	1.591
	280000	1.639
	290000	1.687
	300000	1.721
	350000	1.911
	400000	2.102
	450000	2.294
	500000	2.500
	550000	2.699
	600000	2.897
	650000	3.096
	700000	3.284
	750000	3.482
	800000	3.680
	850000	3.877
	900000	4.075
	950000	4.273
	1000000	4.470
	1100000	4.865
	1200000	5.261
	1300000	5.656
	1400000	6.029
	1500000	6.423
	1600000	6.816
	1700000	7.211
	1800000	7.605
	1900000	7.999
	2000000	8.394
	2100000	8.788
	2200000	9.183
	2300000	9.578
	2400000	9.974
	2500000	10.369

American National Property And Casualty Company
ROP Each Additional Amount of Insurance Factors - Form 3

Peril	Zone Group	MaxCoverageAmt	EachAdd	Factor
All/Other Peril	1	2500000	5000	0.025

American National Property And Casualty Company
ROP Deductible Adjustment - Zone Group

Peril	All/Other Peril
Zone Code	
001	1
002	1
003	1
004	1
005	1
006	1
007	1
008	1
009	1
010	1
012	1
017	1
024	1
026	1
033	1
037	1
038	1
039	1
040	1
041	1
042	1
043	1
044	1

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	All Peril	15000	n/a	0.00	-0.16	-0.29	-0.50	0.00	-0.16
		20000	n/a	0.00	-0.15	-0.28	-0.48	0.00	-0.15
		25000	n/a	0.00	-0.15	-0.27	-0.47	0.00	-0.15
		30000	n/a	0.00	-0.14	-0.26	-0.45	0.00	-0.14
		35000	n/a	0.00	-0.14	-0.25	-0.44	0.00	-0.14
		40000	n/a	0.00	-0.13	-0.25	-0.43	0.00	-0.13
		45000	n/a	0.00	-0.13	-0.24	-0.42	0.00	-0.13
		50000	n/a	0.00	-0.12	-0.23	-0.41	0.00	-0.12
		55000	n/a	0.00	-0.12	-0.23	-0.40	0.00	-0.12
		60000	n/a	0.00	-0.12	-0.22	-0.39	0.00	-0.12
		65000	n/a	0.00	-0.11	-0.21	-0.38	0.00	-0.11
		70000	n/a	0.00	-0.11	-0.21	-0.37	0.00	-0.11
		75000	n/a	0.00	-0.11	-0.20	-0.37	0.00	-0.11
		80000	n/a	0.00	-0.10	-0.20	-0.36	0.00	-0.10
		85000	n/a	0.00	-0.10	-0.19	-0.35	0.00	-0.10
		90000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		95000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		100000	n/a	0.00	-0.10	-0.18	-0.33	0.00	-0.10
		105000	n/a	0.00	-0.09	-0.18	-0.32	0.00	-0.10
		110000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		115000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		120000	n/a	0.00	-0.08	-0.16	-0.30	-0.02	-0.12
		125000	n/a	0.00	-0.08	-0.16	-0.29	-0.02	-0.12
		130000	n/a	0.00	-0.08	-0.16	-0.29	-0.03	-0.13
		135000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		140000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		145000	n/a	0.00	-0.08	-0.15	-0.27	-0.03	-0.14
		150000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.14
		155000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.15
		160000	n/a	0.00	-0.07	-0.14	-0.25	-0.04	-0.15

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
		Amount of Coverage	Factor						
1	All Peril	165000	n/a	0.00	-0.07	-0.13	-0.25	-0.05	-0.15
		170000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.15
		175000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.16
		200000	n/a	0.00	-0.06	-0.11	-0.22	-0.06	-0.17
		250000	n/a	0.00	-0.05	-0.10	-0.18	-0.07	-0.18
		300000	n/a	0.00	-0.04	-0.09	-0.16	-0.09	-0.20
		350000	n/a	0.00	-0.04	-0.08	-0.15	-0.10	-0.21
		400000	n/a	0.00	-0.04	-0.07	-0.14	-0.10	-0.23
		500000	n/a	0.00	-0.03	-0.06	-0.12	-0.12	-0.24
		600000	n/a	0.00	-0.03	-0.05	-0.10	-0.12	-0.25
		750000	n/a	0.00	-0.02	-0.04	-0.08	-0.13	-0.27
		1000000	n/a	0.00	-0.02	-0.03	-0.07	-0.14	-0.28
		1500000	n/a	0.00	-0.01	-0.02	-0.05	-0.15	-0.29
		2000000	n/a	0.00	-0.01	-0.02	-0.04	-0.16	-0.30
		2500000	n/a	0.00	-0.01	-0.02	-0.03	-0.16	-0.30
	1% Wind Hail	15000	0.05	0.00	-0.10	n/a	n/a	n/a	n/a
		20000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		25000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		30000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		35000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		40000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		45000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		50000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		55000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		60000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		65000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		70000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
75000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a		
80000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		
85000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	1% Wind Hail	90000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		95000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		100000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		105000	0.03	0.00	-0.05	n/a	n/a	n/a	n/a
		110000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		115000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		120000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		125000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		130000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		135000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		140000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		145000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		150000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		155000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		160000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		165000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		170000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		175000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		200000	-0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		250000	-0.01	-0.03	-0.06	n/a	n/a	n/a	n/a
		300000	-0.02	-0.04	-0.06	n/a	n/a	n/a	n/a
		350000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		400000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		500000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		600000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		750000	-0.05	-0.05	-0.06	n/a	n/a	n/a	n/a
		1000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		1500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	All Peril	15000	n/a	0.00	-0.16	-0.29	-0.50	0.00	-0.16
		20000	n/a	0.00	-0.15	-0.28	-0.48	0.00	-0.15
		25000	n/a	0.00	-0.15	-0.27	-0.47	0.00	-0.15
		30000	n/a	0.00	-0.14	-0.26	-0.45	0.00	-0.14
		35000	n/a	0.00	-0.14	-0.25	-0.44	0.00	-0.14
		40000	n/a	0.00	-0.13	-0.25	-0.43	0.00	-0.13
		45000	n/a	0.00	-0.13	-0.24	-0.42	0.00	-0.13
		50000	n/a	0.00	-0.12	-0.23	-0.41	0.00	-0.12
		55000	n/a	0.00	-0.12	-0.23	-0.40	0.00	-0.12
		60000	n/a	0.00	-0.12	-0.22	-0.39	0.00	-0.12
		65000	n/a	0.00	-0.11	-0.21	-0.38	0.00	-0.11
		70000	n/a	0.00	-0.11	-0.21	-0.37	0.00	-0.11
		75000	n/a	0.00	-0.11	-0.20	-0.37	0.00	-0.11
		80000	n/a	0.00	-0.10	-0.20	-0.36	0.00	-0.10
		85000	n/a	0.00	-0.10	-0.19	-0.35	0.00	-0.10
		90000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		95000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		100000	n/a	0.00	-0.10	-0.18	-0.33	0.00	-0.10
		105000	n/a	0.00	-0.09	-0.18	-0.32	0.00	-0.10
		110000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		115000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		120000	n/a	0.00	-0.08	-0.16	-0.30	-0.02	-0.12
		125000	n/a	0.00	-0.08	-0.16	-0.29	-0.02	-0.12
		130000	n/a	0.00	-0.08	-0.16	-0.29	-0.03	-0.13
		135000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		140000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		145000	n/a	0.00	-0.08	-0.15	-0.27	-0.03	-0.14
		150000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.14
		155000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.15
		160000	n/a	0.00	-0.07	-0.14	-0.25	-0.04	-0.15

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
		Amount of Coverage	Factor						
1	All Peril	165000	n/a	0.00	-0.07	-0.13	-0.25	-0.05	-0.15
		170000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.15
		175000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.16
		200000	n/a	0.00	-0.06	-0.11	-0.22	-0.06	-0.17
		250000	n/a	0.00	-0.05	-0.10	-0.18	-0.07	-0.18
		300000	n/a	0.00	-0.04	-0.09	-0.16	-0.09	-0.20
		350000	n/a	0.00	-0.04	-0.08	-0.15	-0.10	-0.21
		400000	n/a	0.00	-0.04	-0.07	-0.14	-0.10	-0.23
		500000	n/a	0.00	-0.03	-0.06	-0.12	-0.12	-0.24
		600000	n/a	0.00	-0.03	-0.05	-0.10	-0.12	-0.25
		750000	n/a	0.00	-0.02	-0.04	-0.08	-0.13	-0.27
		1000000	n/a	0.00	-0.02	-0.03	-0.07	-0.14	-0.28
		1500000	n/a	0.00	-0.01	-0.02	-0.05	-0.15	-0.29
		2000000	n/a	0.00	-0.01	-0.02	-0.04	-0.16	-0.30
		2500000	n/a	0.00	-0.01	-0.02	-0.03	-0.16	-0.30
	1% Wind Hail	15000	0.05	0.00	-0.10	n/a	n/a	n/a	n/a
		20000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		25000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		30000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		35000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		40000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		45000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		50000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		55000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		60000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		65000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		70000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
75000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a		
80000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		
85000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	1% Wind Hail	90000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		95000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		100000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		105000	0.03	0.00	-0.05	n/a	n/a	n/a	n/a
		110000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		115000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		120000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		125000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		130000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		135000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		140000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		145000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		150000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		155000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		160000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		165000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		170000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		175000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		200000	-0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		250000	-0.01	-0.03	-0.06	n/a	n/a	n/a	n/a
		300000	-0.02	-0.04	-0.06	n/a	n/a	n/a	n/a
		350000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		400000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		500000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		600000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		750000	-0.05	-0.05	-0.06	n/a	n/a	n/a	n/a
		1000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		1500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a

American National Property And Casualty Company
ROP Minimum Deductible Amounts

Deductible	
0.5%	1000
1%	1000
2%	2000

American National Property And Casualty Company
 ROP Utilities/Roof Rating Plan Adjustments

Premium Adjustments	Age of Home	Heating	Cooling	Roof	UL1/FM1	UL2/FM2	UL3/FM3	UL4/FM4	Concrete/Clay Tile or Slate or Tin (Terne) or Steel or Fiber Cement	Wood Shake or Shingle
Home Completed or Utilities/Roof Updated	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
Current Year	-0.26	-0.04	-0.01	-0.35	-0.01	-0.01	-0.03	-0.05	-0.06	0.10
1st Preceding	-0.25	-0.04	-0.01	-0.33	-0.01	-0.02	-0.04	-0.06	-0.07	0.11
2nd Preceding	-0.24	-0.03	-0.01	-0.32	-0.01	-0.02	-0.04	-0.06	-0.08	0.12
3rd Preceding	-0.23	-0.03	-0.01	-0.30	-0.01	-0.02	-0.05	-0.07	-0.10	0.13
4th Preceding	-0.22	-0.03	-0.01	-0.28	-0.02	-0.03	-0.05	-0.08	-0.11	0.14
5th Preceding	-0.20	-0.03	-0.01	-0.26	-0.02	-0.03	-0.06	-0.09	-0.13	0.15
6th Preceding	-0.19	-0.02	-0.01	-0.23	-0.02	-0.03	-0.07	-0.10	-0.14	0.16
7th Preceding	-0.17	-0.02	-0.01	-0.21	-0.02	-0.03	-0.08	-0.11	-0.16	0.17
8th Preceding	-0.15	-0.02	-0.01	-0.18	-0.03	-0.04	-0.09	-0.13	-0.18	0.18
9th Preceding	-0.13	-0.01	-0.01	-0.15	-0.03	-0.05	-0.10	-0.14	-0.21	0.19
10th Preceding	-0.11	-0.01	-0.01	-0.11	-0.03	-0.05	-0.11	-0.16	-0.24	0.20
11th Preceding	-0.10	-0.01	0.00	-0.07	-0.04	-0.06	-0.13	-0.18	-0.26	0.21
12th Preceding	-0.09	-0.01	0.00	-0.03	-0.05	-0.07	-0.14	-0.20	-0.30	0.22
13th Preceding	-0.08	-0.01	0.00	0.00	-0.03	-0.07	-0.14	-0.21	-0.31	0.23
14th Preceding	-0.08	-0.01	0.00	0.00	0.00	-0.03	-0.12	-0.19	-0.31	0.24
15th Preceding	-0.07	0.00	0.00	0.00	0.00	0.00	-0.09	-0.17	-0.31	0.25
16th Preceding	-0.06	0.00	0.00	0.00	0.00	0.00	-0.06	-0.15	-0.31	0.26
17th Preceding	-0.04	0.00	0.00	0.00	0.00	0.00	-0.03	-0.13	-0.30	0.27
18th Preceding	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	-0.11	-0.30	0.28
19th Preceding	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	-0.08	-0.29	0.29
20th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.06	-0.29	0.30
21st Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	-0.28	0.32
22nd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.27	0.34
23rd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.26	0.36
24th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.26	0.38
25th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.25	0.40

American National Property And Casualty Company
 ROP Utilities/Roof Rating Plan Adjustments

Premium Adjustments	Age of Home	Heating	Cooling	Roof	UL1/FM1	UL2/FM2	UL3/FM3	UL4/FM4	Concrete/Clay Tile or Slate or Tin (Terne) or Steel or Fiber Cement	Wood Shake or Shingle
Home Completed or Utilities/Roof Updated	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
26th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.24	0.42
27th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.23	0.44
28th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.21	0.46
29th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.20	0.48
30th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.19	0.50
31st Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.18	0.52
32nd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.16	0.54
33rd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.14	0.56
34th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.13	0.58
35th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.11	0.60
36th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.09	0.62
37th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.07	0.64
38th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.05	0.66
39th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.02	0.68
40th and All Additional Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70

Negative values indicate discounts and positive value indicate surcharges.
 The maximum all other peril discount allowed is 72%.

American National Property And Casualty Company
ROP Protective Device Credits

Code	Description	Discount
2	Central Fire Alarm	0.10
3	Local Burglar Alarm	0.05
4	Central Burglar Alarm	0.10

Any combination of the above credits is allowed, but the total credit cannot exceed 15%.

American National Property And Casualty Company
Preferred Rental Owners Tier Factors

Tier	Factor
01	1.000
02	0.980
03	0.960
04	0.941
05	0.922
06	0.904
07	0.886
08	0.868
09	0.851
10	0.834
11	0.817
12	0.801
13	0.785
14	0.769
15	0.754
16	0.739
17	0.724
18	0.709
19	0.695
20	0.681
21	0.668
22	0.654
23	0.641
24	0.628
25	0.616
26	0.603
27	0.591
28	0.580
29	0.568
30	0.557
31	0.545
32	0.535
33	0.524
34	0.513
35	0.503
36	0.493
37	0.483
38	0.474
39	0.464
40	0.455
41	0.446
42	0.437
43	0.428
44	0.419
45	0.411
46	0.403
47	0.395
48	0.387

American National Property And Casualty Company
Preferred Rental Owners Tier Factors

Tier	Factor
49	0.379
50	0.372
51	0.364
52	0.357

At each renewal, tier movement is limited to the maximum of 2 tiers and 20% of the total indicated tier movement.

American National Property And Casualty Company
ROP Non-Weather Related Claims Rating Plan Factors

Number of Qualified Paid Claims in the last 3 years	Surcharge
0-1	1.00
2	1.20
3	1.45
4	1.75

American National Property And Casualty Company
ROP Log Home Factor

Code	Surcharge
Y	1.75

American National Property And Casualty Company
 ROP Optional Liability Limits Coverage E Rates

Form	Number of Families Personal Liability Limits	1 Family Premium	2 Family Premium	3 Family Premium	4 Family Premium
1	100000	0	0	0	0
	300000	25	31	34	35
	500000	45	56	61	63
	1000000	95	119	128	133
3	100000	-25	-31	-34	-35
	300000	0	0	0	0
	500000	20	25	27	28
	1000000	70	88	95	98

American National Property And Casualty Company
 ROP Optional Liability Limits Coverage F Rates

Form	Number of Families Medical Payments Limits	1 Family Premium	2 Family Premium	3 Family Premium	4 Family Premium
1	1000	0	0	0	0
	2000	1	1	1	1
	5000	2	3	3	3
3	1000	-1	-1	-1	-1
	2000	0	0	0	0
	5000	1	1	1	1

American National Property And Casualty Company
ROP Personal Property Limits Rates

Personal Property	Rate
Increased Limit per \$1,000	1.48

American National Property And Casualty Company
ROP Other Structures Increased Limits Rates

Other Structures	Rate
Increased Limit Per \$1,000	2.46

American National Property And Casualty Company
ROP Contents Replacement Cost Coverage Rates

Form	Factor	Minimum	Additional	Premium
3	0.07	19		

American National Property And Casualty Company
ROP Modified Replacement Cost Factors

Coverage A Amount	Percent of Market Value	Factor
150001>	71-80	0.89
	61-70	0.87
	51-60	0.85
	41-50	0.82
	31-40	0.79
	21-30	0.75
	1-20	0.70
	Other	1.00
<150000	71-80	0.96
	61-70	0.93
	51-60	0.90
	41-50	0.87
	31-40	0.85
	21-30	0.82
	1-20	0.79
	Other	1.00

American National Property And Casualty Company
ROP Ordinance or Law Coverage Zones

CountyCode	ZoneGroup
ROS	001
011	002
016	002
018	002
028	002
047	002
056	002

American National Property And Casualty Company
ROP Ordinance or Law Coverage Rates

Zone	001	002
Home Completed and First Occupied	Factor	Factor
Current Year	0.00	0.00
1st Preceding	0.02	0.03
2nd Preceding	0.03	0.06
3rd Preceding	0.05	0.09
4th Preceding	0.06	0.12
5th and All Preceding Years	0.08	0.15

American National Property And Casualty Company
ROP Dwelling Under Construction Rates

Peril	Factor
All Other	0.66

American National Property And Casualty Company
ROP Theft Coverage on Dwelling Under Construction

Deductible	Premium
\$500 / 1% Wind Hail	13
\$1000 All Peril	11
\$1000 / 1% Wind Hail	11
1% All Peril	10
\$2000 All Peril	9
\$2000 / 1% Wind Hail	9
\$3000 All Peril	8
2% All Peril	7
\$5000 All Peril	5

American National Property And Casualty Company
ROP Earthquake Zones

CountyCode	ZoneGroup
ROS	008
001	005
002	007
006	007
007	007
009	006
011	003
012	007
013	006
015	007
016	002
018	002
019	002
020	006
021	006
022	006
023	007
027	006
028	003
032	004
033	007
034	003
035	006
038	004
039	004
040	006
043	005
047	001
048	004
053	007
054	005
056	001
059	004
060	006
061	004
062	003
063	006
068	006
073	004
074	004

American National Property And Casualty Company
ROP Earthquake Rates

Deductible	Construction Type Zone	Frame								All Others							
		001	002	003	004	005	006	007	008	001	002	003	004	005	006	007	008
	Form	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor								
15%	Form 1 and 3 - Coverage A	2.51	1.18	1.18	0.63	0.63	0.37	0.33	0.22	3.74	1.76	1.76	0.95	0.95	0.55	0.49	0.33
	Form 1 and 3 - Coverage C Increased Limits	0.24	0.12	0.09	0.08	0.07	0.06	0.05	0.04	0.24	0.12	0.09	0.08	0.07	0.06	0.05	0.04
	All Forms - Appurtenant Structure	2.51	1.18	1.18	0.63	0.63	0.37	0.33	0.22	3.74	1.76	1.76	0.95	0.95	0.55	0.49	0.33
10%	Form 1 and 3 - Coverage A	3.58	1.69	1.69	0.90	0.90	0.53	0.47	0.31	5.34	2.52	2.52	1.35	1.35	0.79	0.70	0.47
	Form 1 and 3 - Coverage C Increased Limits	0.34	0.17	0.13	0.11	0.10	0.08	0.07	0.06	0.34	0.17	0.13	0.11	0.10	0.08	0.07	0.06
	All Forms - Appurtenant Structure	3.58	1.69	1.69	0.90	0.90	0.53	0.47	0.31	5.34	2.52	2.52	1.35	1.35	0.79	0.70	0.47

American National Property And Casualty Company
ROP Vacancy Rates

Deductible	Premium
\$500 / 1% Wind Hail	49
\$1000 All Peril	41
\$1000 / 1% Wind Hail	41
1% All Peril	39
\$2000 All Peril	36
\$2000 / 1% Wind Hail	36
\$3000 All Peril	32
2% All Peril	30
\$5000 All Peril	18

American National Property And Casualty Company
ROP Stored Personal Property Rates

Deductible	Premium
\$500 / 1% Wind Hail	9
\$1000 All Peril	8
\$1000 / 1% Wind Hail	8
1% All Peril	7
\$2000 All Peril	6
\$2000 / 1% Wind Hail	6
\$3000 All Peril	5
2% All Peril	4
\$5000 All Peril	3

American National Property And Casualty Company
ROP Miscellaneous Rate Per Amount Endorsements

Endorsement Name	Premium
Fire Department Service Charge	2

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

Supporting Document Schedules

Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Comments:	
Attachment(s):	RF-1 (ROP).pdf
Item Status:	Filed
Status Date:	11/07/2014
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HPCS (ROP).xls HPCS (ROP).pdf
Item Status:	Filed
Status Date:	11/07/2014
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Filed
Status Date:	11/07/2014
Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	AR ANPAC ROP Rate-Rule Cover Letter.pdf ANP ROP Actuarial Memorandum 1213.pdf ANP ROP Rate Packet 1213.pdf
Item Status:	Filed
Status Date:	11/07/2014
Satisfied - Item:	Scoring Model
Comments:	
Attachment(s):	Attract Auto 3 0 State Filing Document 08-12.pdf
Item Status:	Filed
Status Date:	11/07/2014
Satisfied - Item:	Supplemental Exhibits I, VI, and VIII - Questions Dated 9/17
Comments:	

SERFF Tracking #:

ANPC-129652745

State Tracking #:**Company Tracking #:**

03-ROP-14-0347

State:

Arkansas

Filing Company:

American National Property And Casualty Company

TOI/Sub-TOI:

01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name:

Rental Owners

Project Name/Number:

AR ROP Attract 3.0 - PA/457235

Attachment(s):	AR ROP Supplemental Exhibits I.pdf
Item Status:	Filed
Status Date:	11/07/2014

Satisfied - Item:	Supplemental Exhibits - Questions Dated 10/17
Comments:	
Attachment(s):	AR ROP Supplemental Exhibits II.pdf
Item Status:	Filed
Status Date:	11/07/2014

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-ROP-14-0347
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	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.	1.0 Property	B.	1.0002 Personal Property (Fire And Allied Lines)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
SD-1 & SD-3	22.0%	0.0%					
TOTAL OVERALL EFFECT	22.0%	0.0%					

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
2009	656	2.3%	6/24/09	497	165	33.2%	99.7%
2010	630	5.9%	10/26/10	491	345	70.2%	101.7%
2011	597	9.8%	7/20/11	504	415	82.3%	40.9%
2012	625	10%	9/18/12	542	138	25.5%	73.8%
2013	630	9.8%	10/8/13	600	80	13.3%	52.5%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	15.3%
B. General Expense	1.2%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	18.5%
E. Other (explain) Reinsure Exp	5.1%
F. TOTAL	43.1%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 26.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 2
- 10.** -19.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 4

NAIC Number: 408-28401
 Company Name: American National Property And Casualty Company
 Contact Person: Bridgett Pilkington
 Telephone No.: 417-887-4990 ext. 2473
 Email Address: bridgett.pilkington@anpac.com
 Effective Date: 12/24/2014

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$622.00	\$747.00	\$705.00	\$847.00	\$682.00	\$818.00	\$737.00	\$885.00	\$692.00	\$830.00	\$685.00	\$822.00	\$708.00	\$850.00	\$708.00	\$850.00	\$637.00	\$765.00
	\$120,000	\$775.00	\$930.00	\$879.00	\$1,055.00	\$849.00	\$1,020.00	\$919.00	\$1,103.00	\$862.00	\$1,034.00	\$853.00	\$1,025.00	\$882.00	\$1,059.00	\$882.00	\$1,059.00	\$794.00	\$953.00
	\$160,000	\$943.00	\$1,132.00	\$1,070.00	\$1,284.00	\$1,034.00	\$1,241.00	\$1,118.00	\$1,342.00	\$1,049.00	\$1,259.00	\$1,039.00	\$1,247.00	\$1,074.00	\$1,289.00	\$1,074.00	\$1,289.00	\$966.00	\$1,160.00
6	\$80,000	\$737.00	\$885.00	\$836.00	\$1,004.00	\$808.00	\$970.00	\$873.00	\$1,049.00	\$819.00	\$984.00	\$812.00	\$974.00	\$839.00	\$1,007.00	\$839.00	\$1,007.00	\$755.00	\$907.00
	\$120,000	\$918.00	\$1,103.00	\$1,041.00	\$1,250.00	\$1,006.00	\$1,208.00	\$1,088.00	\$1,307.00	\$1,021.00	\$1,226.00	\$1,011.00	\$1,214.00	\$1,045.00	\$1,255.00	\$1,045.00	\$1,255.00	\$941.00	\$1,130.00
	\$160,000	\$1,118.00	\$1,342.00	\$1,268.00	\$1,522.00	\$1,225.00	\$1,470.00	\$1,325.00	\$1,590.00	\$1,243.00	\$1,492.00	\$1,231.00	\$1,478.00	\$1,272.00	\$1,528.00	\$1,272.00	\$1,528.00	\$1,145.00	\$1,375.00
9	\$80,000	\$1,291.00	\$1,550.00	\$1,464.00	\$1,758.00	\$1,415.00	\$1,699.00	\$1,530.00	\$1,837.00	\$1,435.00	\$1,723.00	\$1,422.00	\$1,707.00	\$1,470.00	\$1,765.00	\$1,470.00	\$1,765.00	\$1,323.00	\$1,588.00
	\$120,000	\$1,609.00	\$1,932.00	\$1,824.00	\$2,191.00	\$1,763.00	\$2,117.00	\$1,907.00	\$2,289.00	\$1,788.00	\$2,147.00	\$1,771.00	\$2,127.00	\$1,831.00	\$2,199.00	\$1,831.00	\$2,199.00	\$1,648.00	\$1,979.00
	\$160,000	\$1,958.00	\$2,351.00	\$2,221.00	\$2,666.00	\$2,146.00	\$2,576.00	\$2,320.00	\$2,786.00	\$2,177.00	\$2,614.00	\$2,156.00	\$2,589.00	\$2,229.00	\$2,676.00	\$2,229.00	\$2,676.00	\$2,006.00	\$2,409.00

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	5 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	Base %
		Other (specify)	
		Preferred Rental Owner Ti	Up to 65% at %
		Maximum Credit Allowed	65% and 72% %

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? No (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? N/A %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

	Zone	Brick	Frame
Highest Risk		\$ N/A	\$ N/A
Lowest Risk		\$ N/A	\$ N/A

American National Property And Casualty Company
Arkansas
Rental Owners Insurance Program
NAIC #: 408-28401

American National Property And Casualty Company files the following revisions to our Rental Owners Insurance Program:

I. New Insurance Scoring Model

American National Property And Casualty Company adopts the use of LexisNexis Attract Auto 3.0 Insurance Scoring Model for our Rental Owners Program. We currently use risk score for eligibility and rating and will continue to do so with this new model.

The Attract Auto 3.0 Insurance Score Filing document attached provides details regarding the LexisNexis Attract Auto 3.0 Insurance Scoring Model. We ask that this information be treated confidentially. Our general rules 240 and 340 are revised to reflect the implementation of this model. See below for complete details.

II. General Rules Revisions

- A. Rules 184 and 185, Protection Class, are added to provide reference to the corresponding rate sections.
- B. Rule 186, Protection Class Exception Rule, is revised as follows:
 - The statement “Located within 5 road miles of a responding fire department and/or located within 5 road miles of the servicing fire department” is revised to remove the word “or.”
 - The statement “Located within 1,000 feet of a fire hydrant and/or for which 3,500 gallons of water are available for delivery to fight a fire” is revised to read “Located within 1,000 feet of a fire hydrant and/or the responding or servicing fire department will deliver 3,500 gallons of water to fight a fire.”
- C. Rule 240, Premium Determination, is revised to reference Preferred Rental Owners Tier rather than Claim Free Plus.
- D. New Rule 300, Zone, is added to provide a reference for the zone factor rate section.
- E. New Rule 301, Number of Family Units, is added to provide a reference for the number of family units factor rate section.

- F. Rule 302 (previously Rule 300), Amount of Insurance, is revised. The coverage type that is used to calculate the amount of insurance is now specified by policy form.
- G. The Rate sections are revised to reflect the correct section of the updated rate manual.
- H. Rule 340, Claim Free Plus Discount, is renamed Preferred Rental Owners Tier. Under our new methodology, if the account owner is married, we will order the risk score of both the account owner and the spouse, and average those two scores to determine the account risk score. Previously, only the account owner's risk score was ordered. Claims experience will continue to be used in combination with the account risk score to determine the Preferred Rental Owners Tier. Along with this rule change, rate section R-95, Preferred Rental Owners Tier Factors, replaces previous rate section R-6, Home Claim Free Plus Discount Factors.
- I. Headers are updated throughout to reference the correct section of the index.

Please see accompanying actuarial memorandum and exhibits for more detail on the rate change.

American National Property And Casualty Company
Arkansas
Actuarial Memorandum

The purpose of this filing is to implement several changes to the Rental Owners program as detailed in this memorandum. We are proposing to increase our overall rate level by 5.0% resulting in an annual revenue effect of \$33,773. This memorandum and accompanying exhibits describe the underlying data and ratemaking methodologies used to develop our overall indication of 39.5%.

The following is a complete list of other revisions with this filing:

- 1) Revising territory relativities
- 2) Introducing tier rating using Attract 3.0

Exhibit I – Rate Level Indications

Our experience period for the Projected Non-Wind/Hail Non-Catastrophe Loss & ALAE Ratio is 1/1/2009 to 12/31/2013. We have calculated on-level premium factors at the zone level using the parallelogram method. The on-level premium factors in column (2) are the implied statewide factors for each year. The Non-Wind/Hail Catastrophe Provision is detailed in Exhibit V. To adequately reflect the wind/hail exposure, Wind-Hail Partial Loss & ALAE Ratios are estimated using Version 14.0 of the AIR Clasic 2 model, as well as our own experience. The model was run on our policies in-force as of 3/31/2014. A value for ULAE is derived in Exhibit VII. The Fixed Expense Ratio accounts for the net cost of reinsurance. The Variable Expense Ratio and Underwriting Profit Provision are derived in Exhibit VIII.

Exhibit II – Premium Trend

This exhibit develops the premium trend factors by form type used in Exhibit I. The current trend factor is calculated as an index of the Average Policy Amount Relativity (APAR) at the midpoint of each year in the experience period to the APAR at the midpoint of the latest year. The projected trend factor is calculated as the projected annual change (based on exponential fits) trended from the midpoint of the latest year to one year past the projected effective date. The total trend factor is the product of the current trend factor and the projected trend factor.

Exhibit III – Loss Development Factors

The loss development factors used to adjust the accident year losses in Exhibit I to ultimate cost are derived in this exhibit. American National Family of Companies (excluding Farm Family) countrywide non-catastrophe data is used.

Exhibit IV – Loss Trend

Page 1 of this exhibit displays our loss trend factors. The data supporting our loss trends is ISS Fast Track data and excludes catastrophes. The loss trend factors are the product of the respective current trend factor and the projected trend factor. The current trend factor is calculated by selecting a projected annual pure premium growth factor and trending it from the midpoint of the latest year to one year past the projected effective date. Page 2 displays the annual growth factors for various exponential fits.

Exhibit V – Non-Wind/Hail Catastrophic Provision

We are including a 7.6% Non-Wind/Hail Catastrophe Provision, based on a regional non-wind catastrophe pure premium. Due to the infrequent nature of non-wind/hail catastrophes, we have developed our catastrophe provision using 17 years of catastrophe experience for a

American National Property And Casualty Company
Arkansas
Actuarial Memorandum

group of states having similar exposure – Arkansas, Colorado, Kansas, Missouri, Nebraska, and Oklahoma. The catastrophe frequency and severity are calculated for each year from 1997 through 2013. The severities are developed to ultimate using the implied Calendar-Accident Year loss development factors based on year-end 2013 data, and are adjusted for inflation using the annual changes in the average policy amount limits for policies in the region. The historically trended catastrophe pure premium is the product of the average frequency and severity. The selected pure premium is then prospectively trended. The provision is calculated by multiplying the trended pure premium by the latest year's earned exposures and then dividing by the latest year's trended earned premium at current rate level. The provision is also loaded with ALAE for consistency. This procedure was not used for Contents forms.

Exhibit VI – Projected Wind/Hail Loss Ratio

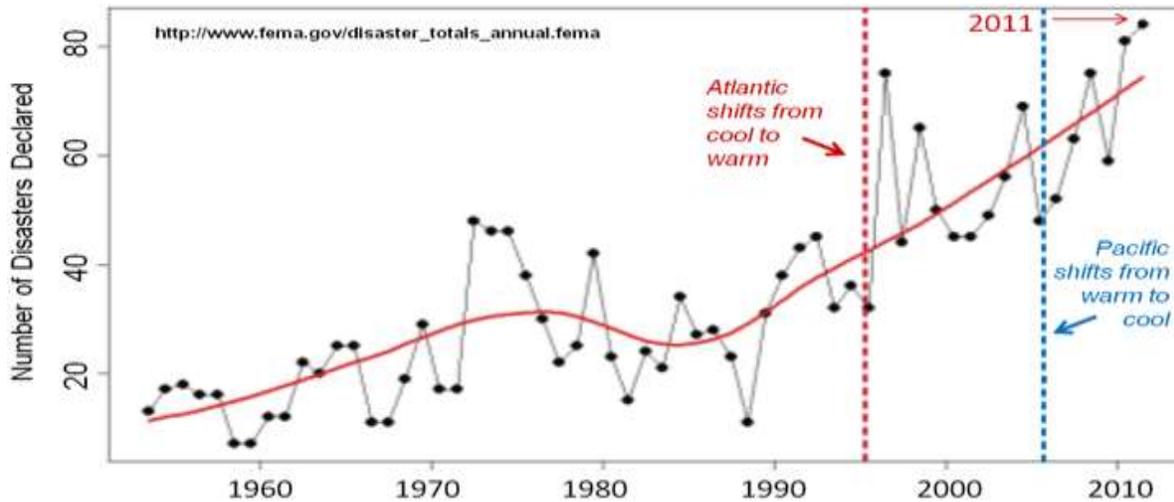
One of the most challenging components of a Rental Owners rate-level indication is the prospective catastrophe load. With respect to the non-hurricane wind/hail peril (severe convective storms), this has proven to be particularly difficult. Typically modeled catastrophe losses or long-term catastrophic experience is used to make this projection. While reasonable, both of these approaches have known flaws. Long-term experience does not reflect the current exposure profile, such as geographic mix or building costs. Severe convective storm models reflect the current exposure profile, but they have not been around as long as the hurricane models. This is primarily due to the historically larger focus on hurricanes. In general, the non-hurricane wind/hail peril is less understood than the hurricane peril.

Another issue with these approaches has recently become apparent. Starting with 2008, there has been a very large increase in non-hurricane wind/hail losses. After adjusting the experience for differences in total insured value (TIV) over time, the average ANPAC non-hurricane wind/hail loss for 2008-2012 is 3.1 larger than the same average for 2003-2007 (\$80.6M compared to \$25.9M, as of 6/30/13). In fact, the lowest annual loss for 2008-2012 is higher than the highest annual loss for 2003-2007. During 2008 to 2010, we saw this spike in experience as just a weather anomaly that would certainly turn to a more reasonable level in the near term. In 2011, we experienced our largest spike in losses of \$126.0M, as a result of PCS Cat. 46 (a devastating wind/hail event largely damaging Tuscaloosa County in Alabama) and PCS Cat. 48 (the Joplin EF-5 tornado). This prompted us to seek a better understanding of the recently observed climate patterns. The question was whether this increase in wind/hail losses was expected to persist.

According to climatology experts and many of our reinsurers, this spike in activity is expected to persist for another 15 to 20 years. It is being caused by two climate patterns called the Atlantic Multidecadal Oscillation (AMO) and the Pacific Decadal Oscillation (PDO). The AMO is a 60 to 70 year cycle in which the Pacific alternates between a cool phase and a warm phase. Currently the Atlantic is in the warm phase, and this shift happened in the mid 90's. The PDO is a 50 to 60 year cycle in which the Pacific alternates between a cool phase and a warm phase. Currently the Pacific is in the cool phase, and this shift into the cool phase began in 2006. The two oscillations produce different weather effects on their own. For instance, the warm AMO creates more active hurricane seasons and colder winters in several regions. However, the combination of the warm AMO phase and the cold PDO phase creates an interesting yet catastrophic effect on weather in the central US.

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This combination causes the polar jet stream to dip south and the subtropical jet stream to rise north. The convergence of these two jet streams over the Midwest causes more frequent and dangerous severe storms in the central US. This is one of the explanations for why wind/hail losses have spiked. The time series of declared disasters supports this phenomenon as well:



This adjustment was determined by applying a modification function to the aggregate distribution of the overall event level losses from the AIR model to more adequately reflect our countrywide, non-hurricane catastrophic wind/hail experience. Note that a countrywide modification allows for a more credible data set to be used. A Pareto distribution provided a good fit to the modeled aggregate severity distribution both graphically and using a Chi-Square goodness of fit test. A combination of maximum likelihood estimation and method of moments estimation was used to calibrate the modeled distribution to our countrywide, non-hurricane catastrophic wind/hail experience. This created both an average severity adjustment, as well as a distributional shape adjustment. The function ultimately increases the AIR Classic 2 v14.0 ANPAC countrywide average annual loss for this peril (reflecting all property exposures as of 12/31/13) from \$44.5M to \$85.1M, a 91% increase. While actual losses from 2002 through mid-year 2012 were considered in the analysis, the overall adjustment brought the modeled average annual loss closer to the trended average annual loss from 2008 through 2012.

Our rate level indication with this review reflects this average adjustment to the modeled losses as a means of better incorporating the recent climate effects discussed above. This exhibit summarizes the calculation of our overall projected wind/hail loss ratio. We have decided to rely on adjusted modeled losses as well as our own experience in computing a projected wind/hail loss ratio. The adjustment was applied to the modeled catastrophic wind/hail losses that were estimated for our book of business as of 3/31/2014 using Version 14.0 of AIR Classic 2. Non-catastrophic wind/hail losses were loaded by applying a regionally-estimated experience based total wind-to-catastrophic wind ratio to the modeled catastrophic wind/hail losses. This was necessary since the model can only account for catastrophic wind/hail losses. Additionally, a catastrophic and non-catastrophic wind/hail pure premium was calculated using the average pure premium from 2009-2013. The pure premium has been developed and trended to ultimate losses. To obtain the experience based projected loss ratio, we have multiplied the calculated pure premium by our latest experience year's earned

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exposures and divided this by our latest experience period's trended earned premium at current rate level. The projected wind/hail loss ratio is an equally-weighted average of the experience based and adjusted modeled win/hail loss ratios.

Exhibit VII – Loss Adjustment Expense Factors

This exhibit displays the data used to calculate the loss adjustment expense factors. Page 1 develops a total loss adjustment expense factor (accounting for both ALAE and ULAE). American National Property and Casualty Company and American National General Insurance Company countrywide calendar year data is used. Page 2 developed a factor representing only ALAE. These two factors are used to compute a ULAE only factor. This procedure was used (as opposed to a direct ULAE calculation) due to data limitations. The Page 1 data cannot easily be separated into ALAE and ULAE components on a consistent basis with the actual ALAE included with the Non-Wind/Hail Non-Catastrophe Losses in Exhibit I. In particular, separating the data in Page 1 would result in a ULAE load that is too high. Using Arkansas's data to calculate the ULAE provision resulted in an ULAE provision that was too low. Actuarial judgment was used to select a reasonable ULAE provision.

The Non-Wind/Hail Catastrophe data does not include ALAE due to data limitations (resulting from the long time span). The Wind/Hail model only models losses without ALAE. For this reason, the ALAE factor is used to adjust the Non-Wind/Hail Catastrophe Loss Ratio and Wind/Hail Loss Ratio to a Loss and ALAE basis for consistency in Exhibit I. This ultimately results in the application of the full LAE factor (from Page 1) to these loss ratios.

Exhibit VIII – Variable Expenses

Page 1 of this exhibit shows the latest three year's expenses. For each of the last three years, "Commission and Brokerage" and "Taxes, Licenses, and Fees" are shown as a percentage of Written Premium. "Other Acquisition" and "General Expense" entries are shown as a percentage of countrywide Earned Premium. Three-year average and selected values are shown. Page 2 develops the underwriting profit provision. This provision is based upon the estimated effect of investment earnings on unearned premium reserves and loss reserves. Page 3 shows our net cost of reinsurance on a zone and statewide basis.

Exhibit IX – Base Rates and Zone Relativities

Page 1 of this exhibit displays our zone relativity analysis. The zone relativities were selected so that the percentage changes would fall within +/-10% of the current relativity to help limit dislocation due to zone relativity changes. In addition, our rating logic is going to separate the factors that were used to determine the zone base rates being applied to policies. The following pages in this exhibit display our proposed Base Rates, Zone Relativities, Protection Class factors, Construction Type factors, and Number of Families factors by form. The proposed base rate for SD-1 and SD-3 is shown on Page 2. The proposed base rates for ANPAC SD-1 and ANPAC SD-3 are calculated using differentials off the ANPAC SH-3 rates. The base rates displayed are for frame construction with a protection class of 1. The base rates assume \$150,000 of Coverage A and a \$1,000 base deductible. In addition to the selected rate change by peril, we have offset the bases to account for changes to the rating plan. Page 3 displays the present and proposed zone relativities. Construction Type and Protection Class relativities are shown on Page 4. Page 5 contains the Number of Families relativities.

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Exhibit X – Premium Changes by Zone

This exhibit displays the premium changes by zone and form.

Exhibit XI – Zone Definitions

This exhibit displays the current zone definitions and the corresponding map.

Other Revisions

ANPAC is introducing a new Preferred Rental Owner Tier rating structure that will replace the current Claim Free Plus discount.

The new Preferred Rental Owner Tier level is assigned using similar criteria and methodology as that used in the current Claim Free Plus discount. Claim Free Plus currently uses the risk score of the account owner as the risk score for the account when determining the discount level. The Auto Attract 3.0 model will be used to obtain the risk score for the account owner as well as any spouse of the account owner. These two scores will be averaged when determining the Preferred Rental Owner Tier level for the account. Preferred Rental Owner Tier rating will apply to all policy forms. For the categories of “No Match”, “No Score”, and “Exception” the tier assignments are the median tiers as determined by Lexis Nexis.

In order to minimize premium disruption among our current policyholders a capping mechanism has been put in place. All current policies will initially be slotted into a Preferred Rental Owner Tier with a factor that corresponds to their current Claim Free Plus discount level. At each renewal the Preferred Rental Owner Tier placement criteria will be considered for each policy and the policies will be moved incrementally towards the calculated Preferred Rental Owner Tier level. Tier movement will be capped at a maximum of 2 tiers or 20% of the total indicated tier movement. For example, a policyholder is initially placed into Preferred Rental Owner Tier 50 and upon evaluation at the first renewal a Preferred Rental Owner Tier of 30 is calculated. The total indicated tier movement for this policy will be 20. The cap will take the maximum of 2 and 20% of 20, or 4, resulting in a 4 tier movement for this policy at the first renewal. At each renewal, this policy will continue to move toward the newly calculated Preferred Rental Owner Tier level.

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Rate Level Indication

Year	Net of Writeoff and Earthquake (1)	Premium at Present Rate Level Factor (2)	Premium Trend (3)	Earned Premium at Current Rate Level Including Premium Trend (4) = (1) X (2) X (3)	Non-Wind Non-Hail Loss and ALAE (5)	Loss Development Factor (6)	Loss Cost Trend (7)	Trended Developed Non-Wind Loss (8) = (5) X (6) X (7)	Loss Ratio (9) = (8) / (4)
2009	505,326	1.284	1.148	745,286	190,892	1.000	0.894	170,628	22.9%
2010	500,377	1.217	1.103	671,699	301,409	1.002	0.908	274,046	40.8%
2011	506,054	1.147	1.076	624,524	68,229	1.006	0.922	63,307	10.1%
2012	544,725	1.015	1.058	585,103	32,702	1.034	0.936	31,668	5.4%
2013	600,417	1.000	1.045	627,555	49,665	1.053	0.951	49,744	7.9%
Total	2,656,899			3,254,167				589,394	18.1%
(10.1) Projected Non-Wind / Hail Non-Catastrophe Loss Ratio with ALAE				Total (8) / Total (4)					18.1%
(10.2) Projected Non-Wind / Hail Catastrophe Provision with ALAE									7.2%
(10.3) Projected Wind / Hail Loss Ratio with ALAE									53.7%
(11) Projected Total Loss Ratio with ALAE				(10.1) + (10.2) + (10.3)					79.0%
(12) Projected Unallocated Loss Adjustment Expense to Losses									3.0%
(13) Total Projected Loss and LAE Ratio				(11) X [1 + (12)]					81.3%
(14.1) Projected Fixed Expense Ratio									5.1%
(14.2) Projected Variable Expense Ratio									19.5%
(14.3) UnderWriting Profit Provision									18.5%
(15) Indicated Rate Level Change				[(13) + (14.1)] / [1 - (14.2) - (14.3)] - 1					39.5%

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Premium Trend - Average Policy Amount Relativities**

Dwelling Forms

Year	Earned Exposures	Average AOI Relativity	5 Year Fit	4 Year Fit	3 Year Fit	Current Amount Factor	Trended Amount Factor	Premium Trend
2009	710	0.9150	0.924	0.939		1.0986	1.0452	1.148
2010	643	0.9525	0.946	0.956	0.964	1.0554	1.0452	1.103
2011	617	0.9768	0.968	0.973	0.977	1.0291	1.0452	1.076
2012	600	0.9928	0.990	0.990	0.992	1.0125	1.0452	1.058
2013	625	1.0052	1.013	1.008	1.006	1.0000	1.0452	1.045
		Growth Factor	2.3%	1.8%	1.4%			
		Dwelling Forms Selected TAF Factor	1.8%					

Not subject to Freedom of Information Act, confidential information pursuant to A.C.A. §23-67-409(b).

Rental Owners
Loss Development Factors

Countrywide Non-Catastrophe Incurred Loss and ALAE Development Factors

Accident		Rental Owners Forms																	
Year	Qtr.	3 Months	6 Months	9 Months	12 Months	15 Months	18 Months	21 Months	24 Months	27 Months	30 Months	33 Months	36 Months	39 Months	42 Months	45 Months	48 Months	51 Months	54 Months
2007	1	1,892,236	1,839,828	1,799,920	1,836,646	1,831,955	1,829,866	1,822,859	1,822,859	1,826,295	1,834,745	1,862,873	1,855,074	1,856,783	1,857,486	1,857,486	1,857,486	1,857,486	1,859,486
2007	2	2,060,810	2,186,065	2,196,952	2,176,528	2,189,015	2,206,310	2,369,119	2,417,368	2,435,173	2,406,488	2,414,452	2,414,755	2,414,955	2,414,955	2,415,256	2,415,256	2,407,756	2,407,756
2007	3	1,647,960	1,725,297	1,755,197	1,760,716	1,753,415	1,753,073	1,762,026	1,768,248	1,773,504	1,778,448	1,783,961	1,791,098	1,792,707	1,798,219	1,814,734	1,822,355	1,829,711	1,830,526
2007	4	1,048,145	1,131,694	1,124,030	1,103,358	1,114,344	1,127,189	1,129,971	1,156,849	1,137,363	1,142,225	1,147,125	1,211,813	1,228,407	1,232,432	1,236,581	1,237,131	1,225,482	1,233,067
2008	1	2,438,492	2,732,999	2,780,354	2,728,188	2,739,332	2,742,369	2,729,454	2,729,484	2,655,735	2,652,328	2,652,453	2,649,657	2,649,657	2,649,657	2,649,657	2,649,657	2,649,657	2,649,712
2008	2	2,102,251	2,610,868	2,637,907	2,633,806	2,732,531	2,762,446	2,766,567	2,769,667	2,770,151	2,770,151	2,766,886	2,766,886	2,766,886	2,766,886	2,766,886	2,766,886	2,770,184	2,770,492
2008	3	1,792,221	2,092,303	2,051,885	2,038,979	2,046,888	2,046,236	2,049,073	2,072,258	2,077,296	2,087,535	2,088,082	2,088,082	2,088,182	2,088,812	2,088,812	2,088,974	2,088,974	2,091,255
2008	4	1,729,814	1,977,910	1,974,280	1,955,774	1,958,775	1,976,152	1,909,379	1,909,429	1,886,278	1,886,278	1,886,278	1,886,278	1,886,278	1,889,882	1,889,856	1,889,856	1,889,856	1,889,856
2009	1	2,349,230	2,316,317	2,333,186	2,331,515	2,314,752	2,333,671	2,541,624	2,535,403	2,505,888	2,506,803	2,502,952	2,503,087	2,503,087	2,503,372	2,503,401	2,503,555	2,503,736	2,504,051
2009	2	1,867,647	1,960,064	1,981,099	1,957,399	2,018,116	2,098,387	2,123,310	2,216,417	2,316,128	2,264,240	2,267,323	2,267,423	2,267,423	2,267,423	2,267,423	2,269,214	2,270,407	2,270,407
2009	3	2,372,015	2,442,852	2,618,458	2,637,901	2,575,196	2,525,602	2,531,458	2,540,594	2,540,969	2,539,821	2,548,522	2,545,977	2,626,734	2,640,690	2,652,174	2,638,183	2,638,092	2,638,092
2009	4	1,316,265	1,503,770	1,538,817	1,555,004	1,535,737	1,525,215	1,535,009	1,536,191	1,549,618	1,557,853	1,561,218	1,557,089	1,557,579	1,557,579	1,558,079	1,564,146	1,565,638	1,565,638
2010	1	2,497,140	2,574,869	2,612,641	2,623,760	2,700,211	2,631,480	2,625,659	2,628,936	2,639,390	2,639,532	2,654,109	2,656,619	2,659,472	2,663,119	2,665,836	2,666,591	2,665,836	2,659,096
2010	2	1,869,825	2,082,578	2,269,363	2,287,622	2,333,791	2,350,240	2,397,387	2,421,631	2,442,611	2,451,701	2,447,077	2,449,546	2,454,297	2,459,227	2,459,623	2,460,804		
2010	3	2,431,531	2,601,030	2,795,279	2,826,983	2,846,799	2,862,336	2,875,577	2,929,187	2,938,153	3,010,136	3,024,194	3,030,885	3,119,254	3,089,382	3,089,513			
2010	4	1,675,352	1,729,437	1,750,434	1,699,156	1,755,510	1,803,220	1,798,877	1,805,194	1,834,452	1,844,389	1,850,369	1,857,808	1,857,808	1,867,108				
2011	1	3,419,001	3,450,165	3,784,710	3,093,839	3,194,734	3,201,688	3,222,599	3,283,367	3,294,737	3,313,561	3,805,824	4,370,772	3,492,785					
2011	2	2,009,295	2,231,330	2,258,420	2,236,106	2,219,108	2,199,449	2,203,456	2,221,076	2,216,190	2,216,781	2,221,871	2,223,352						
2011	3	1,882,022	1,951,390	1,881,274	1,869,015	1,872,729	1,887,652	1,905,036	1,933,495	1,943,698	1,946,685	1,992,386							
2011	4	2,468,466	2,689,804	2,713,496	2,664,013	2,689,829	2,704,731	2,682,522	2,686,067	2,693,398	2,690,519								
2012	1	1,624,828	1,955,969	1,938,132	1,919,150	1,874,157	1,890,223	1,930,594	1,956,054	1,998,322									
2012	2	2,554,430	2,656,510	2,793,305	2,740,027	2,735,206	2,775,076	2,768,107	2,771,474										
2012	3	1,855,222	2,055,399	2,123,790	2,118,044	2,131,995	2,135,937	2,135,885											
2012	4	2,092,687	2,170,582	2,165,703	2,164,447	2,159,311	2,159,698												
2013	1	1,794,684	1,932,276	1,942,057	1,937,760	1,828,473													
2013	2	2,501,224	2,512,341	2,441,050	2,474,906														
2013	3	2,108,720	2,344,445	2,354,739															
2013	4	1,303,761	1,799,106																
2014	1	1,481,467																	

Loss Development Factors

Accident		Loss Development Factors																	
Year	Qtr.	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	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	
2005	1	0.972	0.978	1.020	0.997	0.999	0.996	1.000	1.002	1.005	1.015	0.996	1.001	1.000	1.000	1.000	1.000	1.001	
2005	2	1.061	1.005	0.991	1.006	1.008	1.074	1.020	1.007	0.988	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	3	1.047	1.017	1.003	0.996	1.000	1.005	1.004	1.003	1.003	1.003	1.004	1.001	1.003	1.009	1.004	1.004	1.000	
2005	4	1.080	0.993	0.982	1.010	1.012	1.002	1.024	0.983	1.004	1.004	1.056	1.014	1.003	1.003	1.000	0.991	1.006	
2006	1	1.121	1.017	0.981	1.004	1.001	0.995	1.000	0.973	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2006	2	1.242	1.010	0.998	1.037	1.011	1.001	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
2006	3	1.167	0.981	0.994	1.004	1.000	1.001	1.011	1.002	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	
2006	4	1.143	0.998	0.991	1.002	1.009	0.966	1.000	0.988	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	
2007	1	0.986	1.007	0.999	0.993	1.008	1.089	0.998	0.988	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007	2	1.049	1.011	0.988	1.031	1.040	1.012	1.044	1.045	0.978	1.001	1.000	1.040	1.000	1.000	1.000	1.001	1.001	
2007	3	1.030	1.072	1.007	0.976	0.981	1.002	1.004	1.000	1.000	1.003	0.999	1.032	1.005	1.004	0.995	1.000	1.000	
2007	4	1.142	1.023	1.011	0.988	0.993	1.006	1.001	1.009	1.005	1.002	0.997	1.000	1.000	1.000	1.004	1.001	1.000	
2008	1	1.031	1.015	1.004	1.029	0.975	0.998	1.001	1.003	1.001	1.006	1.001	1.001	1.001	1.001	1.001	1.000	0.997	
2008	2	1.114	1.090	1.008	1.020	1.007	1.020	1.010	1.009	1.004	0.998	1.001	1.002	1.002	1.000	1.000			
2008	3	1.070	1.075	1.011	1.007	1.005	1.005	1.019	1.003	1.024	1.005	1.002	1.029	0.990	1.000				
2008	4	1.032	1.012	0.971	1.033	1.027	0.998	1.004	1.016	1.005	1.003	1.004	1.000	1.005					
2009	1	1.009	1.097	0.817	1.033	1.002	1.007	1.019	1.003	1.006	1.149	1.148	0.799						
2009	2	1.111	1.012	0.990	0.992	0.991	1.002	1.008	0.998	1.000	1.002	1.001							
2009	3	1.037	0.964	0.993	1.002	1.008	1.009	1.015	1.005	1.002	1.023								
2009	4	1.090	1.009	0.982	1.010	1.006	0.992	1.001	1.003	0.999									
2010	1	1.204	0.991	0.990	0.977	1.009	1.021	1.013	1.022										
2010	2	1.040	1.051	0.981	0.998	1.015	0.997	1.001											
2010	3	1.108	1.033	0.997	1.007	1.002	1.000												
2010	4	1.037	0.998	0.999	0.998	1.000													
2011	1	1.077	1.005	0.998	0.944														
2011	2	1.004	0.972	1.014															
2011	3	1.112	1.004																
2011	4	1.380																	
2012	1																		
Average		1.052	0.980	0.953	0.965	0.964	0.967	0.965	0.957	0.954	0.961	0.958	0.938	0.942	0.939	0.934	0.928	0.924	
12-pt Avg		1.101	1.012	0.979	1.002	1.004	1.005	1.008	1.010	1.002	1.016	1.013	0.989	1.001	1.001	1.000	0.999	1.001	
8-pt Avg		1.120	1.008	0.994	0.991	1.004	1.003	1.010	1.007	1.005	1.024	1.019	0.983	1.001	1.001	1.000	1.000	1.000	
Avg Without Max/Min		1.078	1.013	0.988	1.002	1.003													

**American National Property and Casualty Company
Rental Owners
Loss Development Factors**

Rental Owners Forms

Year	Accident Qtr.	Latest Data	Developed to Ultimate
Year	Qtr.	Year/Quarter	Latest Datum
2008	2	2008/2	2,770,492
2008	3	2008/3	2,093,805
2008	4	2008/4	1,889,856
2009	1	2009/1	2,504,051
2009	2	2009/2	2,273,042
2009	3	2009/3	2,638,092
2009	4	2009/4	1,565,638
2010	1	2010/1	2,659,096
2010	2	2010/2	2,460,804
2010	3	2010/3	3,089,513
2010	4	2010/4	1,867,108
2011	1	2011/1	3,492,785
2011	2	2011/2	2,223,352
2011	3	2011/3	1,992,386
2011	4	2011/4	2,690,519
2012	1	2012/1	1,998,322
2012	2	2012/2	2,771,474
2012	3	2012/3	2,135,885
2012	4	2012/4	2,159,698
2013	1	2013/1	1,828,473
2013	2	2013/2	2,474,906
2013	3	2013/3	2,354,739
2013	4	2013/4	1,799,106

Implied Factors by Fiscal Year

2009	1.000
2010	1.002
2011	1.006
2012	1.034
2013	1.053

**American National Property and Casualty Company
Arkansas
Homeowners/Rental Owners
Loss Trends**

Dwelling Forms

<u>Year</u>	<u>Historical Frequency Selection</u>	<u>Historical Severity Selection</u>	<u>Historical Pure Selection</u>	<u>Historical Trend Period</u>	<u>Historical Trend Factor</u>	<u>Prospective Frequency Selection</u>	<u>Prospective Severity Selection</u>	<u>Prospective Pure Selection</u>	<u>Prospective Trend Period</u>	<u>Prospective Trend Factor</u>	<u>Overall Trend Factor</u>
2009	-3.0%	1.5%	-1.5%	4.000	0.940	-2.0%	0.0%	-2.0%	2.482	0.951	0.894
2010				3.000	0.954				2.482	0.951	0.908
2011				2.000	0.969				2.482	0.951	0.922
2012				1.000	0.985				2.482	0.951	0.936
2013				0.000	1.000				2.482	0.951	0.951

FastTrack Trend Data Homeowners/Rental Owners Dwelling Forms Arkansas													
Year / Quarter Ending	Quarterly Earned House Years	Frequency (x100)				Severity				Pure Premium			
		Qtr End	% Δ	Year End	% Δ	Qtr End	% Δ	Year End	% Δ	Qtr End	% Δ	Year End	% Δ
2008q4	-												
2009q1	83,975	6.14				8,168				501.31			
2009q2	84,527	6.72				8,120				545.84			
2009q3	84,651	8.63		5.37		7,645		5,983		659.42		321.38	
2009q4	84,400	5.78		6.82		8,155		8,022		471.44		546.83	
2010q1	83,555	6.41	4.4%	6.88		8,355	2.3%	8,069		535.16	6.8%	555.41	
2010q2	81,865	6.68	-0.6%	6.87		9,240	13.8%	8,349		617.41	13.1%	573.85	
2010q3	79,489	6.57	-23.8%	6.36	18.4%	7,182	-6.1%	8,233	37.6%	472.08	-28.4%	523.64	62.9%
2010q4	78,845	5.37	-7.2%	6.26	-8.2%	8,303	1.8%	8,270	3.1%	445.56	-5.5%	517.42	-5.4%
2011q1	77,540	6.40	-0.1%	6.25	-9.1%	9,812	17.4%	8,634	7.0%	627.79	17.3%	540.06	-2.8%
2011q2	79,170	8.64	29.4%	6.75	-1.9%	7,423	-19.7%	8,180	-2.0%	641.64	3.9%	551.77	-3.8%
2011q3	81,405	7.93	20.7%	7.08	11.4%	7,717	7.4%	8,314	1.0%	611.98	29.6%	589.00	12.5%
2011q4	81,243	4.88	-9.1%	6.96	11.3%	10,070	21.3%	8,756	5.9%	491.22	10.2%	609.61	17.8%
2012q1	81,201	5.05	-21.1%	6.63	5.9%	9,935	1.3%	8,786	1.8%	501.51	-20.1%	582.09	7.8%
2012q2	81,481	5.59	-35.3%	5.86	-13.1%	8,458	13.9%	9,045	10.6%	473.05	-26.3%	530.25	-3.9%
2012q3	80,463	6.50	-18.0%	5.51	-22.3%	7,821	1.4%	9,071	9.1%	508.73	-16.9%	499.44	-15.2%
2012q4	80,136	4.88	-0.1%	5.51	-20.9%	8,931	-11.3%	8,786	0.4%	435.44	-11.4%	483.71	-20.7%
2013q1	78,719	7.01	38.9%	6.00	-9.5%	7,825	-21.2%	8,259	-6.0%	548.51	9.4%	495.17	-14.9%
2013q2	79,035	5.69	1.7%	6.02	2.7%	8,457	0.0%	8,259	-8.7%	481.21	1.7%	497.16	-6.2%
2013q3	80,266	5.48	-15.8%	5.76	4.7%	8,187	4.7%	8,350	-7.9%	448.37	-11.9%	481.21	-3.7%
2013q4	79,324	4.25	-12.8%	5.61	1.8%	8,659	-3.0%	8,282	-5.7%	367.97	-15.5%	464.33	-4.0%

Exponential Trends	4 Point	-9.3%	4 Point	0.8%	4 Point	-8.6%
	8 Point	-4.2%	8 Point	-5.4%	8 Point	-9.3%
	12 Point	-6.9%	12 Point	-0.8%	12 Point	-7.7%
	16 Point	-5.1%	16 Point	0.8%	16 Point	-4.4%

Proposed Selections	Frequency		Severity		Pure Premium	
	Historical	Prospective	Historical	Prospective	Historical	Prospective
	-3.0%	-2.0%	1.5%	0.0%	-1.5%	-2.0%

American National Property and Casualty Company
American National General Insurance Company
Homeowners/Rental Owners
Arkansas, Colorado, Kansas, Missouri, Nebraska, and Oklahoma
Non-Wind/Hail Catastrophe Pure Premium

Year	Frequency	Average Severity	Loss Development Factor	Ultimate Average Severity	Exposure Adjustment Factor	Exposure Trended Ultimate Average Severity
1997	0.0019	\$1,251	1.0000	\$1,251	2.8804	\$3,604
1998	0.0017	\$1,904	1.0000	\$1,904	2.7972	\$5,326
1999	0.0023	\$994	1.0000	\$994	2.4822	\$2,468
2000	0.0073	\$1,990	1.0000	\$1,990	2.4040	\$4,785
2001	0.0005	\$1,119	1.0000	\$1,119	2.3207	\$2,597
2002	0.0072	\$1,829	1.0000	\$1,829	2.2342	\$4,085
2003	0.0031	\$7,185	1.0000	\$7,185	2.0088	\$14,434
2004	0.0003	\$1,781	1.0000	\$1,781	1.8927	\$3,372
2005	0.0002	\$1,473	1.0000	\$1,473	1.7243	\$2,540
2006	0.0001	\$4,793	1.0000	\$4,793	1.5781	\$7,564
2007	0.0192	\$3,506	1.0000	\$3,506	1.4185	\$4,974
2008	0.0008	\$4,568	1.0000	\$4,568	1.2754	\$5,826
2009	0.0030	\$8,072	0.9999	\$8,071	1.1884	\$9,591
2010	0.0006	\$30,271	1.0003	\$30,279	1.1360	\$34,398
2011	0.0028	\$11,433	1.0046	\$11,486	1.0755	\$12,353
2012	0.0006	\$195,468	1.0117	\$197,746	1.0204	\$201,775
2013	0.0009	\$64,728	1.0284	\$66,567	1.0000	\$66,567
Average	0.0031					\$22,721
(1) Average Pure Premium						\$70.15
*(2) Prospective Severity Trend						0.0%
(3) Trended Average Pure Premium						\$70.15
(4) Latest Years' Dwelling Earned Exposures						625
(5) Latest Years' Trended Earned Premium at Current Rate Level						\$627,555
(6) Projected Non-Wind/Hail Cat. Provision				(3) * (4) / (5)		7.0%
(7) Projected Non-Wind/Hail Cat Provision w/ALAE				(6) * Exhibit VII (7)		7.2%

*with respect to ISS Fast Track Severity Trend

American National Property and Casualty Company
Arkansas
Homeowners/Rental Owners
Wind/Hail Loss & ALAE Ratio

(1) Modeled Cat. WH Loss Per \$1000 Cov A	1.35
(2) In-Force Cov A (in 1000's)	946,140
(3) = (1) x (2) Projected Cat. WH Losses	1,277,824
(4) Non-Cat to Cat Ratio	0.339
(5) = (3) x [1 + (4)] Total Projected WH Losses	1,711,611
(6) In-Force Premium at Pres. Rates(Ex. EQ & SPP)	5,652,371
(7) = (5)/(6) Modeled WH Loss Ratio	0.303
(8) Model Miss Factor	1.768
(9) Adjusted Modeled WH Loss Ratio	53.5%
(10) Experience Based WH Pure Premium	601.39
(11) Latest Year Earned Exposures	4,427
(12) = (10) x (11) Projected WH Losses	2,662,585
(13) Latest Year Trended Earned Prem. @ Present Rates	5,827,303
(14) = (12)/(13) Experience Based WH Loss Ratio	45.7%
(15) = Avg. of (9) & (14) Projected WH Loss Ratio	49.6%
(16) = Projected WH Loss Ratio w/ALAE Ratio	53.7%

American National Property and Casualty Company
Homeowners
Companywide Data
Loss Adjustment Expense Factors

Year (1)	Total Incurred Loss Adjustment Expense (2)	Incurred Losses (3)	Loss Adjustment Expense Factor (4) = (2) / (3) + 1
2009	1,809,958	45,701,582	1.040
2010	3,449,349	55,758,737	1.062
2011	3,540,331	55,758,737	1.063
2012	2,268,305	38,012,477	1.060
2013	1,093,439	11,643,507	1.094
Selected			1.064

American National Property and Casualty Company
Homeowners
Arkansas
Unallocated Loss Adjustment Expense Factor

CompanyWide Loss Adjustment Expense Factor (4)	Experience Period's Total Incurred Loss (5)	Experience Period's Total ALAE Loss (6)	ALAE Factor (7) = 1 + (6) / (5)	Implied ULAE Factor (8) = (4) / (7)
1.064	68,131,109	5,541,875	1.081	0.984
				Selected 1.03

American National Property And Casualty Company
Development of Underwriting Expenses
Arkansas
Rental Owners

	Years				
	2011	2012	2013		
Direct Written Premium	4,832,426	5,130,209	5,810,691		
Commision and Brokerage	581,199	628,726	724,787		
Taxes, Licenses, and Fees	141,828	150,605	180,655		
	Years			Average	Selected
	2011	2012	2013		
1) Commision and Brokerage (% WP)	12.0%	12.3%	12.5%	12.3%	12.3%
2) Taxes, Licenses, and Fees (% WP)	2.9%	2.9%	3.1%	3.0%	3.0%
3) Other Acquisition (% EP - Companywide)	3.9%	3.6%	1.5%	3.0%	3.0%
4) General Expenses (% EP - Companywide)	1.6%	1.5%	0.6%	1.2%	1.2%
5) Expense Ratio Sum of each years' entries 1) though 4)	20.4%	20.3%	17.7%	19.5%	19.5%
6) Selected Underwriting Profit Ratio (Offset for Investment Income)					18.5%
7) Permissible Loss Ratio and Allocated Loss Adjustment Expense Ratio					62.0%
8) Fixed Expense Ratio - Rental Owners					5.1%

American National Property and Casualty Company
American National General Insurance Company
Arkansas
Homeowners/Rental Owners
Selected Profit Provision

(1)	Direct Earned Premium	215,703,203
(2)	Unearned Premium Reserve	149,377,681
	- Selected Ratio	69.3%
(3)	Prepaid Expenses	26,298,201
	a. Commission	12.3%
	b. TL & F	2.8%
	c. 50% Oth Acquisition	1.7%
	d. 50% General Expense	0.8%
(4)	Tax on UEPR	10,456,438
(5)	Agent Balances	17,449,887
	- Selected Ratio	11.7%
(6)	UEPR Available	95,173,155
(7)	Loss + LAE Reserve	53,468,537
	- Selected Ratio	24.8%
(8)	Net Subject to Investment	148,641,692
(9)	After-tax Investment Yield	3.0%
(10)	Investment Earnings	4,483,691
(11)	Invest Earnings as % of DEP	2.1%
(12)	Target Operating Ratio	14.1%
(13)	Target OR less Inv on PH Funds	12.0%
(14)	Indicated Profit Provision (15% ROE)	18.5%
(15)	Selected Profit Provision	18.5%

American National Property and Casualty Company
Rental Owners
Fixed Expense Ratio

Proposed Zone	All Other Peril Fixed Expense	Wind/Hail Peril Fixed Expense	Hurricane Fixed Expense	Premium	Coverage Amount (000)	All Other Peril Fixed Expense Ratio	Wind/Hail Peril Fixed Expense Ratio	Hurricane Fixed Expense Ratio	Total
001	1	44	6	14,803	1,607	0.0%	0.3%	0.0%	0.3%
002	2	45	2	2,946	696	0.1%	1.5%	0.1%	1.7%
003	1	3	2	1,289	154	0.1%	0.2%	0.1%	0.4%
004	0	78	6	5,301	390	0.0%	1.5%	0.1%	1.6%
005	2	3	3	2,155	164	0.1%	0.1%	0.1%	0.4%
006	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%
007	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%
008	0	2,651	61	30,083	3,537	0.0%	8.8%	0.2%	9.0%
009	0	12,459	238	161,927	24,741	0.0%	7.7%	0.1%	7.8%
010	18	154	5	887	181	2.0%	17.4%	0.6%	19.9%
012	5	497	8	7,868	769	0.1%	6.3%	0.1%	6.5%
017	0	7,274	280	237,131	39,805	0.0%	3.1%	0.1%	3.2%
024	178	10	11	6,638	822	2.7%	0.2%	0.2%	3.0%
026	1	185	5	3,815	403	0.0%	4.8%	0.1%	5.0%
033	0	2,417	44	33,229	5,078	0.0%	7.3%	0.1%	7.4%
037	1	543	49	21,608	4,246	0.0%	2.5%	0.2%	2.7%
038	0	3,501	12	6,019	1,074	0.0%	58.2%	0.2%	58.4%
039	0	1	2	806	91	0.0%	0.1%	0.2%	0.3%
040	0	16	11	3,032	556	0.0%	0.5%	0.3%	0.9%
041	1	15	14	13,242	1,482	0.0%	0.1%	0.1%	0.2%
042	2	12	6	7,456	647	0.0%	0.2%	0.1%	0.3%
043	1	3	1	1,743	126	0.1%	0.2%	0.1%	0.3%
044	13	358	85	48,282	6,819	0.0%	0.7%	0.2%	0.9%
Total	224	30,268	849	610,260	93,386	0.0%	5.0%	0.1%	5.1%

**American National Property And Casualty Company
American National General Insurance Company
Arkansas
Homeowners/Rental Owners
Dwelling Forms**

All Peril Zone Relativity Analysis

(1) Zone	(2) All Peril Premium @ Current Rates	(3) Projected All Peril Loss Ratio	(4) All Peril Loss Ratio Relativity	(5) Balanced All Peril Loss Ratio Relativity	(6) Competitor Relativity	(7) 2009-2013 Earned Exposures	(8) Credibility (40,000 Exp Standard)	(9) Credibility Weighted Relativity	(10) Balanced Credibility Weighted Relativity	(11) Selected Relativity All Peril	(12) Proposed Change All Peril	(13) Current Zone Relativity All Peril
001	234,577	74.2%	0.681	0.676	1.161	1,058	0.163	1.082	1.071	1.071	1.066	0.974
002	140,367	78.2%	0.504	0.742	1.188	468	0.108	1.140	1.128	1.120	1.114	1.014
003	29,665	83.8%	0.556	0.966	1.087	115	0.054	1.080	1.069	1.120	1.114	1.234
004	42,935	149.3%	0.714	1.659	1.073	123	0.055	1.106	1.094	1.075	1.069	1.188
005	14,282	70.1%	0.107	0.636	1.044	68	0.041	1.028	1.017	1.017	1.012	0.970
006	21,673	65.3%	0.066	0.638	1.039	85	0.046	1.020	1.009	1.040	1.035	1.045
007	13,381	89.8%	0.308	0.893	1.050	7	0.013	1.048	1.037	1.050	1.045	1.063
008	283,222	112.5%	0.225	1.012	0.886	1,116	0.167	0.907	0.898	0.920	0.915	0.962
009	1,516,357	121.9%	0.238	1.217	0.965	5,789	0.380	1.061	1.050	1.075	1.069	1.068
010	16,036	36.6%	0.074	0.369	0.900	54	0.037	0.880	0.871	0.980	0.975	1.078
012	18,576	95.0%	0.364	0.912	1.014	262	0.081	1.006	0.995	1.015	1.010	1.027
017	1,977,991	110.8%	0.288	0.946	0.991	7,543	0.434	0.971	0.961	0.945	0.940	0.913
024	74,551	49.4%	0.161	0.474	1.236	308	0.088	1.169	1.157	1.035	1.030	1.026
026	60,933	71.7%	0.115	0.629	0.950	306	0.087	0.922	0.912	0.912	0.907	0.937
033	543,796	104.5%	0.206	1.229	1.057	2,024	0.225	1.095	1.084	1.175	1.169	1.259
037	380,891	94.9%	0.354	0.934	1.063	1,284	0.179	1.040	1.029	1.029	1.024	1.052
038	114,512	127.9%	0.415	1.218	1.057	436	0.104	1.074	1.062	1.062	1.057	1.019
039	34,061	82.9%	0.241	0.783	0.925	104	0.051	0.918	0.908	0.925	0.920	1.011
040	67,222	166.1%	1.062	1.445	1.087	111	0.053	1.105	1.094	0.970	0.965	0.931
041	188,642	90.3%	0.319	0.848	0.997	621	0.125	0.978	0.968	0.968	0.963	1.004
042	76,993	94.9%	0.357	0.831	1.001	355	0.094	0.985	0.975	0.975	0.970	0.936
043	22,473	79.4%	0.204	0.726	1.057	133	0.058	1.038	1.027	1.027	1.022	0.977
044	264,368	82.1%	0.228	0.690	0.865	1,074	0.164	0.836	0.827	0.827	0.823	0.899
Total	6,137,502	106.1%	1.008	1.000	1.000	23,444		1.011	1.000	1.005	1.000	1.000

(5) = (4) / (Total 4) X (13)
 (8) = { 1, SQRT ((7) / 40,000) }
 (9) = (5) X (8) + (6) X [1 - (8)]
 (10) = (9) / (Total 9)
 (12) = (11) / (Total 11)

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates

<u>Form</u>	<u>Proposed ANP SH-3 Base Rate</u>	<u>Proposed SH-3 to SD-1 or SD-3 Differential</u>	<u>Proposed ANP SH-7 Base Rate</u>
1	3578	0.872	3120
3	3578	0.896	3206

American National Property And Casualty Company
Rental Owners
Arkansas
Zone Relativities

Proposed Zone	Present Relativity (1)	Proposed Relativity (2)	Relativity Change (3)
001	0.974	1.066	9.4%
002	1.014	1.114	9.9%
003	1.234	1.114	-9.7%
004	1.188	1.069	-10.0%
005	0.970	1.012	4.3%
006	1.045	1.035	-1.0%
007	1.063	1.045	-1.8%
008	0.962	0.915	-4.8%
009	1.068	1.069	0.1%
010	1.078	0.975	-9.6%
012	1.027	1.010	-1.7%
017	0.913	0.940	2.9%
024	1.026	1.030	0.3%
026	0.937	0.907	-3.2%
033	1.259	1.169	-7.1%
037	1.052	1.024	-2.7%
038	1.019	1.057	3.7%
039	1.011	0.920	-8.9%
040	0.931	0.965	3.7%
041	1.004	0.963	-4.1%
042	0.936	0.970	3.6%
043	0.977	1.022	4.6%
044	0.899	0.823	-8.4%

American National Property And Casualty Company
Rental Owners
Arkansas
Construction Type/Protection Class Relativities

Construction	Protection Class	Present Relativity (1)	Proposed Relativity (2)	Relativity Change (3)
Frame/Siding	1-3	1.000	1.000	0.0%
Frame/Siding	4-5	1.034	1.034	0.0%
Frame/Siding	6	1.185	1.185	0.0%
Frame/Siding	7	1.392	1.392	0.0%
Frame/Siding	8	1.665	1.665	0.0%
Frame/Siding	9	2.076	2.076	0.0%
Frame/Siding	10	2.793	2.793	0.0%
Veneer/Brick	1-3	0.833	0.833	0.0%
Veneer/Brick	4-5	0.861	0.861	0.0%
Veneer/Brick	6	0.987	0.987	0.0%
Veneer/Brick	7	1.160	1.160	0.0%
Veneer/Brick	8	1.387	1.387	0.0%
Veneer/Brick	9	1.729	1.729	0.0%
Veneer/Brick	10	2.327	2.327	0.0%
Fire Resistive	1-3	0.708	0.708	0.0%
Fire Resistive	4-5	0.732	0.732	0.0%
Fire Resistive	6	0.839	0.839	0.0%
Fire Resistive	7	0.986	0.986	0.0%
Fire Resistive	8	1.179	1.179	0.0%
Fire Resistive	9	1.47	1.47	0.0%
Fire Resistive	10	1.977	1.977	0.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Number of Families Relativities

<u>Number of Families</u>	<u>Present Relativity (1)</u>	<u>Proposed Relativity (2)</u>	<u>Relativity Change (3)</u>
1	1.000	1.000	0.0%
2	1.250	1.250	0.0%
3	1.350	1.350	0.0%
4	1.400	1.400	0.0%

**American National Property And Casualty Company
Arkansas
Rental Owners
Form SD-1 Premium Change by Zone**

Zone	Present Premium	Proposed Premium	Percentage Change	Policy Count
001	0	0	0.0%	0
002	574	666	16.0%	1
003	0	0	0.0%	0
004	3,964	3,798	-4.2%	2
005	979	1,083	10.6%	1
006	0	0	0.0%	0
007	0	0	0.0%	0
008	6,868	6,939	1.0%	8
009	35,631	37,850	6.2%	51
010	0	0	0.0%	0
012	0	0	0.0%	0
017	17,501	19,094	9.1%	16
024	2,101	2,240	6.6%	2
026	0	0	0.0%	0
033	10,826	10,680	-1.3%	10
037	1,630	1,683	3.3%	1
038	1,778	1,953	9.8%	2
039	0	0	0.0%	0
040	0	0	0.0%	0
041	3,443	3,509	1.9%	5
042	2,395	2,633	9.9%	2
043	0	0	0.0%	0
044	853	831	-2.6%	1
Total	88,543	92,959	5.0%	102

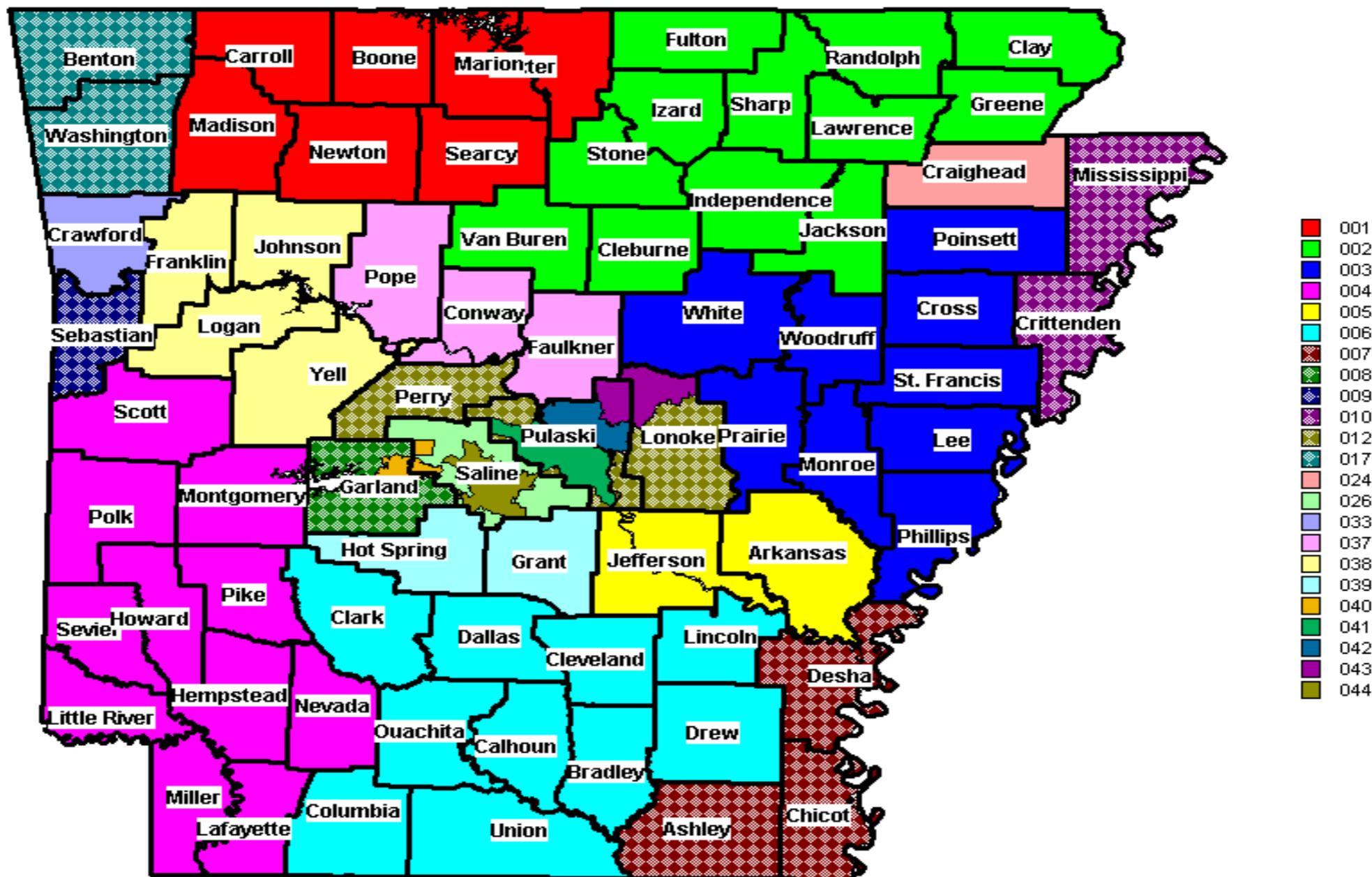
**American National Property And Casualty Company
Arkansas
Rental Owners
Form SD-3 Premium Change by Zone**

Zone	Present Premium	Proposed Premium	Percentage Change	Policy Count
001	10,304	11,844	14.9%	8
002	3,411	3,918	14.9%	2
003	1,202	1,140	-5.2%	1
004	1,431	1,353	-5.5%	1
005	0	0	0.0%	0
006	0	0	0.0%	0
007	0	0	0.0%	0
008	19,640	19,622	-0.1%	16
009	143,574	150,999	5.2%	127
010	976	927	-5.0%	1
012	856	884	3.3%	1
017	254,993	275,427	8.0%	221
024	5,399	5,688	5.4%	4
026	5,441	5,525	1.5%	4
033	32,455	31,654	-2.5%	28
037	23,439	23,943	2.2%	25
038	5,815	6,324	8.8%	6
039	898	857	-4.6%	1
040	3,783	4,119	8.9%	2
041	15,798	15,912	0.7%	13
042	4,734	5,150	8.8%	4
043	828	900	8.7%	1
044	49,289	47,437	-3.8%	44
Total	584,266	613,623	5.0%	510

American National Property And Casualty Company
Zone Descriptions
Arkansas
Rental Owners

Zone	Description
1	Counties of: Baxter, Boone, Carroll, Madison, Marion, Newton, and Searcy
2	Counties of: Clay, Cleburne, Fulton, Greene, Independence, IZard, Jackson, Lawrence, Randolph, Sharp, Stone, and Van Buren
3	Counties of: Cross, Lee, Monroe, Phillips, Poinsett, Prairie, St. Francis, White, and Woodruff
4	Counties of: Hempstead, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Pike, Polk, Scott, and Sevier
5	Counties of: Arkansas and Jefferson
6	Counties of: Bradley, Calhoun, Clark, Cleveland, Columbia, Dallas, Drew, Lincoln, Ouachita, and Union
7	Counties of: Ashley, Chicot, and Desha
8	Remainder of Garland County
9	Sebastian County
10	Counties of: Crittenden and Mississippi
12	Perry County and Remainder of Lonoke and Pulaski Counties
17	Counties of: Benton and Washington
24	Craighead County
26	Remainder of Saline County
33	Crawford County
37	Counties of: Conway, Faulkner, and Pope
38	Counties of: Franklin, Johnson, Logan, and Yell
39	Counties of Grant and Hot Spring
40	In Garland and Saline Counties, ZIP Code 71909
41	The following ZIP Codes in Pulaski County: 72201, 72202, 72204, 72205, 72206, 72207, 72209, 72210, 72211, 72212, 72223, 72227
42	The following ZIP Codes in Pulaski County: 72113, 72114, 72116, 72117, 72118, 72120, 72199
43	The following ZIP Codes in Lonoke and Pulaski Counties: 72007, 72023, 72076, 72176, 72099
44	The following ZIP Codes in Saline County: 72015, 72019, 72022

American National Property And Casualty Company
Zone Map
Arkansas



American National Property and Casualty Company
Arkansas
Homeowners/Rental Owners
Wind/Hail Loss & ALAE Ratio

(1) WH Pure Premium	527
(2) Latest Year Earned Exposures	4,427
(3) = (1) x (2) Projected WH Losses	2,333,465
(4) Latest Year Trended Earned Prem. @ Present Rates	5,827,330
(5) = (3)/(4) Projected WH Loss Ratio	40.0%
(6) = Projected WH Loss & ALAE Ratio	43.3%

American National Property And Casualty Company
Development of Underwriting Expenses
Arkansas
Rental Owners

	Years				
	2011	2012	2013		
Direct Written Premium	4,832,426	5,130,209	5,810,691		
Commision and Brokerage	581,199	628,726	724,787		
Taxes, Licenses, and Fees	141,828	150,605	180,655		
	Years			Average	Selected
	2011	2012	2013		
1) Commision and Brokerage (% WP)	12.0%	12.3%	12.5%	12.3%	12.3%
2) Taxes, Licenses, and Fees (% WP)	2.9%	2.9%	3.1%	3.0%	3.0%
3) Other Acquisition (% EP - Companywide)	3.9%	3.6%	1.5%	3.0%	3.0%
4) General Expenses (% EP - Companywide)	1.6%	1.5%	0.6%	1.2%	1.2%
5) Expense Ratio Sum of each years' entries 1) though 4)	20.4%	20.3%	17.7%	19.5%	19.5%
6) Selected Underwriting Profit Ratio (Offset for Investment Income)					18.5%
7) Permissible Loss Ratio and Allocated Loss Adjustment Expense Ratio					62.0%
8) Fixed Expense Ratio - Rental Owners					5.0%

American National Property and Casualty Company
Rental Owners
Fixed Expense Ratio

Proposed Zone	All Other Peril Fixed Expense	Wind/Hail Peril Fixed Expense	Premium	Coverage Amount (000)	All Other Peril Fixed Expense Ratio	Wind/Hail Peril Fixed Expense Ratio	Total
001	1	44	14,803	1,607	0.0%	0.3%	0.3%
002	2	45	2,946	696	0.1%	1.5%	1.6%
003	1	3	1,289	154	0.1%	0.2%	0.3%
004	0	78	5,301	390	0.0%	1.5%	1.5%
005	2	3	2,155	164	0.1%	0.1%	0.2%
006	0	0	0	0	0.0%	0.0%	0.0%
007	0	0	0	0	0.0%	0.0%	0.0%
008	0	2,651	30,083	3,537	0.0%	8.8%	8.8%
009	0	12,459	161,927	24,741	0.0%	7.7%	7.7%
010	18	154	887	181	2.0%	17.4%	19.4%
012	5	497	7,868	769	0.1%	6.3%	6.4%
017	0	7,274	237,131	39,805	0.0%	3.1%	3.1%
024	178	10	6,638	822	2.7%	0.2%	2.8%
026	1	185	3,815	403	0.0%	4.8%	4.9%
033	0	2,417	33,229	5,078	0.0%	7.3%	7.3%
037	1	543	21,608	4,246	0.0%	2.5%	2.5%
038	0	3,501	6,019	1,074	0.0%	58.2%	58.2%
039	0	1	806	91	0.0%	0.1%	0.1%
040	0	16	3,032	556	0.0%	0.5%	0.5%
041	1	15	13,242	1,482	0.0%	0.1%	0.1%
042	2	12	7,456	647	0.0%	0.2%	0.2%
043	1	3	1,743	126	0.1%	0.2%	0.2%
044	13	358	48,282	6,819	0.0%	0.7%	0.8%
Total	224	30,268	610,260	93,386	0.0%	5.0%	5.0%

American National Property And Casualty Company
Rental Owners
Arkansas
Base Rates

<u>Form</u>	<u>Proposed ANP SH-3 Base Rate</u>	<u>Proposed SH-3 to SD-1 or SD-3 Differential</u>	<u>Proposed ANP SD-1 or SD-3 Base Rate</u>
1	3276	0.906	2968
3	3276	0.931	3050

**American National Property And Casualty Company
Arkansas
Rental Owners
Form SD-1 Premium Change by Zone**

Zone	Present Premium	Proposed Premium	Percentage Change	Policy Count
001	0	0	0.0%	0
002	574	635	10.6%	1
003	0	0	0.0%	0
004	3,964	3,617	-8.8%	2
005	979	1,031	5.3%	1
006	0	0	0.0%	0
007	0	0	0.0%	0
008	6,868	6,610	-3.8%	8
009	35,631	36,053	1.2%	51
010	0	0	0.0%	0
012	0	0	0.0%	0
017	17,501	18,187	3.9%	16
024	2,101	2,131	1.4%	2
026	0	0	0.0%	0
033	10,826	10,170	-6.1%	10
037	1,630	1,606	-1.5%	1
038	1,778	1,860	4.6%	2
039	0	0	0.0%	0
040	0	0	0.0%	0
041	3,443	3,337	-3.1%	5
042	2,395	2,506	4.6%	2
043	0	0	0.0%	0
044	853	792	-7.2%	1
Total	88,543	88,535	0.0%	102

**American National Property And Casualty Company
Arkansas
Rental Owners
Form SD-3 Premium Change by Zone**

Zone	Present Premium	Proposed Premium	Percentage Change	Policy Count
001	10,304	11,266	9.3%	8
002	3,411	3,732	9.4%	2
003	1,202	1,084	-9.8%	1
004	1,431	1,287	-10.1%	1
005	0	0	0.0%	0
006	0	0	0.0%	0
007	0	0	0.0%	0
008	19,640	18,668	-4.9%	16
009	143,574	143,646	0.1%	127
010	976	881	-9.7%	1
012	856	841	-1.8%	1
017	254,993	262,153	2.8%	221
024	5,399	5,412	0.2%	4
026	5,441	5,261	-3.3%	4
033	32,455	30,121	-7.2%	28
037	23,439	22,788	-2.8%	25
038	5,815	6,021	3.5%	6
039	898	815	-9.2%	1
040	3,783	3,918	3.6%	2
041	15,798	15,136	-4.2%	13
042	4,734	4,900	3.5%	4
043	828	861	4.0%	1
044	49,289	45,154	-8.4%	44
Total	584,266	583,945	-0.1%	510

State: Arkansas **Filing Company:** American National Property And Casualty Company
TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)
Product Name: Rental Owners
Project Name/Number: AR ROP Attract 3.0 - PA/457235

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)
09/11/2014		Rate	ANPAC ROP Rate Pages	11/05/2014	AR-ANPAC-RO Rate Pages 07-14.pdf (Superceded)
08/21/2014		Rate	ANPAC ROP General Rules	10/30/2014	AR ANPAC D-GR 7-14.pdf (Superceded)
07/25/2014		Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	11/05/2014	RF-1 (ROP).pdf (Superceded)
07/25/2014		Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/05/2014	HPCS (ROP).pdf (Superceded) HPCS (ROP).xls (Superceded)

American National Property And Casualty Company
Index Page

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ROP Non-Weather Related Claims Rating Plan Factors	R-110
ROP Log Home Factor	R-120
ROP Miscellaneous Coverages and Endorsements	R-150

'>' denotes 'Greater than or equal to'.

'<' denotes 'Less than or equal to'.

American National Property And Casualty Company
ROP Base Rates

Peril Form	All/Other Peril Rate
1	3120
3	3206

American National Property And Casualty Company
ROP Zone Factors

Form	Peril Zone Code	All/Other Peril Factor
1	001	1.066
	002	1.114
	003	1.114
	004	1.069
	005	1.012
	006	1.035
	007	1.045
	008	0.915
	009	1.069
	010	0.975
	012	1.010
	017	0.940
	024	1.030
	026	0.907
	033	1.169
	037	1.024
	038	1.057
	039	0.920
	040	0.965
	041	0.963
	042	0.970
	043	1.022
	044	0.823
	3	001
002		1.114
003		1.114
004		1.069
005		1.012
006		1.035
007		1.045
008		0.915
009		1.069
010		0.975
012		1.010
017		0.940
024		1.030
026		0.907
033		1.169
037		1.024
038		1.057
039		0.920
040		0.965
041		0.963
042		0.970
043		1.022
044		0.823

American National Property And Casualty Company
 ROP Construction Type - Protection Class Factors

Peril	Protection Class	01	02	03	04	05	06	07	08	09	10
	Construction Type	Factor									
All/Other Peril	Frame	1	1	1	1.034	1.034	1.185	1.392	1.665	2.076	2.793
	Veneer	0.833	0.833	0.833	0.861	0.861	0.987	1.16	1.387	1.729	2.327
	Brick	0.833	0.833	0.833	0.861	0.861	0.987	1.16	1.387	1.729	2.327
	Siding	1	1	1	1.034	1.034	1.185	1.392	1.665	2.076	2.793
	Fire Resistive	0.708	0.708	0.708	0.732	0.732	0.839	0.986	1.179	1.47	1.977

American National Property And Casualty Company
ROP Number of Family Units Factors

Peril Family Units	All/Other Peril Factor
1	1
2	1.25
3	1.35
4	1.4

American National Property And Casualty Company
ROP Protection Class Exception Factors

Peril	Construction Type	AltPC	BasePC	Factor
All/Other Peril	All Other	2A	02	1.55
		3A	03	1.55
		4A	04	1.50
		5A	05	1.50
		6A	06	1.30
		7A	07	1.15
		8A	08	1.05
		8B	09	1.00

American National Property And Casualty Company
ROP Amount of Insurance - Zone Group

Peril	All/Other Peril
Zone Code	
001	1
002	1
003	1
004	1
005	1
006	1
007	1
008	1
009	1
010	1
012	1
017	1
024	1
026	1
033	1
037	1
038	1
039	1
040	1
041	1
042	1
043	1
044	1

American National Property And Casualty Company
 ROP Amount of Insurance Factors - Form 1

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
1	15000	0.450
	20000	0.469
	25000	0.488
	30000	0.507
	35000	0.525
	40000	0.544
	45000	0.563
	50000	0.582
	55000	0.601
	60000	0.620
	65000	0.639
	70000	0.658
	75000	0.676
	80000	0.695
	85000	0.714
	90000	0.733
	95000	0.751
	100000	0.769
	105000	0.795
	110000	0.821
	115000	0.839
	120000	0.866
	125000	0.893
	130000	0.910
	135000	0.937
	140000	0.955
	145000	0.982
	150000	1.000
	155000	1.028
	160000	1.054
	165000	1.081
	170000	1.107
	175000	1.134
	180000	1.161
	185000	1.187
	190000	1.213
	195000	1.239
	200000	1.265
	205000	1.290
	210000	1.315
	215000	1.340
	220000	1.365
	225000	1.390
	230000	1.414
	235000	1.439
	240000	1.463
	245000	1.485

American National Property And Casualty Company
ROP Amount of Insurance Factors - Form 1

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
	250000	1.507
	260000	1.549
	270000	1.591
	280000	1.639
	290000	1.687
	300000	1.721
	350000	1.911
	400000	2.102
	450000	2.294
	500000	2.500
	550000	2.699
	600000	2.897
	650000	3.096
	700000	3.284
	750000	3.482
	800000	3.680
	850000	3.877
	900000	4.075
	950000	4.273
	1000000	4.470
	1100000	4.865
	1200000	5.261
	1300000	5.656
	1400000	6.029
	1500000	6.423
	1600000	6.816
	1700000	7.211
	1800000	7.605
	1900000	7.999
	2000000	8.394
	2100000	8.788
	2200000	9.183
	2300000	9.578
	2400000	9.974
	2500000	10.369

American National Property And Casualty Company
ROP Each Additional Amount of Insurance Factors - Form 1

Peril	Zone Group	MaxCoverageAmt	EachAdd	Factor
All/Other Peril	1	2500000	5000	0.025

American National Property And Casualty Company
 ROP Amount of Insurance Factors - Form 3

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
1	15000	0.450
	20000	0.469
	25000	0.488
	30000	0.507
	35000	0.525
	40000	0.544
	45000	0.563
	50000	0.582
	55000	0.601
	60000	0.620
	65000	0.639
	70000	0.658
	75000	0.676
	80000	0.695
	85000	0.714
	90000	0.733
	95000	0.751
	100000	0.769
	105000	0.795
	110000	0.821
	115000	0.839
	120000	0.866
	125000	0.893
	130000	0.910
	135000	0.937
	140000	0.955
	145000	0.982
	150000	1.000
	155000	1.028
	160000	1.054
	165000	1.081
	170000	1.107
	175000	1.134
	180000	1.161
	185000	1.187
	190000	1.213
	195000	1.239
	200000	1.265
	205000	1.290
	210000	1.315
	215000	1.340
	220000	1.365
	225000	1.390
	230000	1.414
	235000	1.439
	240000	1.463
	245000	1.485

American National Property And Casualty Company
ROP Amount of Insurance Factors - Form 3

Zone Group	Peril Amount of Coverage	All/Other Peril Factor
	250000	1.507
	260000	1.549
	270000	1.591
	280000	1.639
	290000	1.687
	300000	1.721
	350000	1.911
	400000	2.102
	450000	2.294
	500000	2.500
	550000	2.699
	600000	2.897
	650000	3.096
	700000	3.284
	750000	3.482
	800000	3.680
	850000	3.877
	900000	4.075
	950000	4.273
	1000000	4.470
	1100000	4.865
	1200000	5.261
	1300000	5.656
	1400000	6.029
	1500000	6.423
	1600000	6.816
	1700000	7.211
	1800000	7.605
	1900000	7.999
	2000000	8.394
	2100000	8.788
	2200000	9.183
	2300000	9.578
	2400000	9.974
	2500000	10.369

American National Property And Casualty Company
ROP Each Additional Amount of Insurance Factors - Form 3

Peril	Zone Group	MaxCoverageAmt	EachAdd	Factor
All/Other Peril	1	2500000	5000	0.025

American National Property And Casualty Company
ROP Deductible Adjustment - Zone Group

Peril	All/Other Peril
Zone Code	
001	1
002	1
003	1
004	1
005	1
006	1
007	1
008	1
009	1
010	1
012	1
017	1
024	1
026	1
033	1
037	1
038	1
039	1
040	1
041	1
042	1
043	1
044	1

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	All Peril	15000	n/a	0.00	-0.16	-0.29	-0.50	0.00	-0.16
		20000	n/a	0.00	-0.15	-0.28	-0.48	0.00	-0.15
		25000	n/a	0.00	-0.15	-0.27	-0.47	0.00	-0.15
		30000	n/a	0.00	-0.14	-0.26	-0.45	0.00	-0.14
		35000	n/a	0.00	-0.14	-0.25	-0.44	0.00	-0.14
		40000	n/a	0.00	-0.13	-0.25	-0.43	0.00	-0.13
		45000	n/a	0.00	-0.13	-0.24	-0.42	0.00	-0.13
		50000	n/a	0.00	-0.12	-0.23	-0.41	0.00	-0.12
		55000	n/a	0.00	-0.12	-0.23	-0.40	0.00	-0.12
		60000	n/a	0.00	-0.12	-0.22	-0.39	0.00	-0.12
		65000	n/a	0.00	-0.11	-0.21	-0.38	0.00	-0.11
		70000	n/a	0.00	-0.11	-0.21	-0.37	0.00	-0.11
		75000	n/a	0.00	-0.11	-0.20	-0.37	0.00	-0.11
		80000	n/a	0.00	-0.10	-0.20	-0.36	0.00	-0.10
		85000	n/a	0.00	-0.10	-0.19	-0.35	0.00	-0.10
		90000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		95000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		100000	n/a	0.00	-0.10	-0.18	-0.33	0.00	-0.10
		105000	n/a	0.00	-0.09	-0.18	-0.32	0.00	-0.10
		110000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		115000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		120000	n/a	0.00	-0.08	-0.16	-0.30	-0.02	-0.12
		125000	n/a	0.00	-0.08	-0.16	-0.29	-0.02	-0.12
		130000	n/a	0.00	-0.08	-0.16	-0.29	-0.03	-0.13
		135000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		140000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		145000	n/a	0.00	-0.08	-0.15	-0.27	-0.03	-0.14
		150000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.14
		155000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.15
		160000	n/a	0.00	-0.07	-0.14	-0.25	-0.04	-0.15

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
		Amount of Coverage	Factor						
1	All Peril	165000	n/a	0.00	-0.07	-0.13	-0.25	-0.05	-0.15
		170000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.15
		175000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.16
		200000	n/a	0.00	-0.06	-0.11	-0.22	-0.06	-0.17
		250000	n/a	0.00	-0.05	-0.10	-0.18	-0.07	-0.18
		300000	n/a	0.00	-0.04	-0.09	-0.16	-0.09	-0.20
		350000	n/a	0.00	-0.04	-0.08	-0.15	-0.10	-0.21
		400000	n/a	0.00	-0.04	-0.07	-0.14	-0.10	-0.23
		500000	n/a	0.00	-0.03	-0.06	-0.12	-0.12	-0.24
		600000	n/a	0.00	-0.03	-0.05	-0.10	-0.12	-0.25
		750000	n/a	0.00	-0.02	-0.04	-0.08	-0.13	-0.27
		1000000	n/a	0.00	-0.02	-0.03	-0.07	-0.14	-0.28
		1500000	n/a	0.00	-0.01	-0.02	-0.05	-0.15	-0.29
		2000000	n/a	0.00	-0.01	-0.02	-0.04	-0.16	-0.30
		2500000	n/a	0.00	-0.01	-0.02	-0.03	-0.16	-0.30
	1% Wind Hail	15000	0.05	0.00	-0.10	n/a	n/a	n/a	n/a
		20000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		25000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		30000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		35000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		40000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		45000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		50000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		55000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		60000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		65000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		70000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
75000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a		
80000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		
85000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 1 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	1% Wind Hail	90000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		95000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		100000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		105000	0.03	0.00	-0.05	n/a	n/a	n/a	n/a
		110000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		115000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		120000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		125000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		130000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		135000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		140000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		145000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		150000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		155000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		160000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		165000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		170000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		175000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		200000	-0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		250000	-0.01	-0.03	-0.06	n/a	n/a	n/a	n/a
		300000	-0.02	-0.04	-0.06	n/a	n/a	n/a	n/a
		350000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		400000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		500000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		600000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		750000	-0.05	-0.05	-0.06	n/a	n/a	n/a	n/a
		1000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		1500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	All Peril	15000	n/a	0.00	-0.16	-0.29	-0.50	0.00	-0.16
		20000	n/a	0.00	-0.15	-0.28	-0.48	0.00	-0.15
		25000	n/a	0.00	-0.15	-0.27	-0.47	0.00	-0.15
		30000	n/a	0.00	-0.14	-0.26	-0.45	0.00	-0.14
		35000	n/a	0.00	-0.14	-0.25	-0.44	0.00	-0.14
		40000	n/a	0.00	-0.13	-0.25	-0.43	0.00	-0.13
		45000	n/a	0.00	-0.13	-0.24	-0.42	0.00	-0.13
		50000	n/a	0.00	-0.12	-0.23	-0.41	0.00	-0.12
		55000	n/a	0.00	-0.12	-0.23	-0.40	0.00	-0.12
		60000	n/a	0.00	-0.12	-0.22	-0.39	0.00	-0.12
		65000	n/a	0.00	-0.11	-0.21	-0.38	0.00	-0.11
		70000	n/a	0.00	-0.11	-0.21	-0.37	0.00	-0.11
		75000	n/a	0.00	-0.11	-0.20	-0.37	0.00	-0.11
		80000	n/a	0.00	-0.10	-0.20	-0.36	0.00	-0.10
		85000	n/a	0.00	-0.10	-0.19	-0.35	0.00	-0.10
		90000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		95000	n/a	0.00	-0.10	-0.19	-0.34	0.00	-0.10
		100000	n/a	0.00	-0.10	-0.18	-0.33	0.00	-0.10
		105000	n/a	0.00	-0.09	-0.18	-0.32	0.00	-0.10
		110000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		115000	n/a	0.00	-0.09	-0.17	-0.31	-0.01	-0.11
		120000	n/a	0.00	-0.08	-0.16	-0.30	-0.02	-0.12
		125000	n/a	0.00	-0.08	-0.16	-0.29	-0.02	-0.12
		130000	n/a	0.00	-0.08	-0.16	-0.29	-0.03	-0.13
		135000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		140000	n/a	0.00	-0.08	-0.15	-0.28	-0.03	-0.13
		145000	n/a	0.00	-0.08	-0.15	-0.27	-0.03	-0.14
		150000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.14
		155000	n/a	0.00	-0.07	-0.14	-0.26	-0.04	-0.15
		160000	n/a	0.00	-0.07	-0.14	-0.25	-0.04	-0.15

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible	\$500	\$1000	\$2000	\$3000	\$5000	1%	2%
		Amount of Coverage	Factor						
1	All Peril	165000	n/a	0.00	-0.07	-0.13	-0.25	-0.05	-0.15
		170000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.15
		175000	n/a	0.00	-0.07	-0.13	-0.24	-0.05	-0.16
		200000	n/a	0.00	-0.06	-0.11	-0.22	-0.06	-0.17
		250000	n/a	0.00	-0.05	-0.10	-0.18	-0.07	-0.18
		300000	n/a	0.00	-0.04	-0.09	-0.16	-0.09	-0.20
		350000	n/a	0.00	-0.04	-0.08	-0.15	-0.10	-0.21
		400000	n/a	0.00	-0.04	-0.07	-0.14	-0.10	-0.23
		500000	n/a	0.00	-0.03	-0.06	-0.12	-0.12	-0.24
		600000	n/a	0.00	-0.03	-0.05	-0.10	-0.12	-0.25
		750000	n/a	0.00	-0.02	-0.04	-0.08	-0.13	-0.27
		1000000	n/a	0.00	-0.02	-0.03	-0.07	-0.14	-0.28
		1500000	n/a	0.00	-0.01	-0.02	-0.05	-0.15	-0.29
		2000000	n/a	0.00	-0.01	-0.02	-0.04	-0.16	-0.30
		2500000	n/a	0.00	-0.01	-0.02	-0.03	-0.16	-0.30
	1% Wind Hail	15000	0.05	0.00	-0.10	n/a	n/a	n/a	n/a
		20000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		25000	0.05	0.00	-0.09	n/a	n/a	n/a	n/a
		30000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		35000	0.05	0.00	-0.08	n/a	n/a	n/a	n/a
		40000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		45000	0.04	0.00	-0.08	n/a	n/a	n/a	n/a
		50000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		55000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		60000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		65000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
		70000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a
75000	0.04	0.00	-0.07	n/a	n/a	n/a	n/a		
80000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		
85000	0.04	0.00	-0.06	n/a	n/a	n/a	n/a		

American National Property And Casualty Company
 ROP Deductible Adjustment Factors - Form 3 - All/Other Perils

Zone Group	Peril Deductible	Deductible Amount of Coverage	\$500 Factor	\$1000 Factor	\$2000 Factor	\$3000 Factor	\$5000 Factor	1% Factor	2% Factor
1	1% Wind Hail	90000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		95000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		100000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		105000	0.03	0.00	-0.05	n/a	n/a	n/a	n/a
		110000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		115000	0.03	0.00	-0.06	n/a	n/a	n/a	n/a
		120000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		125000	0.02	-0.01	-0.06	n/a	n/a	n/a	n/a
		130000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		135000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		140000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		145000	0.01	-0.01	-0.06	n/a	n/a	n/a	n/a
		150000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		155000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		160000	0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		165000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		170000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		175000	0.00	-0.02	-0.06	n/a	n/a	n/a	n/a
		200000	-0.01	-0.02	-0.06	n/a	n/a	n/a	n/a
		250000	-0.01	-0.03	-0.06	n/a	n/a	n/a	n/a
		300000	-0.02	-0.04	-0.06	n/a	n/a	n/a	n/a
		350000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		400000	-0.03	-0.04	-0.06	n/a	n/a	n/a	n/a
		500000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		600000	-0.04	-0.05	-0.07	n/a	n/a	n/a	n/a
		750000	-0.05	-0.05	-0.06	n/a	n/a	n/a	n/a
		1000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		1500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2000000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a
		2500000	-0.05	-0.06	-0.07	n/a	n/a	n/a	n/a

American National Property And Casualty Company
ROP Minimum Deductible Amounts

Deductible	
0.5%	1000
1%	1000
2%	2000

American National Property And Casualty Company
 ROP Utilities/Roof Rating Plan Adjustments

Premium Adjustments	Age of Home	Heating	Cooling	Roof	UL1/FM1	UL2/FM2	UL3/FM3	UL4/FM4	Concrete/Clay Tile or Slate or Tin (Terne) or Steel or Fiber Cement	Wood Shake or Shingle
Home Completed or Utilities/Roof Updated	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
Current Year	-0.26	-0.04	-0.01	-0.35	-0.01	-0.01	-0.03	-0.05	-0.06	0.10
1st Preceding	-0.25	-0.04	-0.01	-0.33	-0.01	-0.02	-0.04	-0.06	-0.07	0.11
2nd Preceding	-0.24	-0.03	-0.01	-0.32	-0.01	-0.02	-0.04	-0.06	-0.08	0.12
3rd Preceding	-0.23	-0.03	-0.01	-0.30	-0.01	-0.02	-0.05	-0.07	-0.10	0.13
4th Preceding	-0.22	-0.03	-0.01	-0.28	-0.02	-0.03	-0.05	-0.08	-0.11	0.14
5th Preceding	-0.20	-0.03	-0.01	-0.26	-0.02	-0.03	-0.06	-0.09	-0.13	0.15
6th Preceding	-0.19	-0.02	-0.01	-0.23	-0.02	-0.03	-0.07	-0.10	-0.14	0.16
7th Preceding	-0.17	-0.02	-0.01	-0.21	-0.02	-0.03	-0.08	-0.11	-0.16	0.17
8th Preceding	-0.15	-0.02	-0.01	-0.18	-0.03	-0.04	-0.09	-0.13	-0.18	0.18
9th Preceding	-0.13	-0.01	-0.01	-0.15	-0.03	-0.05	-0.10	-0.14	-0.21	0.19
10th Preceding	-0.11	-0.01	-0.01	-0.11	-0.03	-0.05	-0.11	-0.16	-0.24	0.20
11th Preceding	-0.10	-0.01	0.00	-0.07	-0.04	-0.06	-0.13	-0.18	-0.26	0.21
12th Preceding	-0.09	-0.01	0.00	-0.03	-0.05	-0.07	-0.14	-0.20	-0.30	0.22
13th Preceding	-0.08	-0.01	0.00	0.00	-0.03	-0.07	-0.14	-0.21	-0.31	0.23
14th Preceding	-0.08	-0.01	0.00	0.00	0.00	-0.03	-0.12	-0.19	-0.31	0.24
15th Preceding	-0.07	0.00	0.00	0.00	0.00	0.00	-0.09	-0.17	-0.31	0.25
16th Preceding	-0.06	0.00	0.00	0.00	0.00	0.00	-0.06	-0.15	-0.31	0.26
17th Preceding	-0.04	0.00	0.00	0.00	0.00	0.00	-0.03	-0.13	-0.30	0.27
18th Preceding	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	-0.11	-0.30	0.28
19th Preceding	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	-0.08	-0.29	0.29
20th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.06	-0.29	0.30
21st Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.03	-0.28	0.32
22nd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.27	0.34
23rd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.26	0.36
24th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.26	0.38
25th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.25	0.40

American National Property And Casualty Company
 ROP Utilities/Roof Rating Plan Adjustments

Premium Adjustments	Age of Home	Heating	Cooling	Roof	UL1/FM1	UL2/FM2	UL3/FM3	UL4/FM4	Concrete/Clay Tile or Slate or Tin (Terne) or Steel or Fiber Cement	Wood Shake or Shingle
Home Completed or Utilities/Roof Updated	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
26th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.24	0.42
27th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.23	0.44
28th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.21	0.46
29th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.20	0.48
30th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.19	0.50
31st Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.18	0.52
32nd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.16	0.54
33rd Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.14	0.56
34th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.13	0.58
35th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.11	0.60
36th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.09	0.62
37th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.07	0.64
38th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.05	0.66
39th Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.02	0.68
40th and All Additional Preceding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70

Negative values indicate discounts and positive value indicate surcharges.
 The maximum all other peril discount allowed is 72%.

American National Property And Casualty Company
ROP Protective Device Credits

Code	Description	Discount
2	Central Fire Alarm	0.10
3	Local Burglar Alarm	0.05
4	Central Burglar Alarm	0.10

Any combination of the above credits is allowed, but the total credit cannot exceed 15%.

American National Property And Casualty Company
Preferred Rental Owners Tier Factors

Tier	Factor
01	1.000
02	0.980
03	0.960
04	0.941
05	0.922
06	0.904
07	0.886
08	0.868
09	0.851
10	0.834
11	0.817
12	0.801
13	0.785
14	0.769
15	0.754
16	0.739
17	0.724
18	0.709
19	0.695
20	0.681
21	0.668
22	0.654
23	0.641
24	0.628
25	0.616
26	0.603
27	0.591
28	0.580
29	0.568
30	0.557
31	0.545
32	0.535
33	0.524
34	0.513
35	0.503
36	0.493
37	0.483
38	0.474
39	0.464
40	0.455
41	0.446
42	0.437
43	0.428
44	0.419
45	0.411
46	0.403
47	0.395
48	0.387

American National Property And Casualty Company
Preferred Rental Owners Tier Factors

Tier	Factor
49	0.379
50	0.372
51	0.364
52	0.357
53	0.350
54	0.343
55	0.336
56	0.329
57	0.323
58	0.316
59	0.310
60	0.304
61	0.298
62	0.292
63	0.286
64	0.280
65	0.274
66	0.269
67	0.264
68	0.258
69	0.253
70	0.248
71	0.243
72	0.238
73	0.233
74	0.229
75	0.224
76	0.220
77	0.215
78	0.211
79	0.207
80	0.203
81	0.199
82	0.195
83	0.191
84	0.187
85	0.183
86	0.180
87	0.176
88	0.172
89	0.169
90	0.166
91	0.162
92	0.159
93	0.156
94	0.153
95	0.150
96	0.147

American National Property And Casualty Company
Preferred Rental Owners Tier Factors

Tier	Factor
97	0.144
98	0.141
99	0.138

At each renewal, tier movement is limited to the maximum of 2 tiers and 20% of the total indicated tier movement.

American National Property And Casualty Company
ROP Non-Weather Related Claims Rating Plan Factors

Number of Qualified Paid Claims in the last 3 years	Surcharge
0-1	1.00
2	1.20
3	1.45
4	1.75

American National Property And Casualty Company
ROP Log Home Factor

Code	Surcharge
Y	1.75

American National Property And Casualty Company
 ROP Optional Liability Limits Coverage E Rates

Form	Number of Families Personal Liability Limits	1 Family Premium	2 Family Premium	3 Family Premium	4 Family Premium
1	100000	0	0	0	0
	300000	25	31	34	35
	500000	45	56	61	63
	1000000	95	119	128	133
3	100000	-25	-31	-34	-35
	300000	0	0	0	0
	500000	20	25	27	28
	1000000	70	88	95	98

American National Property And Casualty Company
 ROP Optional Liability Limits Coverage F Rates

Form	Number of Families Medical Payments Limits	1 Family Premium	2 Family Premium	3 Family Premium	4 Family Premium
1	1000	0	0	0	0
	2000	1	1	1	1
	5000	2	3	3	3
3	1000	-1	-1	-1	-1
	2000	0	0	0	0
	5000	1	1	1	1

American National Property And Casualty Company
ROP Personal Property Limits Rates

Personal Property	Rate
Increased Limit per \$1,000	1.48

American National Property And Casualty Company
ROP Other Structures Increased Limits Rates

Other Structures	Rate
Increased Limit Per \$1,000	2.46

American National Property And Casualty Company
ROP Contents Replacement Cost Coverage Rates

Form	Factor	Minimum	Additional	Premium
3	0.07	19		

American National Property And Casualty Company
 ROP Modified Replacement Cost Factors

Coverage A Amount	Percent of Market Value	Factor
150001>	71-80	0.89
	61-70	0.87
	51-60	0.85
	41-50	0.82
	31-40	0.79
	21-30	0.75
	1-20	0.70
	Other	1.00
<150000	71-80	0.96
	61-70	0.93
	51-60	0.90
	41-50	0.87
	31-40	0.85
	21-30	0.82
	1-20	0.79
	Other	1.00

American National Property And Casualty Company
ROP Ordinance or Law Coverage Zones

CountyCode	ZoneGroup
ROS	001
011	002
016	002
018	002
028	002
047	002
056	002

American National Property And Casualty Company
ROP Ordinance or Law Coverage Rates

Zone	001	002
Home Completed and First Occupied	Factor	Factor
Current Year	0.00	0.00
1st Preceding	0.02	0.03
2nd Preceding	0.03	0.06
3rd Preceding	0.05	0.09
4th Preceding	0.06	0.12
5th and All Preceding Years	0.08	0.15

American National Property And Casualty Company
ROP Dwelling Under Construction Rates

Peril	Factor
All Other	0.66

American National Property And Casualty Company
ROP Theft Coverage on Dwelling Under Construction

Deductible	Premium
\$500 / 1% Wind Hail	13
\$1000 All Peril	11
\$1000 / 1% Wind Hail	11
1% All Peril	10
\$2000 All Peril	9
\$2000 / 1% Wind Hail	9
\$3000 All Peril	8
2% All Peril	7
\$5000 All Peril	5

American National Property And Casualty Company
ROP Earthquake Zones

CountyCode	ZoneGroup
ROS	008
001	005
002	007
006	007
007	007
009	006
011	003
012	007
013	006
015	007
016	002
018	002
019	002
020	006
021	006
022	006
023	007
027	006
028	003
032	004
033	007
034	003
035	006
038	004
039	004
040	006
043	005
047	001
048	004
053	007
054	005
056	001
059	004
060	006
061	004
062	003
063	006
068	006
073	004
074	004

American National Property And Casualty Company
ROP Earthquake Rates

Deductible	Construction Type Zone	Frame								All Others							
		001	002	003	004	005	006	007	008	001	002	003	004	005	006	007	008
	Form	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor								
15%	Form 1 and 3 - Coverage A	2.51	1.18	1.18	0.63	0.63	0.37	0.33	0.22	3.74	1.76	1.76	0.95	0.95	0.55	0.49	0.33
	Form 1 and 3 - Coverage C Increased Limits	0.24	0.12	0.09	0.08	0.07	0.06	0.05	0.04	0.24	0.12	0.09	0.08	0.07	0.06	0.05	0.04
	All Forms - Appurtenant Structure	2.51	1.18	1.18	0.63	0.63	0.37	0.33	0.22	3.74	1.76	1.76	0.95	0.95	0.55	0.49	0.33
10%	Form 1 and 3 - Coverage A	3.58	1.69	1.69	0.90	0.90	0.53	0.47	0.31	5.34	2.52	2.52	1.35	1.35	0.79	0.70	0.47
	Form 1 and 3 - Coverage C Increased Limits	0.34	0.17	0.13	0.11	0.10	0.08	0.07	0.06	0.34	0.17	0.13	0.11	0.10	0.08	0.07	0.06
	All Forms - Appurtenant Structure	3.58	1.69	1.69	0.90	0.90	0.53	0.47	0.31	5.34	2.52	2.52	1.35	1.35	0.79	0.70	0.47

American National Property And Casualty Company
ROP Vacancy Rates

Deductible	Premium
\$500 / 1% Wind Hail	49
\$1000 All Peril	41
\$1000 / 1% Wind Hail	41
1% All Peril	39
\$2000 All Peril	36
\$2000 / 1% Wind Hail	36
\$3000 All Peril	32
2% All Peril	30
\$5000 All Peril	18

American National Property And Casualty Company
ROP Stored Personal Property Rates

Deductible	Premium
\$500 / 1% Wind Hail	9
\$1000 All Peril	8
\$1000 / 1% Wind Hail	8
1% All Peril	7
\$2000 All Peril	6
\$2000 / 1% Wind Hail	6
\$3000 All Peril	5
2% All Peril	4
\$5000 All Peril	3

American National Property And Casualty Company
ROP Miscellaneous Rate Per Amount Endorsements

Endorsement Name	Premium
Fire Department Service Charge	2

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DEFINITIONS

100. Account – 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.

Construction Definitions

101. Frame – A dwelling with exterior walls of combustible construction, including walls with wood, metal, stucco, or metal lath and plaster on combustible supports.
102. Veneer – A dwelling with exterior walls of combustible construction usually wood frame veneered with masonry materials (brick or stone).
103. Brick – A dwelling with exterior walls of solid brick, concrete, gypsum block, hollow concrete block, adobe, stone, tile, or similar noncombustible materials; however, floors and roof are constructed of combustible material (disregard floors directly on the ground).
104. Siding – A dwelling with exterior walls of combustible construction, including walls with Vinyl, Steel, Aluminum, or Wood Siding on combustible supports.
105. Fire Resistive – A dwelling with exterior walls, floors, and roof constructed **entirely** of masonry or fire resistive materials and **supported** by metal, asbestos, gypsum or other like material. Materials with a Fire Resistance Rating of not less than one-hour are considered fire resistive. A dwelling of wood frame construction is not Fire Resistive.

Note: Mixed Construction – A dwelling shall be classified as frame where the total exterior wall area exceeds 33 1/3% of frame construction. Otherwise classify as Veneer.

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ELIGIBILITY

120. A Rental Owners Policy can be written for:

- A one- or two-family non-owner occupied dwelling which is used exclusively for private residential purposes; or
- A dwelling under construction for one- or two-family occupancy not to be occupied by the owner; or
- A single-family non-owner occupied unit within a town house which is used exclusively for private residential purposes.
- A three- or four-family dwelling which is used exclusively for private residential purposes. These risks cannot be bound without prior underwriting approval.

121. A Rental Owners Policy shall not be issued to cover any:

- condominium;
- modular home (except as explicitly permitted in the New Business Underwriting Guidelines);
- manufactured home
- do-it-yourself construction home;
- trailer home;
- house trailer;
- seasonal dwelling;
- dwelling which has been moved from one location to another; or
- vacant or unoccupied dwellings.

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POLICY FORMS AND DESCRIPTION OF COVERAGE

130. The following is a general description of the coverages provided by the individual Rental Owners Forms. The policy and forms should be consulted for exact contract conditions.

- Section I Coverages – Physical Damage
 - Coverage A – Dwelling
 - Coverage B – Other Structures
 - Coverage C – Personal Property
 - Coverage D – Fair Rental Value
- a. **Form 1 (SD-1) – Named Peril Form** – This form covers the dwelling, other structures, personal property, and fair rental value against the following perils with certain exceptions:
 - Fire and Lightning
 - Windstorm or Hail
 - Explosion
 - Riot or Civil Commotion
 - Aircraft
 - Vehicles
 - Smoke
 - Vandalism or Malicious Mischief
 - Theft
 - Burglary
 - Collapse
 - Volcanic Eruption
- b. **Form 3 (SD-3) – Special Form** – This form covers the dwelling, other structures, personal property, and fair rental value against risks of direct physical loss, with certain exceptions.
- Section II Coverages – Liability – All Forms
 - a. **Coverage E – Business Liability** – Covers payment on behalf of any insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, personal injury, or property damage caused by an occurrence and which arises from the ownership, maintenance, or use of the insured premises.
 - b. **Coverage F – Premises Medical Payments** – Covers medical expenses incurred by persons, other than the insured and tenant, who sustain bodily injury caused by an accident occurring on the insured premises.

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LIMITS OF LIABILITY

140. The basic limits of liability under the Rental Owners policies are:

	Form 1		Form 3	
Section I Coverages	Description	Amount of Coverage	Description	Amount of Coverage
Coverage A – Dwelling	Actual Cash Value Named Peril	Limit selected	Replacement Cost All-Risk	Limit selected
Coverage B – Other Structures	Actual Cash Value Named Peril	10% of Coverage A limit	Replacement Cost All-Risk	10% of Coverage A limit
Coverage C – Personal Property	Actual Cash Value Named Peril	5% of Coverage A limit	Actual Cash Value All-Risk	5% of Coverage A limit
Coverage D – Fair Rental Value	Actual Loss Sustained	12 Month Limit	Actual Loss Sustained	12 Month Limit

Section II Coverages	Description	Form 1 Amount of Coverage	Form 3 Amount of Coverage
Coverage E – Business Liability	Occurrence	\$100,000 each occurrence \$200,000 annual aggregate	\$300,000 each occurrence \$600,000 annual aggregate
Coverage F – Premises Medical Payments	Expenses within 3 years	\$1,000 each person	\$2,000 each person

141. Coverage A is the limit selected.
142. Coverage B can be increased for an additional premium. Refer to Rule [420](#) for details. Coverage B cannot be decreased.
143. Coverage C can be increased for an additional premium. Refer to Rule [410](#) for details. Coverage C cannot be decreased.
144. Coverage D cannot be increased or decreased.
145. Coverage E can be increased. Coverage E cannot be decreased for Form 1. Coverage E can be decreased for Form 3. Refer to Rule [400](#) for details.
146. Coverage F can be increased. Coverage F cannot be decreased for Form 1. Coverage F can be decreased for Form 3. Refer to Rule [400](#) for details.

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MANDATORY COVERAGES

150. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the policy.

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POLICY CHANGES

170. The limits of liability may be increased or decreased or coverages may be added during the term of the policy. The adjusted premium will be computed pro rata
171. If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

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PROTECTION CLASS

180. All policies shall be rated according to the protection classifications provided by the Insurance Services Office. Any exceptions are detailed in Rules 185 and 186.
181. If there is a change in the protection class that affects the rate on an existing policy, the premium shall not be adjusted until the first subsequent renewal.
- Exception: At the insured's request, existing policies in effect not more than 45 days prior to the effective date of the protection class change may be adjusted on a pro rata basis to the new premium on or after the effective date.
182. Risks that have no qualified fire department response or are located more than 5 road miles from the responding fire department shall be Protection Class 10.
- NOTE: For subscription fire departments, if a copy of the paid fire receipt is not furnished to the Home Office before the renewal processes, the policy will be changed to be protection class 10 as they are considered as having no qualified fire response. If no paid fire receipt is received with new business, the application will be rejected.
183. Use protection class 9 for properties with an ISO protection class of 8B that do not meet the exception criteria in Rule 185.
184. A factor will be applied based on the construction type and protection class.
- Refer to ROP rate section R-30 for the applicable construction type and protection class factor.

Applicable Policy Form(s):	1 and 3
----------------------------	---------

PROTECTION CLASS EXCEPTION RULES

185. Suburban Protection Plan
- Applies to properties meeting all of the following criteria:
- Located in a fire district with an ISO protection class 8, 8B, or 9, or to be rated as class 9 or 8B according to Rule 186.
 - Located within 5 road miles of a responding fire department and located within 5 road miles of the servicing fire department.
 - Located within 1,000 feet of a fire hydrant and/or the responding or servicing fire department will deliver 3,500 gallons of water to fight a fire.
- Rate the risk using the assigned protection class of the responding city/town/fire district followed by the letter "A".
- A factor will be applied to all risks qualifying for this plan. Refer to ROP rate section R-50 for the Protection Class Exception factors.
186. Use the chart below to determine which rating factor to apply for the following ISO protection classifications:

ISO Protection Class	Rate as Protection Class
1X, 2X, 3X, 4X, 5X, 6X, 7X, or 8X	9
1Y, 2Y, 3Y, 4Y, 5Y, 6Y, 7Y, or 8Y	8B
10W	10

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POLICY TERM

190. A policy is written for a term of one year.

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CANCELLATIONS

- 200. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- 201. All cancellations shall be computed pro rata.
- 202. If cancellation of the policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

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REINSTATEMENTS

- 210. 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.
- 211. 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 annual policy term is given.
- 212. Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.

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PREMIUM PAYMENT

Electronic Transfer Method of Payment

220. **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 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 for Easy Pay is waived in these circumstances:

- If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
- If the insured has been an automobile or homeowners policyholder for one full year or more.
- 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 Application

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

Other Methods of Payment

221. **Cash with Application**

All new business applications and reinstatement applications, where Easy Pay is not selected as the payment method or where the bill is to be paid by the mortgagee, must be sent to the Company accompanied by a down payment remittance. If the remittance is less than the full amount due and the amount due is more than \$25, a \$5 installment charge will be applied.

A remittance of \$150 or one-half of the annual premium, whichever is greater, is required.

Non-Bound Trial Application

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

222. **Renewal Payment**

The renewal premium is due and payable on or before the policy expiration date. The policyholder may elect to pay the renewal premium in two or four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$25, the installment charge will be waived.

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MINIMUM PREMIUM RULE

230. Minimum Policy Premium

The total annual policy minimum premium is \$150.

231. Minimum Endorsement Premium

If an endorsement has a premium charge, then the minimum premium is \$1.

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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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PREMIUM DETERMINATION

240. Policy Forms 1 and 3

Refer to ROP rate section R-10 for the base rate according to the policy form.

Multiply the base rate by each applicable adjustment. Each adjustment must be converted to a factor before it is used. After each adjustment is applied, round to three decimal places.

Step		SD-1	SD-3
	All Peril Base Rate		
	Zone factor. Refer to Rule 300 .	X	X
	Construction Type-Protection Class factor. Refer to Rule 184 .	X	X
	Number of Family Units factor. Refer to Rule 301 .	X	X
	Protection Class Exception factor. Refer to Rule 185 .	X	X
	Amount of Insurance factor. Refer to Rule 302 .	X	X
	Deductible factor. Refer to Rule 310 .	X	X
	Utilities/Roof Rating Plan factor. Refer to Rule 320 .	X	X
	Protective Device Credit. Refer to Rule 330 .	X	X
	Preferred Rental Owners Tier factor. Refer to Rule 340 .	X	X
	Non-Weather Related Claims Rating Plan factor. Refer to Rule 350 .	X	X
	Log Home factor. Refer to Rule 360 .	X	X
A.	All Peril Adjusted Base Premium (Round to the nearest whole dollar)	=	=
B.	Endorsement and miscellaneous premium charges or credits (Round to the nearest whole dollar)	+	+
C.	Final Premium	A + B	A + B

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AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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INTERPOLATION OF MANUAL PREMIUMS/FACTORS

250. The Amount of Insurance factor for a policy amount, in excess of the minimum policy amount, not shown in the Amount of Insurance Pages may be obtained by interpolation.

Method for Interpolation: A factor is desired for a policy amount of \$52,000 which falls between \$50,000 and \$55,000 shown in the Amount of Insurance Pages.

(1) Policy Amounts Shown	Amount of Insurance Factors Shown	
\$ 55,000	0.775	
\$ 50,000	0.725	
\$ 5,000 - Difference (Amount)	0.050	- Difference (Factor)
 (2) $\frac{\$ 2,000 - \text{Additional (Amount)}}{\$ 5,000 - \text{Difference (Amount)}} \times$	0.050	- Difference (Factor) = 0.020
 (3) 0.725 (Factor for \$50,000)		
<u>0.020</u> (Factor for additional \$2,000)		
0.745 (Factor for \$52,000)		

A similar method for interpolation is used to determine deductible adjustments for policy amounts not shown in the Deductible Adjustment Pages. Deductible adjustments are rounded to the nearest whole percent, and then converted to a rating factor.

NOTE: When the premium is obtained by interpolation, the limits for Coverages B and C, Section I should be revised in relation to the basic limit of liability on the dwelling. Refer to Rule [140](#).

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INFLATION COVERAGE

260. For Forms 1 and 3, the Coverage A limit may be increased each year at the policy renewal based on the building cost index for the geographical location.

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ZONE

300. A factor will be applied based on the zone.

Refer to ROP rate section R-20 for the applicable zone factor.

Applicable Policy Form(s):	1 and 3
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NUMBER OF FAMILY UNITS

301. A factor will be applied based on the number of family units.

Refer to ROP section R-40 for the applicable number of family units factor.

Applicable Policy Form(s):	1 and 3
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AMOUNT OF INSURANCE

302. A factor will be applied based on the selected amount of insurance. The amount of insurance is the Coverage A amount for Form 1 and Form 3.

Refer to ROP rate section R-60 and Rule [250](#) to determine the applicable amount of insurance factor.

Applicable Policy Form(s):	1 and 3
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DEDUCTIBLES

310. Deductible Factors

A factor will be applied based on the selected deductible option. The wind/hail deductible cannot be lower than the non-wind/hail deductible.

Refer to ROP rate section R-70 and Rule [250](#) to determine the applicable deductible factor.

Refer to ROP rate section R-70 for the applicable minimum deductible amounts by percentage deductible option.

Applicable Policy Form(s):	1 and 3
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UTILITIES/ROOF RATING PLAN

320. A factor will be applied based on the age of the home and the calendar year that any of the following components are newly installed or completely upgraded:

Heating

Complete replacement of the entire heating system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Cooling

Complete replacement of the entire cooling system, not including the ductwork or floor/ceiling registers.

All systems must be installed by a qualified contractor to meet or exceed local building codes.

Roof

A. To determine age of roof – Complete replacement or overlay of the entire roof by a qualified contractor and installed to meet or exceed local building codes.

B. Roof Construction Rating Factors

1. A credit applies to roofs constructed of concrete tile, clay tile, slate, tin (terne), steel, or fiber cement.
2. A surcharge applies to roofs constructed of wood shake, wood shingle, or a composition overlay to a wood shake roof.
3. A credit applies to roof coverings meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218 or FM Global's testing criteria of FM 4473.
Note: The credit is not available when wind and hail coverage is excluded from the policy.

The applicable adjustments are added together to determine the total premium adjustments for the rating plan. The adjustments vary based on the number of years since the dwelling was built or since the heating unit, cooling unit, or roof was newly installed.

Refer to ROP rate section R-80 for the premium adjustment factors and the maximum total credit.

If the year the dwelling was completed is different from the year construction began, the later year shall apply.

Applicable Policy Form(s):	1 and 3
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PROTECTIVE DEVICE CREDITS

330. A premium credit will be applied when one or more of the protective devices listed below are properly installed and maintained. A full description of each protective device must be shown on the application.

1. Local burglar alarm covering all windows and exterior doors.
2. Burglar alarm as in 1, above, reporting to central station or police department.
3. Fire alarm reporting to central station or fire department.

Refer to ROP rate section R-90 for the Protective Device Credits and the maximum total credit.

Applicable Policy Form(s):	1 and 3
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PREFERRED RENTAL OWNERS TIER

340. The Preferred Rental Owners Tier is determined based on the length of time the insured has been claim free and the account risk score. Refer to ROP rate section R-95 for the Preferred Rental Owners Tier factors.

The length of time the insured has been claim free is calculated as the number of years since the date of the insured's last claim and the effective date of the policy. If a claim exists with an established reserve, the insured is considered claim free as long as no payment has been made on the claim.

If the designated account owner is married, the account risk score will be determined by averaging the account owner's credit-based insurance risk score and the credit-based insurance risk score of the account owner's spouse. If the designated account owner is not married, the account owner's credit-based insurance risk score will be the account risk score.

Account risk scores are updated periodically. When updates result in a change in risk score, the tier is adjusted accordingly.

An account risk score may not be available in the following situations: 1) No credit report is found on file matching the personal information provided (No Match); or 2) Insufficient credit history is available to calculate an account risk score (No Score).

Extraordinary Life Circumstances Exception: Clients who feel that their credit report may have been adversely impacted by extraordinary life circumstances may request an exception. The request will be reviewed by the company to determine whether an exception is warranted. Documentation must be provided.

Tier Limitations:

Tier movement at renewal may be limited. Refer to ROP rate section R-95 for the applicable limitations.

Applicable Policy Form(s):	1 and 3
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NON-WEATHER RELATED CLAIMS RATING PLAN

350. A factor will be applied based on the number of qualified paid claims the insured has had in the 36 months prior to the effective date of the policy. A qualified claim is any non-catastrophe or non-weather related claim that results in a net paid loss during the 36-month period. Losses that have payments under Medical Coverage only are not considered qualified claims.

Refer to ROP rate section R-110 for the Non-Weather Related Claims Rating Plan factor.

Applicable Policy Form(s):	1 and 3
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LOG HOME

360. A factor will be applied if the dwelling is constructed of full logs. The factor does not apply to dwellings with log siding.

Refer to ROP rate section R-120 for the Log Home factor.

Applicable Policy Form(s):	1 and 3
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OPTIONAL LIABILITY LIMITS

400. For Form 1, the base rates include the premiums for a Coverage E limit of \$100,000 each occurrence and a Coverage F limit of \$1,000 each person.

For Form 3, the base rates include the premiums for a Coverage E limit of \$300,000 each occurrence and a Coverage F limit of \$2,000 each person.

If other limits are desired, the premium is adjusted. For all policy forms, the limits for Coverage E and Coverage F must be the same for all exposures covered under the policy.

Refer to ROP rate section R-150 for the Optional Liability Limits and the corresponding premium adjustments.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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PERSONAL PROPERTY LIMITS

410. Increased Limits

When the Coverage C limit is increased, an additional premium will apply and will be determined as a rate per \$1,000 of increased coverage.

Refer to ROP rate section R-150 for the Increased Personal Property Limit rate.

Applicable Policy Form(s):	1 and 3
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OTHER STRUCTURES – INCREASED LIMITS

420. Form 1 and Form 3 provide a Coverage B limit for other structures located on the residence premise in an amount equal to 10% of Coverage A.

When the Coverage B limit is increased, an additional premium will apply and will be determined as a rate per \$1,000 of increased coverage. When the Coverage B limit is increased, the structure must be identified and the specific amount of additional coverage must be shown.

Refer to ROP rate section R-150 for the Increased Other Structures Limit rate.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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CONTENTS REPLACEMENT COST COVERAGE

515. SD-3291: Coverage for personal property may be extended to include the full cost of repair or replacement without deduction for depreciation, subject to the terms of the contents replacement cost endorsement.

When this coverage is provided on a Form 3 policy without Modified Replacement Cost Coverage, Coverage A must be 100% of the dwelling replacement cost.

The additional premium is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150, subject to the minimum additional premium amount.

Applicable Policy Form(s):	3
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 Section I – Property Damage Coverage and Credits**

MODIFIED REPLACEMENT COST

520. SD-3975: When a home's market value is 80% or less of its replacement cost, then Modified Replacement Cost (MRC) will apply. This endorsement revises the Loss Settlement provision for Coverage A allowing us to repair and replace damage to a dwelling with commonly used construction materials and methods.

The additional premium is determined by multiplying the adjusted base premium by the following (round the result of the formula below to three decimal places before applying it to the adjusted base premium):

$$\begin{array}{rcccl}
 \text{Replacement Cost Policy} & & \text{Replacement Cost Deductible} & & \\
 \text{Amount Factor} & & \text{Amount Factor} & & \text{MRC} \\
 \div & & \div & & \text{Credit} \\
 \text{Desired Coverage Policy} & \times & \text{Desired Coverage Deductible} & \times & \text{Factor} \\
 \text{Amount Factor} & & \text{Amount Factor} & & - \quad 1
 \end{array}$$

Refer to ROP rate section R-150 for the Modified Replacement Cost factor.

Applicable Policy Form(s):	3
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ORDINANCE OR LAW COVERAGE

530. SD-91412: With this endorsement, covered losses that are at least 50% or more of the Coverage A limit for Policy Forms 1 and 3 will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of the property. The amount of coverage provided by this endorsement is 25% of the Coverage A limit.

The additional premium is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150.

Applicable Policy Form(s):	1 and 3
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DWELLING UNDER CONSTRUCTION

545. SD-9292: A policy may be issued to cover a dwelling under construction if the construction will be completed and the dwelling occupied within 120 days from the date construction begins. The effective date of the policy must be the date construction is actually started. If a dwelling has a basement, however, the effective date must be the date construction begins above the level of the lowest basement floor. The amount of coverage provided is provisional.

Upon occupancy or completion, whichever is sooner, the Company must be notified and the policy will be amended to reflect any adjustments.

The Utilities/Roof Rating Plan and Protective Device Credit do not apply to a policy that receives the Dwelling Under Construction credit.

The premium credit is determined by multiplying the adjusted base premium by the factor shown in ROP rate section R-150.

Applicable Policy Form(s):	1 and 3
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THEFT COVERAGE ON DWELLING UNDER CONSTRUCTION

550. SD-9781: For an additional premium, theft coverage in or to a newly constructed dwelling prior to occupancy is available if the dwelling is fully enclosed and capable of being locked.

Coverage terminates 120 days after completion or when occupied, whichever occurs first.

The premium will not be refunded if this endorsement is cancelled.

Refer to ROP rate section R-150 for the Theft Coverage on Dwelling Under Construction premium amount.

Applicable Policy Form(s):	1 and 3
Dwelling Under Construction is required with this endorsement.	

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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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CONTRACTORS' INTEREST

555. SD-9819: The contractor's interest in the building only is covered with this endorsement.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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EARTHQUAKE (10% Deductible)

570. SD-9878: This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of 10% separately to each of the following:

- the limit as shown on the Declarations for Coverage A – Dwelling;
- the limit as shown on the Declarations for Coverage B – Other Structures;
- the limit as shown on the Declarations for Coverage C – Personal Property.

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$500 for each coverage that applies to the loss.

The exclusion applying to exterior masonry veneer may be deleted for an additional premium.

Refer to ROP rate section R-150 for the Earthquake premium amount per thousand.

NOTE: This option is available only for renewals that already have this endorsement.

Applicable Policy Form(s):	1 and 3
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EARTHQUAKE (15% Deductible)

575. SD-91260: This endorsement amends the policy to include coverage for direct physical loss to property described in Coverages A, B, and C caused by earthquake. When earthquake coverage is provided, it does not increase the limits of liability stated in the policy and does not include the costs of filling land.

The deductible for loss covered under this earthquake endorsement is the amount determined by applying the deductible percentage of 15% separately to each of the following:

- the limit as shown on the Declarations for Coverage A – Dwelling;
- the limit as shown on the Declarations for Coverage B – Other Structures;
- the limit as shown on the Declarations for Coverage C – Personal Property

In addition, the minimum deductible amount for any one covered loss under Coverages A, B, or C shall be \$750 for each coverage that applies to the loss.

The exclusion applying to exterior masonry veneer may be deleted for an additional premium.

Refer to ROP rate section R-150 for the Earthquake premium amount per thousand.

NOTE: This option is only available to renewals that currently have earthquake coverage at a lesser or equal earthquake deductible.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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FIRE DEPARTMENT SERVICE CHARGE

585. SD-9304: The limit of \$500 provided under the policy may be increased.

Refer to ROP rate section R-150 for the Fire Department Service Charge premium per each additional \$500 of coverage.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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VACANCY

590. SD-9807: Forms 1 and 3 restrict coverage for vandalism and glass breakage if the dwelling has been vacant for more than 30 consecutive days. For an additional premium, this limitation may be deleted.

Refer to ROP rate section R-150 for the Vacancy premium amount.

Applicable Policy Form(s):	1 and 3
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Section I – Property Damage Coverage and Credits**

OTHER STRUCTURE RESTRICTION

595. SD-9833: This endorsement allows dwellings to be insured that have other structures on the residence premises which are in poor condition. These structures are specifically identified on the endorsement and coverage is excluded.

A photograph of each excluded other structure is required.

No additional premium or discount is applicable to this endorsement.

Applicable Policy Form(s):	1 and 3
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Section I – Property Damage Coverage and Credits**

STORED PERSONAL PROPERTY

602. SD-9806: Under Coverage C, coverage may be provided for property owned by the named insured and stored on the residence premises.

Refer to ROP rate section R-150 for the Stored Personal Property premium amount.

Applicable Policy Form(s):	1 and 3
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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
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Section I and II**

ADDITIONAL INSURED – INSURED PREMISES

805. SD-9041: This endorsement extends the definition of "insured" to include the person or persons named on the endorsement with respect to Coverages A, B, E, and F.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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THREE TO FOUR FAMILY RESIDENCE PREMISES ENDORSEMENT

812. SD-9820: This endorsement revised the policy definitions of “residence premises” and “insured premises” to include a three-or four-family dwelling.

No additional premium is applicable for this coverage.

Applicable Policy Form(s):	1 and 3
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NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-ROP-14-0347
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	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.	1.0 Property	B. 1.0002 Personal Property (Fire And Allied Lines)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
SD-1 & SD-3	39.5%	5.0%					
TOTAL OVERALL EFFECT	39.5%	5.0%					

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	
2009	656	2.3%	6/24/09	497	165	33.2%	99.7%	
2010	630	5.9%	10/26/10	491	345	70.2%	101.7%	
2011	597	9.8%	7/20/11	504	415	82.3%	40.9%	
2012	625	10%	9/18/12	542	138	25.5%	73.8%	
2013	630	9.8%	10/8/13	600	80	13.3%	52.5%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	15.3%
B. General Expense	1.2%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	18.5%
E. Other (explain) Reinsure Exp	5.1%
F. TOTAL	43.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 34.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 2
10. -19.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 4

NAIC Number: 408-28401
 Company Name: American National Property And Casualty Company
 Contact Person: Bridgett Pilkington
 Telephone No.: 417-887-4990 ext. 2473
 Email Address: bridgett.pilkington@anpac.com
 Effective Date: 12/24/2014

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$655.00	\$787.00	\$743.00	\$892.00	\$718.00	\$862.00	\$776.00	\$932.00	\$728.00	\$874.00	\$721.00	\$866.00	\$746.00	\$895.00	\$746.00	\$895.00	\$671.00	\$806.00
	\$120,000	\$816.00	\$980.00	\$926.00	\$1,111.00	\$895.00	\$1,074.00	\$967.00	\$1,161.00	\$908.00	\$1,089.00	\$899.00	\$1,079.00	\$929.00	\$1,116.00	\$929.00	\$1,116.00	\$836.00	\$1,004.00
	\$160,000	\$994.00	\$1,193.00	\$1,127.00	\$1,353.00	\$1,089.00	\$1,307.00	\$1,178.00	\$1,414.00	\$1,105.00	\$1,326.00	\$1,094.00	\$1,313.00	\$1,131.00	\$1,358.00	\$1,131.00	\$1,358.00	\$1,018.00	\$1,222.00
6	\$80,000	\$776.00	\$932.00	\$880.00	\$1,057.00	\$851.00	\$1,021.00	\$920.00	\$1,105.00	\$863.00	\$1,036.00	\$855.00	\$1,026.00	\$884.00	\$1,061.00	\$884.00	\$1,061.00	\$795.00	\$955.00
	\$120,000	\$967.00	\$1,161.00	\$1,097.00	\$1,317.00	\$1,060.00	\$1,273.00	\$1,146.00	\$1,376.00	\$1,075.00	\$1,291.00	\$1,065.00	\$1,279.00	\$1,101.00	\$1,322.00	\$1,101.00	\$1,322.00	\$991.00	\$1,190.00
	\$160,000	\$1,177.00	\$1,413.00	\$1,335.00	\$1,603.00	\$1,290.00	\$1,549.00	\$1,395.00	\$1,675.00	\$1,309.00	\$1,571.00	\$1,296.00	\$1,556.00	\$1,340.00	\$1,609.00	\$1,340.00	\$1,609.00	\$1,206.00	\$1,448.00
9	\$80,000	\$1,360.00	\$1,633.00	\$1,542.00	\$1,852.00	\$1,490.00	\$1,789.00	\$1,612.00	\$1,935.00	\$1,512.00	\$1,815.00	\$1,497.00	\$1,798.00	\$1,548.00	\$1,859.00	\$1,548.00	\$1,859.00	\$1,393.00	\$1,673.00
	\$120,000	\$1,694.00	\$2,035.00	\$1,922.00	\$2,307.00	\$1,857.00	\$2,229.00	\$2,008.00	\$2,411.00	\$1,884.00	\$2,262.00	\$1,866.00	\$2,240.00	\$1,929.00	\$2,316.00	\$1,929.00	\$2,316.00	\$1,736.00	\$2,084.00
	\$160,000	\$2,062.00	\$2,476.00	\$2,339.00	\$2,808.00	\$2,260.00	\$2,713.00	\$2,444.00	\$2,935.00	\$2,293.00	\$2,753.00	\$2,271.00	\$2,726.00	\$2,348.00	\$2,819.00	\$2,348.00	\$2,819.00	\$2,113.00	\$2,537.00

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	5 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	Base %
		Other (specify)	
		Preferred Rental Owner Ti	Up to 65% at %
		Maximum Credit Allowed	65% and 72% %

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	No	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	N/A	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ N/A	\$ N/A
	Lowest Risk	\$ N/A	\$ N/A