

# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American National General Insurance Company  
 NAIC Number: 408-39942  
 Name of Advisory Organization Whose Filing You are Referencing N/A  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 3/1/2007 New Business and Renewal Business

Contact Person: Kelly Bennett  
 Signature: *Kelly Bennett*  
 Telephone No: 417-887-4990 Ext. 2009

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
SH-3 & PH-2	29.2%	15.2% <sup>2</sup>	73.0%	N/A	N/A	N/A	N/A
SH-4 & SH-6	3.4%	0.2% <sup>2</sup>	73.0%	N/A	N/A	N/A	N/A
<div style="font-size: 2em; font-weight: bold; margin: 0;">FILED</div> <p style="margin: 5px 0;">By bharrington at 10:05 am, 12/13/06</p> <p style="margin: 0;">PROPERTY &amp; CASUALTY ARKANSAS INSURANCE DEPARTMENT</p>							
<b>TOTAL OVERALL EFFECT</b>	29.3%	15.4% <sup>1,2</sup>	73.0%	N/A	N/A	N/A	N/A

1 (3) Requested % Rate Level Change Total Overall Effect excludes the impact of earthquake rate changes.

2 (3) Requested % Rate Level Change percentages are the first year annual changes where any individual's increase is capped at 20%.

N Apply Lost Cost Factors to Future Filings? (Y or N)

112.2% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-19.2% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

							Selected Provisions		
		Rate Change History		5 Year History					
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	9.27%
2001	312	N/A	N/A	\$179	\$65	36.16%	111.74%	B. General Expense	1.00%
2002	329	15.66%	4/15/02	\$190	\$28	14.79%	116.45%	C. Taxes, License & Fees	3.40%
2003	361	64.02%	5/10/03	\$258	\$169	65.66%	71.84%	D. Underwriting Profit & Contingencies	13.32%
2004	332	1.08%	11/30/04	\$297	\$1,496	504.19%	86.01%	E. Other (explain)	
2005	279	N/A	N/A	\$277	-\$35	-12.62%	234.64%	F. TOTAL	27.0%