

# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American National Property And Casualty Company

Contact Person: Kelly Bennett

NAIC Number: 408-28401

Signature: *Kelly Bennett*

Name of Advisory Organization Whose Filing You are Referencing N/A

Telephone No: 417-887-4990 Ext. 2009

Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_

Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 5/14/2008 New Business and Renewal Business

(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
SD-1 & SD-3	3.05	-0.59%	72.2%	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 Becky Harrington at 9:01 am, 3/19/08</p> <p style="margin: 0;">PROPERTY &amp; CASUALTY ARKANSAS INSURANCE DEPARTMENT</p>							
<b>TOTAL OVERALL EFFECT</b>	<b>3.0%</b>	<b>-0.59%*</b>	<b>72.2%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

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

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

57.1% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-49.1% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

				<u>5 Year History</u>				<u>Selected Provisions</u>	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense		
2002	1199	19.94% 4/15/02	\$383	\$158	41.22%	59.91%	B. General Expense	13.3%	
2003	1291	50.0% 5/10/03	\$506	\$403	79.64%	65.51%	C. Taxes, License & Fees	1.1%	
2004	1222	9.90% 11/30/04	\$631	\$161	25.55%	65.81%	D. Underwriting Profit & Contingencies	3.0%	
2005	1114	N/A N/A	\$644	\$256	39.71%	41.12%	E. Other (explain)		
2006	1051	N/A N/A	\$613	\$383	62.60%	87.57%	F. TOTAL	26.6%	