

# 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: 3/26/2008 New Business; 3/29/2008 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
SH-3 & SH-7 SH-4 & SH-6	-2.67% -8.9%	-3.01% -0.7%	73.5% 73.5%	N/A N/A	N/A N/A	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 8:29 am, 3/19/08</p> <div style="font-weight: bold; margin: 0;">PROPERTY &amp; CASUALTY ARKANSAS INSURANCE DEPARTMENT</div>							
<b>TOTAL OVERALL EFFECT</b>	-3.3%	-3.0%*	73.5%	N/A	N/A	N/A	N/A

\*(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)  
55.4% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-49.3% 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		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	
		%	Eff. Date					B. General Expense	
2002	5098	24.15	4/15/02	\$2241	\$2147	95.83%	71.90%	C. Taxes, License & Fees	13.3%
2003	5394	57.88%	5/10/03	\$2918	\$1459	50.00%	70.08%	D. Underwriting Profit & Contingencies	1.1%
2004	5353	2.52%	11/30/04	\$3500	\$1123	32.08%	81.12%	E. Other (explain)	3.0%
2005	5263	N/A	N/A	\$3738	\$1174	31.41%	49.31%	F. TOTAL	9.2%
2006	5,267	N/A	N/A	\$3748	\$2511	67.01%	60.48%		26.5%