

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American National General Insurance 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-4 & SH-6	23.84% -2.6%	-44.29% -39.07%	77.5% 77.5%	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 8:41 am, 3/19/08</p> <div style="font-weight: bold; margin: 0;">PROPERTY & CASUALTY ARKANSAS INSURANCE DEPARTMENT</div>							
TOTAL OVERALL EFFECT	11.4%	-44.19%*	77.5%	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)
-25.1% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-61.9% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

				<u>5 Year History</u>					
Year	Policy Count	Rate Change History		AR Earned	Incurred	Arkansas	Countrywide	Selected Provisions	
		%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio	A. Total Production Expense	
2002	329	15.66%	4/15/02	\$190	\$28	14.79%	116.45%	B. General Expense	<u>9.0%</u>
2003	361	64.02%	5/10/03	\$258	\$169	65.66%	71.84%	C. Taxes, License & Fees	<u>0.9%</u>
2004	332	1.08%	11/30/04	\$297	\$1,496	504.19%	86.01%	D. Underwriting Profit & Contingencies	<u>9.0%</u>

<u>2005</u>	<u>279</u>	<u>N/A</u>	<u>N/A</u>	<u>\$277</u>	<u>-\$35</u>	<u>-12.62%</u>	<u>234.64%</u>	E. Other (explain)	
<u>2006</u>	<u>210</u>	<u>N/A</u>	<u>N/A</u>	<u>\$249</u>	<u>\$124</u>	<u>49.68%</u>	<u>94.86%</u>	F. TOTAL	<u>22.5%</u>