

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 03-ANP-08-0077

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A
N/A

	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. Personal Auto	B. Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(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
Auto BI	0.8%	-2.7%					
Auto PD	2.4%	-2.8%					
Auto Med	5.3%	-5.9%					
Auto UMBI	-4.7%	-14.5%					
Auto UIMBI	1.7%	0.1%					
Auto UMPD	-0.5%	-3.7%					
Auto Comp	1.9%	-8.9%					
Auto Coll	8.3%	0.8%					
TOTAL OVERALL EFFECT	2.5%	-3.0%					

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
2007	6203	-1.30%	4/15/2007	6538	4477	68.5%	63.6%
2006	6074	-4.00%	7/15/2006	6855	4402	64.2%	63.5%
2005	6011	-3.10%	9/1/2005	7091	3297	46.5%	53.6%
2004	5902	-1.40%	10/1/2004	7182	4193	58.4%	61.8%
2003	5903	0.00%	12/1/2003	7583	4613	60.8%	69.7%

7.

Expense Constants	Selected Provisions	
A. Total Production Expense	13%	14.8%
B. General Expense	1.8%	2.8%
C. Taxes, License & Fees	2.9%	3.0%
D. Underwriting Profit & Contingencies	5.8%	5.5%
E. Other: Incurred ULAE	7.2%	9.8%
F. TOTAL	31.7%	35.9%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 36.1 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -38.9 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

PC RLC