

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 03-ANG-08-0078

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

3. **A.** American National General Insurance Company **B.** 408-39942

4. **A.** Personal Auto **B.** Private Passenger Auto

(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	7.9%	-15.5%					
Auto PD	-5.7%	-26.2%					
Auto Med	-1.3%	-23.7%					
Auto UMBI	-0.9%	-54.9%					
Auto UIMBI	6.6%	-33.0%					
Auto UMPD	-1.1%	-49.8%					
Auto Comp	1.0%	-57.4%					
Auto Coll	-3.0%	-40.9%					
Auto Tow & Labor	-7.8%	-18.2%					
Auto Wage Loss	-0.2%	-50.0%					
Auto Rental	9.5%	92.8%					
Auto AD&D	2.1%	-50.0%					
TOTAL OVERALL EFFECT	0.7%	-30.7%					

Year	5 Year History		Rate Change History				
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%
2004	341	10.50%	10/1/2004	661	216	32.7%	65.8%
2003	433	0.00%	12/1/2003	778	774	99.5%	79.7%

Expense Constants	Selected Provisions	
A. Total Production Expense	11.1%	12.4%
B. General Expense	1.1%	1.7%
C. Taxes, License & Fees	3.3%	3.8%
D. Underwriting Profit & Contingencies	6.5%	4.3%
E. Other: Incurred ULAE	3.5%	5.0%
F. TOTAL	25.5%	27.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 8.3 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. -64.3 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

PC RLC