

# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American National Property And Casualty Company  
 NAIC Number: 408-28401  
 Name of Advisory Organization Whose Filing You are Referencing N/A  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 3/1/2007 New Business and Renewal Business

Contact Person: Kelly Whelan  
 Signature: *Kelly Whelan*  
 Telephone No: 417-887-4990 Ext. 2009

(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	0.6%	0.0%	66.6%	N/A	N/A	N/A	N/A
SH-4 & SH-6	-2.3%	0.0%	66.6%	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 pharrington at 8:18 am, 12/13/06</p> <p style="margin: 0;">PROPERTY &amp; CASUALTY ARKANSAS INSURANCE DEPARTMENT</p>							
<b>TOTAL OVERALL EFFECT</b>	<b>0.0%</b>	<b>0.0%*</b>	<b>66.6%</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)  
75.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-35.9% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

		Rate Change History		5 Year History				Selected Provisions
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	
2001	4718	N/A	N/A	\$2,013	\$875	43.46%	77.37%	A. Total Production Expense <u>15.6%</u>
2002	5098	24.1%	4/15/02	\$2241	\$2147	95.83%	71.90%	B. General Expense <u>1.2%</u>
2003	5394	57.88%	5/10/03	\$2918	\$1459	50.00%	70.08%	C. Taxes, License & Fees <u>3.0%</u>
2004	5353	2.52%	11/30/04	\$3500	\$1123	32.08%	81.12%	D. Underwriting Profit & Contingencies <u>13.6%</u>
2005	5263	N/A	N/A	\$3738	\$1174	31.41%	49.31%	E. Other (explain) _____
								F. TOTAL <u>33.4%</u>