

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 #: N/A Proposed Effective Date: 7/15/06 NB and RB

Contact Person: Beth Summers
 Signature: *Beth Summers*
 Telephone No: 417-887-4990, ext. 2238

(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
Bodily Injury	4.9%	-1.9%					
Property Damage	-2.7%	-3.8%					
Medical Payments	1.3%	3.5%					
Comprehensive	-2.7%	-7.5%					
Collision	1.2%	-5.1%					
Uninsured Motorist Bodily Injury	2.9%	-14.3%					
Underinsured Motorist Bodily Injury	7.5%	-3.3%					
Uninsured Motorist Property Damage	2.3%	0.1%					
TOTAL OVERALL EFFECT	1.5%	-4.0%					

n/a Apply Lost Cost Factors to Future Filings? (Y or N)
75% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-51% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

Year	Policy Count	Rate Change History		5 Year History		Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	Selected Provisions	
		%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)				Liab.	Phys.Dam.
2001	5,719	7.2	7/15/2002	6,672	3,097	46.4%	76.3%	19.3	19.4	
2002	5,655	9.4	2/15/2003	6,742	4,035	59.8%	69.4%	1.5	1.7	
2003	5,640	0.0	12/1/2003	7,244	4,613	63.7%	72.5%	3.2	3.0	
2004	5,703	-1.4	10/1/2004	7,182	4,193	58.4%	63.1%			
2005	5,916	-3.1	9/1/2005	7,091	3,297	46.5%	55.3%			
								D. Underwriting Profit & Contingencies	8.7	5.0
								E. Other (explain)		
								F. TOTAL	32.7	29.1