



LIFE

2012 ANNUAL OVERVIEW

AMERICAN NATIONAL INSURANCE COMPANY



accompanies clients on
the path of **life**, offering products
and services that provide
protection to enhance security
and **peace of mind**.

Vision

*To be a leading provider
of financial products
and services for current and
future generations*

Mission

*To be the company of choice
for insurance and other
financial products and services
while maintaining
superior financial strength*



American National Insurance Company has been insuring policyholders for more than a century, providing safety and security across generations. As our clients navigate life, they can be assured that American National, either directly or through its subsidiaries (collectively “American National”), is committed to supporting them by providing quality financial products and services when they are needed.

Consider graduation, a day that commemorates accomplishments made throughout the early years of life. It’s exciting...and intimidating. There are many options to consider and choices that need to be made, including where to live and work. Jobs can be found in a home office, a small business, a large corporation, another state or around the world. It can be overwhelming. As these first steps are taken into new and uncertain ground, American National is ready to assist with different product and distribution options that are available to conveniently meet the needs of our clients.

A new car is usually high on the priority list at this time of life. Picking a new vehicle is just the beginning. During the financing process, customers are often presented with the option to buy credit-related insurance. American National partners with automobile dealers, banks, credit unions and furniture dealers to offer a variety of credit-related insurance products for new purchases. ■ We offer coverage that provides benefits during disability, upon damage to or theft of property, as a result of involuntary unemployment, ■ or after death. ■ Our GAP product covers the difference between the amounts owed versus what the vehicle is worth in the event of total loss of the vehicle. ■ We can also provide life insurance protection. ■ An agent can help navigate through these and other options available at the time of a retail purchase.

Liability and property coverages are essential before

taking that new vehicle on the road. American National can help protect the new investment with a personal automobile policy. ■ We can also help prepare for the next phase of life.

A commitment to another person should include the assurance that they will be cared for, regardless of what may be encountered in the years to come. The goal of life insurance is to provide financial security for those remaining after the loss of a loved one. ■

Life insurance comes in many forms, designed to fit different needs and is one of the most important purchases that will ever be made. The proceeds can cover funeral expenses, house payments, college tuition, and many other expenses that could be encountered. In its simplest form, life insurance provides financial protection. Such is the case with term insurance, which offers coverage for a specified period of time. With a term policy, the premiums can fluctuate or remain set over the term of coverage. ■

Life insurance such as whole life, universal life, indexed and variable life, can provide a savings element in addition to protection for beneficiaries. ■ Accumulated values can be borrowed to cover unexpected expenses. If the policy becomes unnecessary in the future, the cash or surrender value can be returned to the owner.

There are many options available from which to choose. An American National agent can help clients understand the products available so they can make informed decisions. Agents can also provide tools and information helpful in estimating the amount of insurance needed and determining the right balance of coverage versus cost. We are available at every step of the process!

In a seemingly short amount of time, another exciting stage in life could be settling into a new apartment or home. American National can help cover the contents with renter’s insurance or both the structure and contents with

a personal homeowner’s insurance policy.■ With a variety of customizable options, American National can provide the right coverage.

Starting a family is joyful but it can also be stressful. Suddenly, there is a little one who loves without question, who needs guidance and protection. It is the perfect time for parents to revisit their life insurance coverage.■ American National makes it easy to increase life insurance coverage on an existing policy or add new family members by attaching a rider to the policy. Some parents prefer to purchase separate policies for their children that can carry them into adulthood. Regardless of the path that is chosen, security that is purchased for the family is priceless, providing peace of mind for the future.

As children grow, gain confidence and become more independent, it’s important that parents plan for another future, one in which they will grow older together and enjoy traveling and spending time with grandchildren.■ Paying for education and wedding costs may be a more immediate concern. American National has products that can help plan for these expenses and help establish a comfortable lifestyle during retirement.■

Accumulation products, or deferred annuities, can be designed as fixed, indexed or variable products. Fixed annuities credit interest at a fixed rate for a period of time. American National offers indexed annuities that credit interest based on the performance of the S&P 500® Index*. Both fixed and indexed annuities provide a minimum guaranteed return over the life of the contract.■

At retirement, a deferred annuity or another investment can be converted into a stream of income with an immediate annuity.■ The owner can set up payments over a pre-determined period of time or the life of the contract owner. Payouts can even be made over the lives of two individuals. Clients can come see us whenever they

want additional information – we will be standing by.

During retirement, health becomes increasingly important. One of the supplemental health insurance products offered by American National could be beneficial at this time. Our Medicare Supplement plans are especially helpful in meeting the costs not covered by Medicare.■ We offer additional products to cover other specific needs such as critical illness, cancer, accident, and hospital indemnity.■

American National offers a broad range of products to benefit individuals, families and loved ones throughout life. In addition to the coverage previously discussed, American National offers policies that insure motorcycles, boats, recreational vehicles, and classic cars.■ American National takes care of unforeseen events so our clients can relax and enjoy life.

American National also offers a variety of products and services for small business owners, farmers, ranchers, and other entrepreneurs. Our products include pension plans as well as group life ■ and health benefit options.■ We also provide a flexible and customizable special farm package policy ■ that can be tailored to address the unique risks and needs of America’s farmers, ranchers and agribusinesses, including nurseries, garden centers, landscaping operations, wineries and other businesses.

Ultimately, we are all faced with losing a loved one. American National cannot take away the heartache, but we can ease some of the financial concerns during this difficult time. American National will be around long after a policy is purchased and will be ready to provide support when it is needed most, just as we have done for more than 107 years.■

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Our products are issued and underwritten by the following companies ■■■

■ **LIFE INSURANCE PRODUCTS**

- American National Insurance Company
- American National Life Insurance Company of Texas
- American National Life Insurance Company of New York
- Standard Life and Accident Insurance Company
- Farm Family Life Insurance Company

■ **ANNUITY PRODUCTS**

- American National Insurance Company
- American National Life Insurance Company of New York
- Standard Life and Accident Insurance Company
- Farm Family Life Insurance Company

■ **PROPERTY & CASUALTY INSURANCE PRODUCTS**

- American National Property and Casualty Company (ANPAC®)
- ANPAC Louisiana Insurance Company
- American National General Insurance Company
- Pacific Property and Casualty Company
- American National Lloyd’s Insurance Company
- American National County Mutual Insurance Company
- Farm Family Casualty Insurance Company
- United Farm Family Insurance Company

■ **HEALTH INSURANCE PRODUCTS**

- American National Insurance Company
- American National Life Insurance Company of Texas
- Standard Life and Accident Insurance Company
- Farm Family Life Insurance Company

Note: Some products are available only through certain companies.



COMPANY RATINGS*

American National Insurance Company has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of March 31, 2012.

A.M. Best: A (Excellent) – Third highest of 13 active company ratings¹

Standard & Poor’s: A (Strong) – Sixth highest of 20 active company ratings²

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AMERICAN NATIONAL INSURANCE COMPANY
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American National Insurance Company

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American National Property And Casualty Companies

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Senior Vice President, Chief Marketing Officer – Career Life Agencies
American National Insurance Company

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Senior Vice President, Chief Multiple Line Marketing Officer
American National Insurance Company

* Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations. Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings, view the full rating reports on American National's Internet site at www.anico.com.

1. A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor).
2. Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.



MPLOYEES AND COMMUNITY

American National is indeed a family, not just of companies. Our employees are the backbone of the organization. American National offers a supportive workplace and services that encourage employee satisfaction, focusing on health, education and community.

We recognize and value the importance of a healthy family. American National provides opportunities to improve both physical and mental well-being by providing benefits such as health insurance, fitness programs, employee assistance programs and sponsorship of team activities.

We offer our employees the opportunity to reach their full potential with company offered classes, company sponsored education programs, tuition aid and involvement in professional organizations.

American National's employees have a tradition of being active in their communities. In 2012, more than \$200,000 was raised by employees for various community service organizations. Additionally, we partner with a number of institutions to offer our employees opportunities to participate in charitable activities.





**AMERICAN
NATIONAL**

FAMILY OF COMPANIES

CORPORATE OFFICE

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