



Independent
Marketing
Group



Agent Alert

Current Rates

American National Insurance Company Increases Retention Limits to \$5,000,000

Effective immediately, American National Insurance Company (American National) announces an increase in the maximum retention per life across all American National life insurance policies.

American National has dramatically increased retention limits, allowing up to \$5,000,000 per life to be kept with American National, rather than being ceded to a reinsurer. This change will result in speedier and more consistent underwriting decisions for individuals with larger policies, or several policies already in force with American National. Additionally, by ceding less business to a reinsurer, American National will be able to increase efficiency.

"American National continually strives to improve competitiveness. By retaining a higher amount of insurance, we continue to improve service to our agents as well as the value of our overall life insurance portfolio".

IMGE91AXX

IMG22389 | 01.19

FOR AGENT USE ONLY, NOT FOR DISTRIBUTION OR USE WITH CONSUMERS.

Independent Marketing Group is a Division of American National Insurance Company. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility for only the products and services it issues. Copyright © 2018 American National Insurance Company, Galveston, Texas. Not all products and services are available in all states. The trademarks, logos and other content in this notification are the property of American National Insurance Company and cannot be copied or duplicated in any manner without the written consent and approval of American National Insurance Company.