

SERFF Tracking Number: AMNA-126338679 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 43792
 Company Tracking Number:
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: ART07-ROP
 Project Name/Number: ART07-ROP/

Filing at a Glance

Company: American National Insurance Company

Product Name: ART07-ROP

SERFF Tr Num: AMNA-126338679 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved- Closed State Tr Num: 43792

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Author: Tracey Johnfroe

Reviewer(s): Linda Bird

Date Submitted: 10/15/2009

Disposition Date: 10/16/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 12/18/2009

Implementation Date:

State Filing Description:

General Information

Project Name: ART07-ROP

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/16/2009

Explanation for Other Group Market Type:

State Status Changed: 10/16/2009

Deemer Date:

Created By: Tracey Johnfroe

Submitted By: Tracey Johnfroe

Corresponding Filing Tracking Number:

Filing Description:

Please find attached the above mentioned items for your department's review.

Form ART07-ROP-DP is a revised data page for our Pure Endowment Rider ART07-ROP previously filed and approved on 5/1/2007 SERFF Tracking Number AMNA-125144272. The rider can be attached to our Individual Term Life Policy ART07(10), filed and approved by your department under the same filing.

Rates for the Pure Endowment Rider were revised pursuant to Actuarial Guideline XLV – The Application of the

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Standard Nonforfeiture Law for Life Insurance to Certain Policies Having Intermediate Cash Benefits. In accordance with Actuarial Guideline XLV, the revised rates will take effect on December 18, 2009. The revised rates apply to newly issued policies only, and will not affect any policies issued prior to December 18, 2009.

Under the original filing, the rider was available for periods of 15, 20, or 30 years. Effective December 18, 2009, we will continue to offer the 20 and 30 year periods. Your department's approval of the revised data page will serve as acknowledgement of our intent to discontinue to 15 year version.

Additional information is provided / attached below:

- Actuarial Memorandum (including Appendix 1, 2 and 3)
- Payment for the required filing fee in the amount of \$ 100.00 was submitted via EFT with this filing.
- Statement of Variability

Company and Contact

Filing Contact Information

Tracey Johnfroe, Life Policy Analyst Tracey.Johnfroe@ANICO.com
 One Moody Plaza 409-463-4661 [Phone] 5438 [Ext]
 Actuarial Product Development 709-766-6933 [FAX]
 14th Floor
 Galveston, TX 77550

Filing Company Information

American National Insurance Company CoCode: 60739 State of Domicile: Texas
 One Moody Plaza Group Code: 408 Company Type:
 Galveston, TX 77550 Group Name: State ID Number:
 (409) 763-4661 ext. [Phone] FEIN Number: 74-0484030

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$100.00	10/15/2009	31307456

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	10/16/2009	10/16/2009

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Disposition

Disposition Date: 10/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	ART07-ROP Data Page		Yes

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Form Schedule

Lead Form Number: Form ART07-ROP-DP

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form ART07-ROP-DP	Data/Declaration Pages	ART07-ROP Data Page	Initial			Form ART07-ROP-DP.pdf

DATA PAGE CONTINUED

POLICY NUMBER [12345678] **INSURED** [JOHN INSURED] **[MALE]** **[35]**

PURE ENDOWMENT RIDER

RIDER FORM ART07-ROP[(XX)]

RIDER EFFECTIVE DATE [February 27, 2009]

RIDER ENDOWMENT DATE [February 27, 2029]

PURE ENDOWMENT BENEFIT AMOUNT \$ [12,040]

SCHEDULE OF CASH VALUES AND PAID-UP INSURANCE AMOUNTS

Cash Values are a percentage of the Endowment Benefit

POLICY YEAR	ATTAINED AGE	CASH VALUE	PAID-UP INSURANCE
[1	[36	[0.00 %	\$ [0
2	37	0.00 %	\$ 0
3	38	0.00 %	\$ 0
4	39	2.36 %	\$ 10,132
5	40	6.36 %	\$ 27,274
6	41	10.57 %	\$ 45,448
7	42	14.99 %	\$ 64,926
8	43	19.65 %	\$ 86,259
9	44	24.55 %	\$ 100,000
10	45	29.72 %	\$ 100,000
11	46	35.16 %	\$ 100,000
12	47	40.90 %	\$ 100,000
13	48	46.95 %	\$ 100,000
14	49	53.33 %	\$ 100,000
15	50	60.06 %	\$ 100,000
16	51	67.17 %	\$ 100,000
17	52	74.68 %	\$ 100,000
18	53	82.63 %	\$ 100,000
19	54	91.06 %	\$ 100,000
20]	55]	100.00] %	\$ 0]

Attained Age is the Insured's Issue Age plus the number of Policy Years completed.

CASH VALUE INTEREST RATE [5.00%]

MORTALITY TABLE

CASH VALUES, PAID UP INSURANCE, NET PREMIUMS AND RESERVES ARE BASED ON THE [2001 CSO ALB SEX DISTINCT, SMOKER DISTINCT] MORTALITY TABLE

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A - this filing does not have a policy form		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	This is not a policy filing.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment:			
	STATEMENT OF VARIABILITY.pdf		



STATEMENT OF VARIABILITY

Form ART07-ROP-DP:

The Specifications Page submitted for use with the policy form contains the following fields which are marked as variable. We would like to reserve the right to change the values within these fields in accordance with the published product standards.

Policy Number Will display the policy number assigned to the issued policy.

Insured Will display the name of the policy's Insured, the Insured's sex and the Insured's age. The rider's minimum issue age is 20. The rider's maximum issue age range varies by sex, risk class, and level term endowment period. A table is provided to show the maximum issue age ranges.

	Maximum Issue Ages											
	Male						Female					
	Pref Plus NNU	Pref NNU	Std Plus NNU	Std NNU	Pref NU	Std NU	Pref Plus NNU	Pref NNU	Std Plus NNU	Std NNU	Pref NU	Std NU
20 Year Pure Endowment	60	60	59	57	49	43	60	60	60	60	55	51
30 Year Pure Endowment	49	48	46	45	43	42	50	50	50	48	47	45

Rider Form The base form number will remain the same. Depending on if a state specific rider form is approved in your state, the 2-digit state code assigned to that state's special form will display. (Shown on data page as XX)

Rider Effective Date Will display the date the rider was issued by the Company. This will always be the same as the policy issue date, as the rider may only be added at the time of issue.

Rider Endowment Date Will display the rider's endowment date which is the end of the base policy's level term period.

Pure Endowment Benefit Amount Will display the rider's endowment benefit amount. The rider's endowment benefit amount is equal to the rider's cash value on the rider endowment date.

Schedule of Cash Values and Paid-Up Insurance Amounts Table:

Policy Year The rider can be attached to either the 20 or 30 year level term policy. Depending on the level term period of the base policy, the table will either display Policy Year 1-20 or 1-30.

Attained Age Will display the Insured's Attained Age for each policy year. Attained Age is equal to the Insured's age at issue plus the number of policy years.

Cash Value Will display the rider's cash value as a percentage of the Endowment Benefit. Cash value will vary by issue age, gender, duration, underwriting classification, level term endowment period, face amount and band.



AMERICAN NATIONAL INSURANCE COMPANY

Paid-Up Insurance	Will display the end of policy year paid-up term insurance value. The amount of paid-up term insurance will be that which the cash value will provide when applied as a net single premium at the Insured's Attained Age. Paid-up term insurance lasts until the Endowment Date and does not include an Endowment Benefit. Paid-Up Term insurance values vary by issue age, gender, duration, underwriting classification, level term endowment period, face amount and band.
Cash Value Interest Rate	The nonforfeiture interest rate used to compute nonforfeiture values. This interest rate is currently the maximum nonforfeiture interest rate permissible under Standard Nonforfeiture Law. The interest rate is bracketed to reserve allowances for changes in the future.
Mortality Table	The name of the mortality table is bracketed to reserve allowances for changes in the future, should a different table become the standard for usage.

Any change or modification to items noted as variable material will be administered in accordance with the regulations for your state. Any change which requires filing for prior approval or filing for informational purposes will be submitted to your state prior to the effective date of such modification.