

SERFF Tracking Number: AMGN-126209120 State: Arkansas
 Filing Company: American General Life and Accident Insurance Company State Tracking Number: 42813
 Company Tracking Number: AGLA 2166P REV0509 ET AL
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Aviation Exclusion Rider
 Project Name/Number: Aviation Exclusion Rider/AGLA 2166P REV0509 et al

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: Aviation Exclusion Rider

SERFF Tr Num: AMGN-126209120 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved- Closed
 State Tr Num: 42813

Sub-TOI: L08.000 Life - Other

Co Tr Num: AGLA 2166P REV0509 State Status: Approved-Closed
 ET AL

Filing Type: Form

Author: Hyacinth Prince
 Date Submitted: 06/30/2009

Reviewer(s): Linda Bird
 Disposition Date: 07/01/2009
 Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Aviation Exclusion Rider

Status of Filing in Domicile: Pending

Project Number: AGLA 2166P REV0509 et al

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Submitted to our
 domicile state of Tennessee.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/01/2009

Explanation for Other Group Market Type:

Deemer Date:

State Status Changed: 07/01/2009

Submitted By: Hyacinth Prince

Created By: Hyacinth Prince

Filing Description:

Corresponding Filing Tracking Number:

AGLA 2166P REV0509 Aviation Exclusion Rider (Permanent) 53.7

AGLA 2166T REV0509 Aviation Exclusion Rider (Temporary) 55.6

The above forms are being submitted for your consideration and approval. Each form is new and does not replace any form previously approved by your department. The referenced forms have been submitted to our domicile state of Tennessee.

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AGLA 2166P REV0509 and AGLA 2166T REV0509 are aviation exclusion riders limiting the death benefit to a single sum equal to the premiums actually paid under the policy, less any policy loans and less any partial surrenders. AGLA 2166P REV0509 excludes the risks permanently. AGLA 2166T REV0509 excludes risks for five years from the date of the rider.

Flesch readability scores for the referenced forms are shown above.

Company and Contact

Filing Contact Information

Kathryn Mitchell, Manager kathryn_mitchell@aigag.com
 American General Center 615-749-1139 [Phone]
 Mail Stop 456S 615-749-2521 [FAX]
 Nashville, TN 37250-0001

Filing Company Information

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee
 Company
 American General Center Group Code: 12 Company Type:
 Nashville, TN 37250-0001 Group Name: AIG State ID Number:
 (615) 749-1139 ext. [Phone] FEIN Number: 62-0306330

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 2 forms x 20.00 = \$40.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life and Accident Insurance Company	\$40.00	06/30/2009	28892618

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/01/2009	07/01/2009

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Disposition

Disposition Date: 07/01/2009

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		Yes
Supporting Document	Application		Yes
Form	Aviation Exclusion Rider		Yes
Form	Aviation Exclusion Rider		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA 2166P REV0509	Certificate	Aviation Exclusion Amendmen Rider t, Insert Page, Endorseme nt or Rider	Initial		53.700	AGLA 2166P REV0509.pdf
	AGLA 2166T REV0509	Certificate	Aviation Exclusion Amendmen Rider t, Insert Page, Endorseme nt or Rider	Initial		55.600	AGLA 2166T REV0509.pdf

AVIATION EXCLUSION RIDER

This Rider is made part of the Policy to which it is attached and, in the event of conflict between the terms of this Rider and any terms of such Policy, the terms of the Policy are hereby modified to conform to the terms of this Rider.

Death of the Insured as a result of operating, riding in or descending from any kind of aircraft while in flight is not a risk assumed under this Policy if the Insured:

- (a) has any duties aboard such aircraft while in flight; or
- (b) is giving or receiving any kind of training or instruction; or
- (c) is flying in the course of maneuvers of any armed forces; or
- (d) is engaging in parachuting.

If the Insured dies as a result of a risk not assumed by this Rider, the liability of the Company shall be limited to a single sum equal to the premiums actually paid under the Policy,

less any policy loans and less any partial surrenders paid.

The limitations under this Rider shall apply to any:

- (a) supplementary agreement to the Policy; and
- (b) insurance under the nonforfeiture provisions of the Policy; and
- (c) policy for which the Policy is exchanged; and
- (d) policy issued on the life of the Insured without evidence of insurability under the provisions of any new policy option or conversion privilege under the Policy or otherwise.

No incontestability provision of the Policy to which this Rider is attached shall require the Company to pay more than the amount equaling the premium actually paid under the Policy if the Insured dies as the result of a risk not assumed by reason of this Rider while the coverage under the Policy to which this Rider is attached is in force.

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Rider Date

6/29/09

Elizabeth H. Mel

SECRETARY

Acceptance by Owner.

The policy is hereby accepted by me subject to the limitation set forth above.

Sally Shield

Witness

John Doe

Owner

To be signed in duplicate, the original to be attached to the policy and the duplicate to be sent to the Company's Home Office.

AVIATION EXCLUSION RIDER

This Rider is made part of the Policy to which it is attached and, in the event of conflict between the terms of this Rider and any terms of such Policy, the terms of the Policy are hereby modified to conform to the terms of this Rider.

Death of the Insured, within five years from the Rider Date shown below, as a result of operating, riding in or descending from any kind of aircraft is a risk not assumed under this Policy if the Insured:

- (a) has any duties aboard such aircraft while in flight; or
- (b) is giving or receiving any kind of training or instruction; or
- (c) is flying in the course of maneuvers of any armed forces; or
- (d) is engaging in parachuting.

If the Insured dies within five years from the Rider Date as a result of a risk not assumed by this Rider, the liability of the Company shall be limited to a single sum equal to the premiums actually paid under the Policy, less any policy loans and less any partial surrenders paid.

The limitations under this Rider shall apply to any:

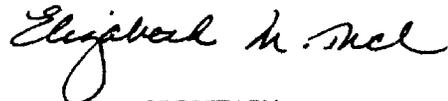
- (a) supplementary agreement to the Policy; and
- (b) insurance under the nonforfeiture provisions of the Policy; and
- (c) policy for which the Policy is exchanged; and
- (d) policy issued on the life of the Insured without evidence of insurability under the provisions of any new policy option or conversion privilege under the Policy or otherwise.

Such limitations shall not apply to death occurring more than five years after the Rider Date.

No incontestability provision of the Policy to which this Rider is attached shall require the Company to pay more than the amount equaling the premium actually paid under the Policy if the Insured dies as the result of a risk not assumed by reason of this Rider while the coverage under the Policy to which this Rider is attached is in force.

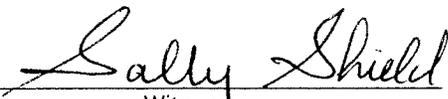
AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

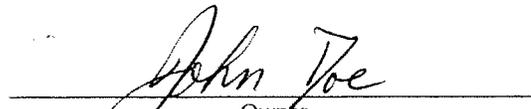
Rider Date 6/29/09


SECRETARY

Acceptance by Owner.

The policy is hereby accepted by me subject to the limitation set forth above.


Witness


Owner

To be signed in duplicate, the original to be attached to the policy and the duplicate to be sent to the Company's Home Office.

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Readability Certification.pdf

AR Compliance Certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

Application AGLA1000-1L-Q (0205) approved by your department on 4/7/05.

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

KANSAS CERTIFICATION

Subject: AGLA 2166P REV0509
AGLA 2166T REV0509

Aviation Exclusion Rider
Aviation Exclusion Rider

Certification: I hereby certify that, to the best of my knowledge, information and belief, the form submitted is in compliance in all respects with the provisions of the insurance laws and rules and regulations of Kansas, and such forms contain no provisions previously disapproved by the Kansas Department of Insurance.



Kerry Kixmiller, FSA, MAAA
Vice President

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

DATE: June 30, 2009



CHANGING THE WAY AMERICANS THINK ABOUT, PURCHASE AND USE LIFE INSURANCE.®

STATE OF IOWA
CERTIFICATE OF COMPLIANCE

CARRIER: American General Life and Accident Insurance Company

FORM NUMBERS

FORM TITLE

AGLA 2166P REV0509

Aviation Exclusion Rider

AGLA 2166T REV0509

Aviation Exclusion Rider

I hereby certify that, to the best of my knowledge and belief, the above submission complies with the laws, rules and regulations of the State of Iowa.



Signature of Officer or General Counsel

Kerry Kixmiller,, FSA, MAAA

Name

Vice President

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Title and/or Business Affiliation

DATE: June 30, 2009

