

<i>SERFF Tracking Number:</i>	<i>AMNH-127006142</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National Insurance Company</i>	<i>State Tracking Number:</i>	<i>48484</i>
<i>Company Tracking Number:</i>	<i>ANIMM2011</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>ANICO Maj Med</i>		
<i>Project Name/Number:</i>	<i>ANI MM/2011</i>		

SERFF Tracking Number: AMNH-127006142 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 48484
 Company Tracking Number: ANIMM2011
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: ANICO Maj Med
 Project Name/Number: ANI MM/2011

Disposition

Disposition Date: 05/02/2011

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed by Actuary

Comment:

Based on the number of rate increases and the percentage amount of increase given over the past years and the effect that another increase will have on the policyholders, we are disapproving your request for a rate increase on this block of closed business.

We appreciate your understanding in this matter.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National Insurance Company	9.500%	9.500%	\$283,179	32	\$258,611	9.500%	9.500%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

