

SERFF Tracking Number: AMNA-128484026 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number:
Company Tracking Number: CTR12
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: CTR12
Project Name/Number: CTR12/CTR12

Filing at a Glance

Company: American National Insurance Company

Product Name: CTR12

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AMNA-128484026 State: Arkansas

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

Co Tr Num: CTR12

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Tyra Reed, Amber Adams, Disposition Date: 06/27/2012
Tobie Brink

Date Submitted: 06/22/2012

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: CTR12

Project Number: CTR12

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/27/2012

State Status Changed: 06/27/2012

Created By: Tobie Brink

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tobie Brink

Filing Description:

June 20, 2012

Arkansas Insurance Department

Compliance @ Life and Health

1200 West Third Street

Little Rock AR 72201@1904

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing Of:

Form CTR12M "C Child Term Rider

SERFF Tracking Number: AMNA-128484026 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number:
Company Tracking Number: CTR12
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: CTR12
Project Name/Number: CTR12/CTR12
SERFF Tracking Number: AMNA- 128484026
Company Tracking Number: CTR12

Dear Reviewer:

Please find attached the above listed form for your department's review and approval. This is a new form and will not replace any previously approved form.

Form CTR12M is a children's level term riders that can be added to the individual term life policy Form ART12(10) approved by your department on 5/9/2012 under SERFF Tracking Number AMNA-128230158. It can be added at the time of policy issue or post-issue.

Form CTR12M contains variable material, denoted with brackets. A Memorandum of Variable Material has been provided under the Form Schedule tab, as required.

The specifications pages used are those approved with Form ART12(10) approved by your department on 5/9/2012 under SERFF Tracking Number AMNA-128230158. A sample data page has been attached under the Supporting Documentation tab.

Application Form 10525-AR approved on 4/17/2012 under SERFF Tracking Number AMNA-128231645 can be used to apply for the rider at the time of application.

Form CTR12M:

- has an issue age range for the insured child of 0 (15 days) to age 18
- the minimum rider death benefit amount is \$1,000.
- can be added at the time of issue or post-issue

Additional information/documentation is as follows:

- An Actuarial Memorandum has been attached to the Supporting Documentation Tab.
- The required Readability Certification has been attached to the Supporting Documentation tab.
- The required Statement of Variability has been attached to the Supporting Documentation tab.
- Any requirement for a third party authorization has been by-passed as this is not a third party filing

As you perform your review should you require any additional information or documentation, please let us know. The contact information as provided under the Companies and Contacts tab is accurate.

Sincerely,

SERFF Tracking Number: AMNA-128484026 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number:
 Company Tracking Number: CTR12
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: CTR12
 Project Name/Number: CTR12/CTR12

Tobie Brink
 Life Policy Analyst III
 State Narrative:

Company and Contact

Filing Contact Information

Tobie Brink, Project Coordinator Tobie.Brink@ANICO.com
 One Moody Plaza 409-763-1112 [Phone] 4165 [Ext]
 Actuarial Product Development 409-766-6933 [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: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50 per form x 1 form = \$50 based on Texas domicile fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$50.00	06/22/2012	60345058

SERFF Tracking Number: AMNA-128484026 State: Arkansas
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Project Name/Number: CTR12/CTR12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/27/2012	06/27/2012

SERFF Tracking Number: AMNA-128484026 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number:
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Project Name/Number: CTR12/CTR12

Disposition

Disposition Date: 06/27/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMNA-128484026 State: Arkansas
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 Product Name: CTR12
 Project Name/Number: CTR12/CTR12

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Sample Data Page		Yes
Form	Children's Term 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
	Form CTR12M	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.200	Form CTR12M.PDF



**AMERICAN NATIONAL INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY**

HOME OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]
ADMINISTRATIVE OFFICE: [ONE MOODY PLAZA, GALVESTON TX 77550]
TELEPHONE NUMBER [(409) 763-4661]

(The telephone number above is available for Policyholders to make inquiries or obtain information about coverage and provide assistance in resolving complaints.)

CHILDREN'S TERM RIDER

This Rider is attached to and made part of Your Policy. Except as provided in this Rider, all other terms, provisions, and conditions of Your Policy remain the same. Additional Premium is required for this Rider, as shown on the Policy's Data Pages.

RIDER AND INTERESTED PERSONS

RIDER. This Rider is issued by American National Insurance Company ("We", "Us", "Our") and is a part of the Policy to which it is attached. All terms and provisions of the Policy that apply will be construed to be part of this Rider. Any capitalized terms not defined in this Rider have the meaning given in the Policy to which this Rider is attached.

RIDER BENEFICIARY. Unless otherwise specified by the Owner in the Application for this Rider or in a later Beneficiary designation, the Rider Beneficiary is the Owner. If the Rider Beneficiary is dead, the proceeds of this Rider will go to the Insured Child's estate. Rider Beneficiaries may be designated and changed according to the Policy's Beneficiary provision.

RIDER BENEFIT. Upon the death of an Insured Child, We will pay the Rider Beneficiary the amount shown on the Policy's Data Pages, subject to the terms of this Rider and the Policy. We must receive due proof that the Insured Child's death occurred before the Rider's Expiry Date, while this Rider is in force, and before the policy anniversary following the Insured Child's 25th birthday.

INSURED CHILD. The person on whose death the Rider Benefit is paid. An Insured Child must be at least 15 days old and one of the following;

- A child, stepchild, or legally adopted child of the Insured age 18 or younger on the Effective Date of this Rider and specified in the Application for this Rider and meeting our underwriting standards;
- A child subsequently born of the Insured; or
- A child subsequently adopted by the Insured if the child is under 18 years of age at the time of adoption.

COVERAGE EFFECTIVE DATE. Coverage for any Insured Child will become effective on the later of:

- (1) This Rider's Effective Date
- (2) The adoption date; or
- (3) The date the Insured Child is 15 days old.

COVERAGE EXPIRY DATE. The insurance on any Insured Child under this Rider will end on the policy anniversary following that child's 25th birthday. Misstatement of age will not extend coverage under this Rider past that date. Coverage for any Insured Child does not extend past the Rider Expiry Date, regardless of age.

RIDER EXPIRY DATE. This Rider expires on the policy anniversary on which the Insured reaches attained age 65, as shown on the Data Pages.

RIDER EFFECTIVE DATE. The Effective Date of this Rider is shown on the Policy's Data Pages.

CONVERTIBILITY

CONVERSION OPTION. While this Rider is in force, You may convert the term insurance provided on any Insured Child to any level premium permanent life insurance policy offered by Us on the date of conversion, without evidence of insurability. Conversion must take place on or before the earlier of:

- (1) the policy anniversary that follows the Insured Child's 25th birthday;
- (2) the Rider Expiry Date; or
- (3) the Insured's death.

If conversion occurs due to the death of the Insured, the conversion privilege must be exercised within 60 days from the date of the Insured's death.

If conversion occurs as a result of the Insured Child's 25th birthday, the Rider expiring, or the Insured's death, then up to 5 times the amount of coverage provided by this Rider may be converted, not to exceed \$50,000.

You must submit to Us a written application for conversion and the first full premium for the new policy.

The new policy will be issued at the Insured Child's then Attained Age, at standard rates, and based on the rules of the product selected.

The Insured Child's coverage under this Rider ceases upon conversion.

The new policy's effective date will be the conversion date.

The new policy will contain a disability waiver of premium rider if one is available with the product selected.

If the new policy contains a disability waiver of premium rider, the benefits under the rider will not be effective unless:

- (a) the total disability of the Insured commenced after the Issue Date of the new policy; and,
- (b) the total disability of the Insured is not the result of an injury, disease, or infection that occurred or existed before the Issue Date of the new policy.

GENERAL PROVISIONS

REINSTATEMENT. To reinstate this Rider, You must provide Us with information necessary to satisfy Us that each Insured Child under this Rider is then insurable. The provisions for Reinstatement in the Policy must also be met.

TERMINATION. This Rider's benefits will not be payable if death of any Insured Child occurs after this Rider terminates. This Rider will terminate immediately upon the first to occur of the following:

- (1) the date the Grace Period for the Policy expires;
- (2) the date the Insured dies unless this Rider is converted according to the Conversion provision of this Rider;
- (3) the date the Policy matures, expires, or is surrendered; or
- (4) the Rider Expiry Date.

If You wish to terminate this Rider because the Insured has no remaining child age 25 or younger or for any other reason, You must send Us a written request to terminate this Rider. This Rider will terminate as of the date to which premiums have been paid. No further premium will be charged.

Signed for the Company at Galveston, Texas.

[]

J. Mark Flippin
Secretary

[]

James E. Pozzi
President

SERFF Tracking Number: AMNA-128484026 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number:
Company Tracking Number: CTR12
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: CTR12
Project Name/Number: CTR12/CTR12

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification
Comments:
Attachment:
Form CTR12M Readability Certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application
Comments:
Application 10525-AR will be used. It was approved 4/17/2012 under SERFF Tracking Number AMNA-128231645.

Item Status: **Status**
Date:

Satisfied - Item: Actuarial Memorandum
Comments:
Attachment:
Form CTR12M Actuarial Memo.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability
Comments:
Attachment:
Form CTR12M Statement of Variability.pdf

Item Status: **Status**
Date:

Satisfied - Item: Cover Letter
Comments:
Attachment:

SERFF Tracking Number: AMNA-128484026 State: Arkansas
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Project Name/Number: CTR12/CTR12
AR.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Sample Data Page

Comments:

The sample data page is for a 20 year level term policy with the CTR rider attached.

Attachment:

Form ART12-DP20 for M.pdf



READABILITY CERTIFICATION

We hereby certify that the following form(s), meet the requirements of the Readability Insurance Policies Act:

<u>Form</u>	<u>Form Name</u>	<u>Scoring(s)</u>
Form CTR12M	Children's Term Rider	50.2

Rex D. Hemme
Senior Vice President & Actuary
American National Insurance Company
6/25/2012



MEMORANDUM OF VARIABLE MATERIAL FOR
Form CTR12M
June 25, 2012

This memorandum was prepared for use with Form CTR12M, a children's term rider for American National Insurance Company.

Variable material contained within the form denoted by use of brackets.

Variable Material

The form contains the following permissible variable material:

Home Office Address
Administrative Office Address
Business (telephone number)
Officer Names, Titles, and Signatures

The above noted items, if changed, will be changed in accordance with department standards. It is understood that the items noted above may be changed without notice or prior approval.

We certify to the following:

- The final form issued to the consumer will not contain brackets denoting variable text;
- Any variable text included in this Statement of Variability will be effective only for future issues;
- The use of variable text will be administered in a uniform and non-discriminatory manner, and will not result in unfair discrimination;
- Only text included in this Statement will be allowed to be used on the referenced forms received by consumers; and
- Any changes to variable or permissible ranges of values will be submitted for approval prior to implementation as required.



Tobie Brink, Life Policy Analyst III
Product Development – Actuarial
Home Office : One Moody Plaza, 14th Floor
Galveston, Texas 77550

e-mail: tobie.brink@ANICO.com
Phone: (409) 763-4661 x 4265
Fax: (409) 766-6522

June 20, 2012

Arkansas Insurance Department
Compliance - Life and Health
1200 West Third Street
Little Rock AR 72201-1904

**RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing Of:
Form CTR12M - Child Term Rider
SERFF Tracking Number: AMNA- 128484026
Company Tracking Number: CTR12**

Dear Reviewer:

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Sincerely,

Tobie Brink

Tobie Brink
Life Policy Analyst III

DATA PAGE

POLICY NUMBER	[12345678]	[MAY 1, 2012]	ISSUE DATE
OWNER	[JOHN DOE]	[\$100,000]	FACE AMOUNT

INSURED

INSURED NAME	[JOHN DOE]	[35]	ISSUE AGE "Age" means age [nearest] birthday
CLASS	[STANDARD NICOTINE NON-USER]	[MALE]	SEX

PREMIUMS AND RIDERS

BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	YEARS PAYABLE
INDIVIDUAL TERM LIFE INSURANCE TO AGE [95]	[\$ 176.00]	[60]
Form [Form ART12]		
Level Premium Period [20] Years		
Term Expiry Date [MAY 1, 2072]		

[CHILDREN'S TERM RIDER]	[\$ 75.00]	[30]
Form [CTR12M]		
Child Death Benefit \$ 10,000		
Rider Expiry Date May 1, 2042		

TOTAL INITIAL ANNUAL PREMIUM	[\$ 251.00]
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INITIAL PREMIUM BY PAYMENT MODE

INCLUDES PREMIUMS FOR [Form ART12] AND ANY RIDERS AND ANNUAL POLICY FEE OF \$[60.00]
YOUR INITIAL PREMIUM MODE IS: [ANNUAL]

ANNUAL	SEMI-ANNUAL	QUARTERLY	[MONTHLY]	SPECIAL MONTHLY
[\$ 251.00]	[\$ 129.27]	[\$ 66.52]	[\$ 23.35]	[\$ 21.69]

BASIS OF VALUES FOR SETTLEMENT OPTIONS

[The minimum guaranteed settlement rates are based on 1.5% interest and the Annuity 2000 mortality table. The age at settlement is the annuitant's age last birthday adjusted downward by one year for each full five year period that has elapsed since January 1, 2000.]

Upon Your request, We will provide You the settlement option tables.

DATA PAGE CONTINUED

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

GUARANTEED MAXIMUM ANNUAL PREMIUMS

ATTAINED AGE	ANNUAL PREMIUM	RIDER(S)	TOTAL ANNUAL PREMIUM	TOTAL PREMIUM BY CURRENT PREMIUM MODE
[35]	[\$176.00]	[\$75.00]	[\$251.00]	[\$251.00]
36	\$176.00	\$75.00	\$251.00	\$251.00
37	\$176.00	\$75.00	\$251.00	\$251.00
38	\$176.00	\$75.00	\$251.00	\$251.00
39	\$176.00	\$75.00	\$251.00	\$251.00
40	\$176.00	\$75.00	\$251.00	\$251.00
41	\$176.00	\$75.00	\$251.00	\$251.00
42	\$176.00	\$75.00	\$251.00	\$251.00
43	\$176.00	\$75.00	\$251.00	\$251.00
44	\$176.00	\$75.00	\$251.00	\$251.00
45	\$176.00	\$75.00	\$251.00	\$251.00
46	\$176.00	\$75.00	\$251.00	\$251.00
47	\$176.00	\$75.00	\$251.00	\$251.00
48	\$176.00	\$75.00	\$251.00	\$251.00
49	\$176.00	\$75.00	\$251.00	\$251.00
50	\$176.00	\$75.00	\$251.00	\$251.00
51	\$176.00	\$75.00	\$251.00	\$251.00
52	\$176.00	\$75.00	\$251.00	\$251.00
53	\$176.00	\$75.00	\$251.00	\$251.00
54	\$176.00	\$75.00	\$251.00	\$251.00
55	\$1,710.00	\$75.00	\$1,785.00	\$1,785.00
56	\$1,902.00	\$75.00	\$1,977.00	\$1,977.00
57	\$2,109.00	\$75.00	\$2,184.00	\$2,184.00
58	\$2,286.00	\$75.00	\$2,361.00	\$2,361.00
59	\$2,490.00	\$75.00	\$2,565.00	\$2,565.00
60	\$2,736.00	\$75.00	\$2,811.00	\$2,811.00
61	\$3,036.00	\$75.00	\$3,111.00	\$3,111.00
62	\$3,402.00	\$75.00	\$3,477.00	\$3,477.00
63	\$3,813.00	\$75.00	\$3,888.00	\$3,888.00
64	\$4,245.00	\$75.00	\$4,320.00	\$4,320.00
65	\$4,701.00	\$0.00	\$4,701.00	\$4,701.00
66	\$5,163.00	\$0.00	\$5,163.00	\$5,163.00
67	\$5,631.00	\$0.00	\$5,631.00	\$5,631.00
68	\$6,135.00	\$0.00	\$6,135.00	\$6,135.00
69	\$6,657.00	\$0.00	\$6,657.00	\$6,657.00
70	\$7,290.00	\$0.00	\$7,290.00	\$7,290.00
71	\$7,998.00	\$0.00	\$7,998.00	\$7,998.00
72	\$8,928.00	\$0.00	\$8,928.00	\$8,928.00
73	\$9,909.00	\$0.00	\$9,909.00	\$9,909.00
74	\$10,941.00	\$0.00	\$10,941.00	\$10,941.00

DATA PAGE CONTINUED

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

GUARANTEED MAXIMUM ANNUAL PREMIUMS

ATTAINED AGE	ANNUAL PREMIUM	RIDER(S)	TOTAL ANNUAL PREMIUM	TOTAL PREMIUM BY CURRENT PREMIUM MODE
75	\$12,069.00	\$0.00	\$12,069.00	\$12,069.00
76	\$13,299.00	\$0.00	\$13,299.00	\$13,299.00
77	\$14,727.00	\$0.00	\$14,727.00	\$14,727.00
78	\$16,395.00	\$0.00	\$16,395.00	\$16,395.00
79	\$18,321.00	\$0.00	\$18,321.00	\$18,321.00
80	\$20,421.00	\$0.00	\$20,421.00	\$20,421.00
81	\$22,812.00	\$0.00	\$22,812.00	\$22,812.00
82	\$25,302.00	\$0.00	\$25,302.00	\$25,302.00
83	\$27,987.00	\$0.00	\$27,987.00	\$27,987.00
84	\$30,960.00	\$0.00	\$30,960.00	\$30,960.00
85	\$34,281.00	\$0.00	\$34,281.00	\$34,281.00
86	\$37,962.00	\$0.00	\$37,962.00	\$37,962.00
87	\$41,982.00	\$0.00	\$41,982.00	\$41,982.00
88	\$46,290.00	\$0.00	\$46,290.00	\$46,290.00
89	\$50,835.00	\$0.00	\$50,835.00	\$50,835.00
90	\$55,578.00	\$0.00	\$55,578.00	\$55,578.00
91	\$60,039.00	\$0.00	\$60,039.00	\$60,039.00
92	\$64,689.00	\$0.00	\$64,689.00	\$64,689.00
93	\$69,594.00	\$0.00	\$69,594.00	\$69,594.00
94]	\$74,775.00]	\$ 0.00]	\$74,775.00]	\$74,775.00]