

Several states have a regulation mandating insurers to establish and implement procedures on advertising.

The rule requires that:

1. Once a year, an insurer must give notification to producers of the requirement to seek company approval prior to the use of any advertisements not furnished by the company.
2. The company must furnish information to producers as to whom has been designated for the purpose of advertisement review and approval.
3. The company must also communicate the method of adherence to the advertising procedures and guidelines. American National provides a Statement of Policy on Producer Developed Advertising. This form must be provided to all producers regardless of the state in which the producer is appointed. It is provided to all new applicants at the time they apply for appointment with the company and is available at img.anicoweb.com under **Agent Resources>Compliance Resources>General Advertising Guidelines**.

It is very important that all producers be aware of and adhere to our Statement of Policy on Producer Developed Advertising, as failure to comply with this statement is a direct violation of a producer's contract or selling agreement with the company. Advertising violations could result in penalties ranging from a formal warning to termination, depending on the infraction.

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 only for the products and services it issues.

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