



Agent Advertising Guidelines

1.0 Summary

The marketing and advertising of insurance products is the subject of regulatory scrutiny and a point of focus in litigation against insurers. It is important to realize the legal and compliance issues that can arise with advertising materials (department of insurance complaints, lawsuits and related negative publicity) which can create a negative reflection on the insurance industry as a whole. American National Insurance Company has implemented these Agent Advertising Guidelines for itself, and its direct and indirect insurance subsidiaries (together “American National”).

2.0 Procedures

a. Know the definition of an advertisement. You must first determine whether an item is an advertisement.

Advertisement means material designed to create a public interest in the American National, its products, its producers, or to induce the public to purchase, increase, modify, reinstate, borrow on, replace or return a policy or contract including but not limited to:

• Printed and published material	• Circulars/leaflets/flyers
• Non-financial or non-earnings press releases	• Materials included with a policy/contract
	• Presentations and materials used by agents
• Audio visual material and descriptive literature used in direct mail	• Illustrations
	• Telephone book/directory ads
• Newspaper ads	• Form letters
• Magazine ads	• Recruiting materials
• Radio ads	• Communications circulated to non-employees and agents not licensed or appointed with American National
• Telephone and television scripts (tracks)	
• Billboards	
• Materials used to solicit renewals and reinstatements (unless such are provisions in the policy/contract)	• Agent training materials which include text, scripts, handouts, etc., which are used in sales presentations
• Company letterheads, envelopes and business cards	• Prepared sales talks
• Newsletters	• Email signature blocks, tag lines and subject lines
• Direct mail letters	
• Brochures/booklets	• Advertising appearing on the Internet/World Wide Web, chat rooms, bulletin boards, social media platforms and other web based forums. This includes internet referral and rate quoting companies
• Mailers	
• Questionnaires or forms used to gather customer or prospective customers information	



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- b. *Submit all advertisements for review and approval.*** If you have determined that an item is an advertisement, it must be submitted to your marketing division for review and approval, ***prior to use.***
- c. *General Guidelines.*** All advertisements should:
- Be clear
 - Be accurate
 - Not deceptive
 - Not misleading
 - Indicate the product and policy or contract form(s) they cover
 - Indicate the purpose of the policy or contract
 - Avoid terms that exaggerate the level of benefits
 - Avoid superlative terms such as lowest, best, ideal, unlimited, exceptional, superb, etc.
 - Identify the agent
 - Identify the insurance company
 - If applicable, include information about American National
- d. *Use and tracking.*** Once you have received approval for an advertisement, you may use it in the final approved version only. Any changes to an advertisement must be re-submitted to your marketing division for approval and use. Any other use of American National's name, logos or images is not allowed unless approved by American National.

Also, you must report the manner and extent of distribution of approved advertisements or marketing letters to your marketing division.

3.0 Questions. Contact your marketing division for any questions regarding these guidelines.