

The Rewards Are Yours With an Excellent Claims-Free Record.

Our CASHBACK From ANPAC® program rewards you by refunding a portion of your combined auto and homeowner premiums. Simply remain CLAIM-FREE for three



consecutive years from your CASHBACK anniversary date, on both your auto and homeowner policies

and you'll receive a check for 25% of your combined FIRST-YEAR PREMIUMS!

CASHBACK
FROM ANPAC

HOW THE PROGRAM WORKS
FOR THE PURPOSE OF ILLUSTRATION ONLY. ACTUAL PREMIUMS WILL VARY.

| END OF YEAR | AUTO PREMIUM | HOME PREMIUM | TOTAL PREMIUM | CASHBACK FROM ANPAC |
|-------------|--------------|--------------|---------------|---------------------|
| 1st Year | \$1,000 | + \$350 | = \$1,350 | N/A |
| 2nd Year | \$1,000 | + \$350 | = \$1,350 | N/A |
| 3rd Year | \$1,060 | + \$340 | = \$1,400 | \$337.50 |
| 4th Year | \$1,091 | + \$330 | = \$1,421 | \$347.50 |
| 5th Year | \$1,123 | + \$320 | = \$1,443 | \$357.50 |
| 6th Year | \$1,156 | + \$310 | = \$1,466 | \$368.00 |

Your Reward Begins Three Years After Your CASHBACK Anniversary Date, Paying You 25% of the First Year's Premiums and Continues to Pay You 25% Each Year After If you Remain Claim Free

\$378.75
\$389.75
CONTINUOUS EACH YEAR

* Earthquake endorsement premium is not included in the home owner premium

How Can We Refund 25% of Your Premiums?

It costs us more to write "new" business than to keep a good policyholder like you. Therefore, the longer we keep you as a satisfied customer, the better for our company...and for you. We spend less and so do you!

The Key Is To Be Safety Conscious.

It costs less to administer this program, so we pass the savings on to you. And, as long as you stay claim-free, you continue to save by being an ANPAC® policyholder.

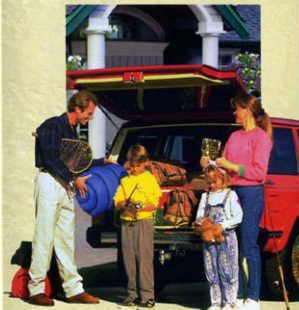
it pays
to play it
safe...

Because you're part of a very conscientious group of people who take pride in their property, drive defensively, and recognize

the importance of keeping claim costs down, you allow us to keep your premiums down.

Add all these factors together, and it's easy to see how we can afford to pay you for being a good policyholder. The CASHBACK From ANPAC® program is our way of giving good policyholders the premium break you deserve.

However, if you should have a loss, rest assured that ANPAC® will be there when you need us! In fact, the majority of our customers rate our claims service as excellent—the highest category!



How Can You Get CASHBACK From ANPAC®?

1. Have and maintain (without interruption) a homeowner AND auto policy* with ANPAC® for three years.
2. Remain CLAIM-FREE** during the three year period.

*At least one auto must have both comprehensive and collision coverages with ANPAC®. Homeowner policies must be owner occupied.

**Claim-Free means no paid claims of any type, other than Automobile towing and labor claims, and/or Homeowner earthquake claims.

Contact Your American National Agent Today.

CASHBACK From ANPAC® is not available in all states and some eligibility requirements apply. This brochure is not a contract and contains only a general description of the program and is subject to the terms and conditions of the program. ANPAC® reserves the right to discontinue this program at any time.

ANPAC American National Property and Casualty Insurance Company



Member of the American National Family of Companies