

NOTICE OF PRIVACY POLICY

ANPAC ®

American National Property And Casualty
American National General Insurance Company
Pacific Property And Casualty Company
American National Lloyds Insurance Company
ANPAC Louisiana Insurance Company

and

American National County Mutual Insurance Company
(served by ANPAC®)

American National Property and Casualty Company, its subsidiaries and affiliates (ANPAC®), are committed to providing insurance and annuity products and services designed to meet your needs. We are equally committed to respecting your privacy and protecting the information about you that we may receive. We have prepared this notice to advise you what information we collect, how we use it and how we protect it.

What Information We Collect

As an essential part of our business, we obtain certain personal information about you in order to provide a financial product or service to you. Some of the information we receive comes directly from you on applications or other forms, and may include information you provide during visits to our Web site. We may also receive information from physicians, testing laboratories and other health providers, and from consumer reporting agencies. The types of information we receive may include addresses, social security numbers, family information, current and past medical history and financial information, including information about transactions with other financial institutions. Such information may, in certain circumstances, properly be obtained without further notice to or authorization from you.

What Information We Disclose

We do not disclose nonpublic personal information about our current or former customers to any non-affiliated entity, except as permitted by law. Examples of the disclosures which we are permitted by law to make include: disclosures necessary to service or administer an insurance or annuity product that you requested or authorized; disclosures made with your consent or at your direction; disclosures made to your legal representative; disclosures made in response to a subpoena or an inquiry from an insurance or other regulatory authority; disclosures made to comply with federal, state or local laws and to protect against fraud. Where permitted by law, such disclosures may be made without further notice to or authorization from you.

Our Privacy Protection Procedures

We protect information about you from unauthorized access. For example we employ secure technologies in order to safeguard transmission of information about you through our web sites. Access to information about you is restricted to those individuals that need such information in order to provide products and services to you. Examples of activities requiring access to personal information include: underwriting; claims processing; reinsurance and policyholder service. Our employees and agents receive training regarding our privacy policies and violators are subject to disciplinary action. Finally, we have established and maintain procedures to comply with all state and federal laws and regulations regarding the security of personal information.

This Notice has been provided to you in compliance with the Financial Services Modernization Act of 1999, U.S. Pub. L. 106-102, 113 U.S. Stat. 1338, for information purposes only. No action is required on your part.