



SMART THINKING, REWARDED™

To: Claims Business Partners

RE: Business Partners Values Statement

American National is committed to ethical conduct, including in our business partnerships. That's why we ask all potential and existing business partners to become familiar with our [Business Code of Conduct](#) and FIRST Principles.

Our FIRST Principles are:

Financial Strength – We are all dedicated to financial stability and profitable growth to honor our promises to our insured, to create opportunities for our employees and business partners, and to provide a fair return to our shareholders.

Integrity – Do what's right! Always! We adhere to and place great importance on ethics, integrity and compliance. We are individually accountable for demonstrating the highest standards of each to earn our client's trust.

Respect – The golden rule! We will treat all people with empathy, compassion and dignity. We view our business as one of relationships, not transactions. We are committed to making a meaningful difference in the lives of our clients and our team.

Service – We have the ability and responsibility to live a life of significance through service and commitment to our values. We are committed to understanding our customer's expectations and striving to exceed them with our outstanding service.

Teamwork – We are all in this together. Our success depends on the unique contributions of all employees and business partners. We do this by meeting commitments, being accountable and making continuous improvement. We are committed to the success of our team.

In order to avoid even the appearance of impropriety on the part of American National employees, we also ask that you refrain from giving our employees any gift or other benefits that may violate our [Code](#). Please respect that employees can accept only occasional and reasonable business meals, entertainment and gifts of common business courtesy.

Company policies allow reimbursement for an employee's expenses incurred in the course of business and in the interest of business partner development. Business partners and prospective business partners are expected to abide by these policies.

If your values match ours, we encourage you to forward your information. Please share your interest by submitting a general description of the opportunity to registration@anpac.com.