

News Release

American National Property & Casualty Company, Springfield, Missouri

For Immediate Release

ANPAC® Offers Discount on Homes in Louisiana with *Fortified...for safer living*® Designation ***Premium discount encourages disaster-resistant homes***

Springfield, Missouri – April 7, 2006 – American National Property and Casualty Company (ANPAC®) is introducing a discount on homeowners' premiums in Louisiana for new homes that are built to the *Fortified...for safer living*® designation, resulting in significant savings.

The discount is 25% off of the hurricane portion of a homeowner's policy for those homes built to the *Fortified* standard. This will result in an average overall home premium discount of 12 – 15% for ANPAC®'s clients.

“We want to reward our clients for keeping safety in mind when building their new homes,” stated Gregory Ostergren, chairman, president and CEO of ANPAC®. “Disaster-resistant homes have less risk of major damage in the event of a natural catastrophe. There is no substitute for being prepared. Over the long-term, our insurance clients will benefit from building stronger and safer homes to better protect their family treasures. It is our goal of seeing more families being able to return to their own home to live following a hurricane, which is essential in getting communities and family's lives back to normal as quickly as possible following a catastrophe. We are very proud to work with IBHS to encourage and provide education in the construction of safer homes.”

Fortified is a national new-home construction designation program sponsored by the Institute for Business & Home Safety (IBHS), a national, nonprofit initiative of the insurance industry based in Tampa, Florida. .

The inspection-based *Fortified* program features affordable construction upgrades designed to help safeguard homes from the ground-up. This criterion goes beyond building codes to add extra protection against whatever natural perils are present. In Louisiana, *Fortified* homes are designed to withstand 130mph wind speeds, have either higher design pressure rated windows and doors in the northern portion of the state or impact-resistant opening protection in the southern portion, roofing materials that provide resistance to water penetration, high winds and hail, and provisions that take flood and wildfire into consideration.

There are now nearly 1,000 *Fortified* homes either occupied, under construction or planned in nine states.

ANPAC® is partnering with IBHS to encourage the construction of safer homes. This month in Baton Rouge, for instance, American National agent Bob Turgeon sponsored a two-day *Fortified* workshop attended by more than 50 architects, builders and inspectors.

“Because of the overwhelming response to this first educational event, we're planning additional workshops,” Turgeon said. Individuals who are interested in attending should contact Turgeon by e-mail at bob@american-nationalbr.com.

ANPAC® and IBHS are supporting other regions at risk of hurricanes, earthquakes and other natural disasters. In Mobile, Ala., for instance, construction of the first **Fortified** home in that state is now under way. The 4,900-square foot home is insured by ANPAC® and is expected to be complete later this year.

“We’re proud to insure the very first **Fortified** home in the state,” said Harold Knotts, American National agent of Mobile. “And we’re proud to offer a discount to clients who invest in safer building standards, which in the long run will help their resale values.”

ANPAC® and ANPAC Louisiana Insurance Company are members of the American National family of companies. American National Insurance Company is headquartered in Galveston, Texas. American National has over \$17.2 billion in assets and is rated A+ (Superior) by A.M Best Company and AA (Very Strong) by Standard & Poor’s. The American National Family of Companies offers a broad line of products, which include life insurance, annuities, health insurance, credit insurance, pension plan services, and property and casualty insurance for personal lines, agribusiness, and targeted commercial exposures. American National’s major insurance subsidiaries include American National Life Insurance Company of Texas, Standard Life and Accident Insurance Company, Garden State Life Insurance Company, American National Property and Casualty Company, American National de Mexico, Compania de Seguros de Vida, S.A de C.V. and the insurance subsidiaries of Farm Family Holdings, Inc. consisting of Farm Family Life Insurance Company, Farm Family Casualty Insurance Company, and United Farm Family Insurance Company.

IBHS works to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance and preparation practices

For more information, including company news and investor relations, visit the company’s web site at www.anico.com.

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