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## *Additional Discounts and Incentives Offered by American National*

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### **AUTO-HOME DISCOUNT**

Add a qualifying homeowner's or renter's policy to an auto policy and receive up to a **10%** discount on the auto policy and up to a **20%** discount on the homeowner's policy.

### **TRI-LINE DISCOUNT**

Combine a qualifying life insurance policy to an auto-home policy and receive up to an additional **10%** on the auto and home policies.

### **CASH BACK**

The single largest discount available through American National. This discount is a collective distribution worth **25%** of the combined amount of a policy owner's annual premium paid for their auto and home owners policy after being claim free for three years. This amount is awarded to policy owners annually every year they are claim free after the first three years.

### **MULTI-CAR DISCOUNT**

Take advantage of an additional discount for having more than one auto on a policy.

### **GOOD STUDENT DISCOUNT**

If a student is on the policy and they are receiving a Grade Point Average of 3.0 or higher, there is an additional discount available.

### **DEFENSIVE DRIVING DISCOUNT**

Available for senior citizens who enroll and complete a defensive driving course.

### **NEW ROOF DISCOUNT**

Receive an additional discount on a homeowner's policy for having a new roof.

### **COMMON CAUSE DEDUCTIBLE**

If multiple items are damaged under different policies, only one deductible applies to the loss.