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Advance Specific Excess Loss Reimbursement

Subject to all provisions and terms of the American National Insurance Company (ANICO) treaty, ANICO will advance specific excess loss reimbursement benefits to the treaty holder to the extent that such eligible claims exceed the specific deductible. The plan must have paid the providers to which such eligible claims relate all amounts equal to the specific deductible shown in the treaty.

- Advancements for specific excess loss reimbursements are not available for amount of less than \$1,000.
- Incurred claims must be reported and paid before the end of the contract period.
- Specific Advance will cease, if the treaty is canceled or terminated for any reason.
- Specific Advance will cease, if the treaty holder does not pay the required premium.
- Advancement of funds will only be made to the treaty holder.
- Advanced funds may only be used to pay providers for eligible claims in accordance with the plan.