



The relative strengths and weaknesses of American National Insurance CO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of American National Insurance CO compared to the market average is the variable Liability for Future Policy Benefit, increasing the Economic Capital Ratio by 10% points. The greatest weakness of American National Insurance CO is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 5.6% points above the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	426,102
Debt Securities, Available-for-sale	6,010,281
Insurance Commissions and Fees	210,224
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	3,299,242
Net Investment Income	1,016,810
Other Assets	13,044,406
Other Compr. Net Income	0
Other Expenses	2,430,279
Other Liabilities	18,150,598
Other Net Income	9,476
Other Revenues	1,892,176
Premiums Earned, Net	0
Separate Account, Assets	970,954
Separate Account, Liability	970,954

Output Variable	Value in 1000 USD
Liabilities	19,121,552
Assets	23,324,883
Expenses	2,856,381
Revenues	3,119,210
Stockholders Equity	4,203,331
Net Income	272,305
Comprehensive Net Income	272,305
BaseVar	24,215,751
ECR before Limited Liability	11%
Economic Capital Ratio	27%