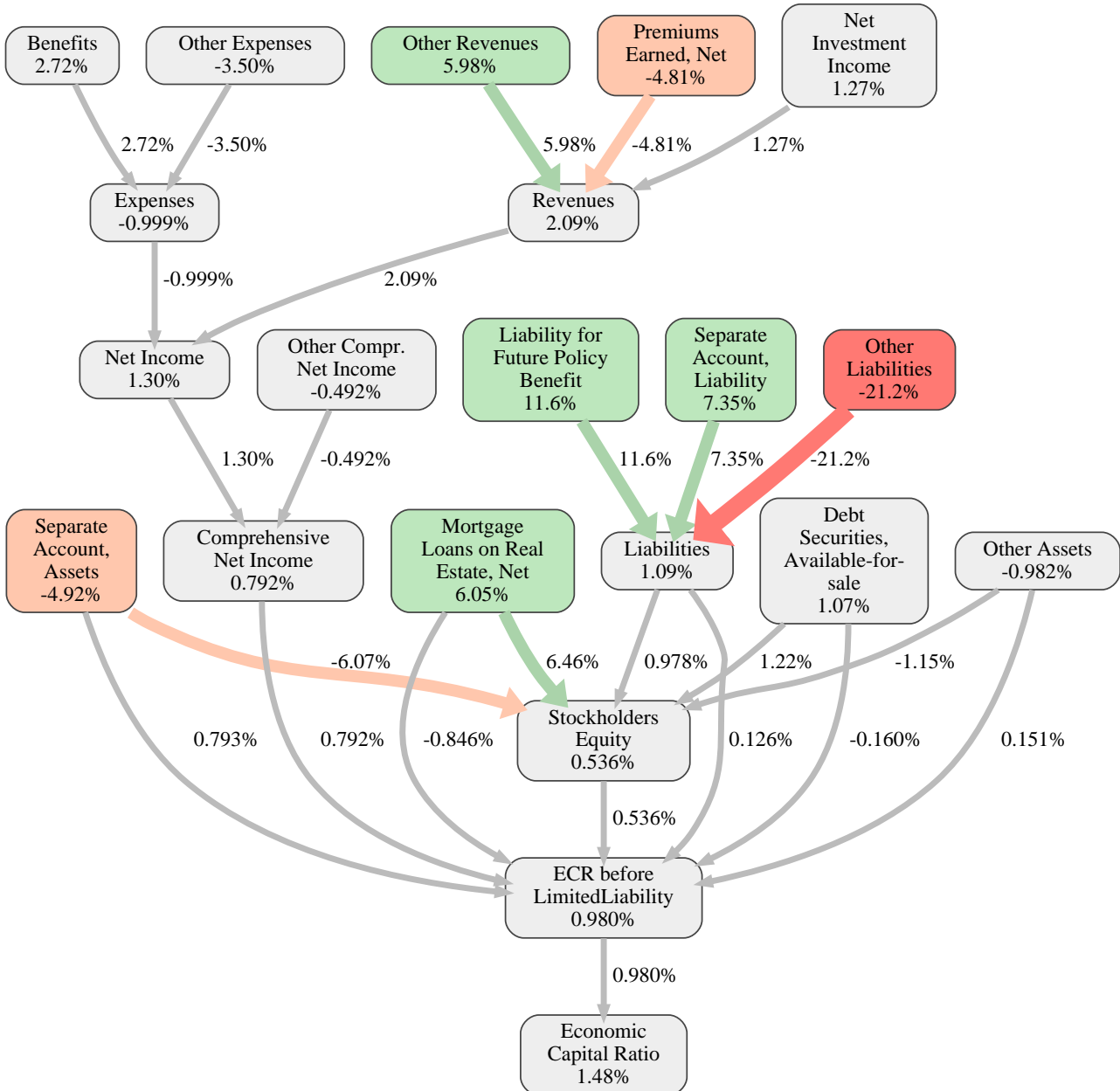




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# LIFE INSURANCE 2018

## American National Insurance CO Rank 9 of 28





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## American National Insurance CO Rank 9 of 28



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 12% points. The greatest weakness of American National Insurance CO is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 29%, being 1.5% points above the market average of 27%.

| Input Variable                      | Value in 1000 USD |
|-------------------------------------|-------------------|
| Benefits                            | 415,190           |
| Debt Securities, Available-for-sale | 7,929,534         |
| Insurance Commissions and Fees      | 248,526           |
| Liability for Future Policy Benefit | 0                 |
| Mortgage Loans on Real Estate, Net  | 4,749,999         |
| Net Investment Income               | 966,077           |
| Other Assets                        | 12,737,467        |
| Other Compr. Net Income             | 0                 |
| Other Expenses                      | 2,586,877         |
| Other Liabilities                   | 20,161,229        |
| Other Net Income                    | 86,674            |
| Other Revenues                      | 2,196,397         |
| Premiums Earned, Net                | 0                 |
| Separate Account, Assets            | 969,764           |
| Separate Account, Liability         | 969,764           |

| Output Variable             | Value in 1000 USD |
|-----------------------------|-------------------|
| Liabilities                 | 21,130,993        |
| Assets                      | 26,386,764        |
| Expenses                    | 3,002,067         |
| Revenues                    | 3,411,000         |
| Stockholders Equity         | 5,255,771         |
| Net Income                  | 495,607           |
| Comprehensive Net Income    | 495,607           |
| BaseVar                     | 27,008,749        |
| ECR before LimitedLiability | 13%               |
| Economic Capital Ratio      | 29%               |