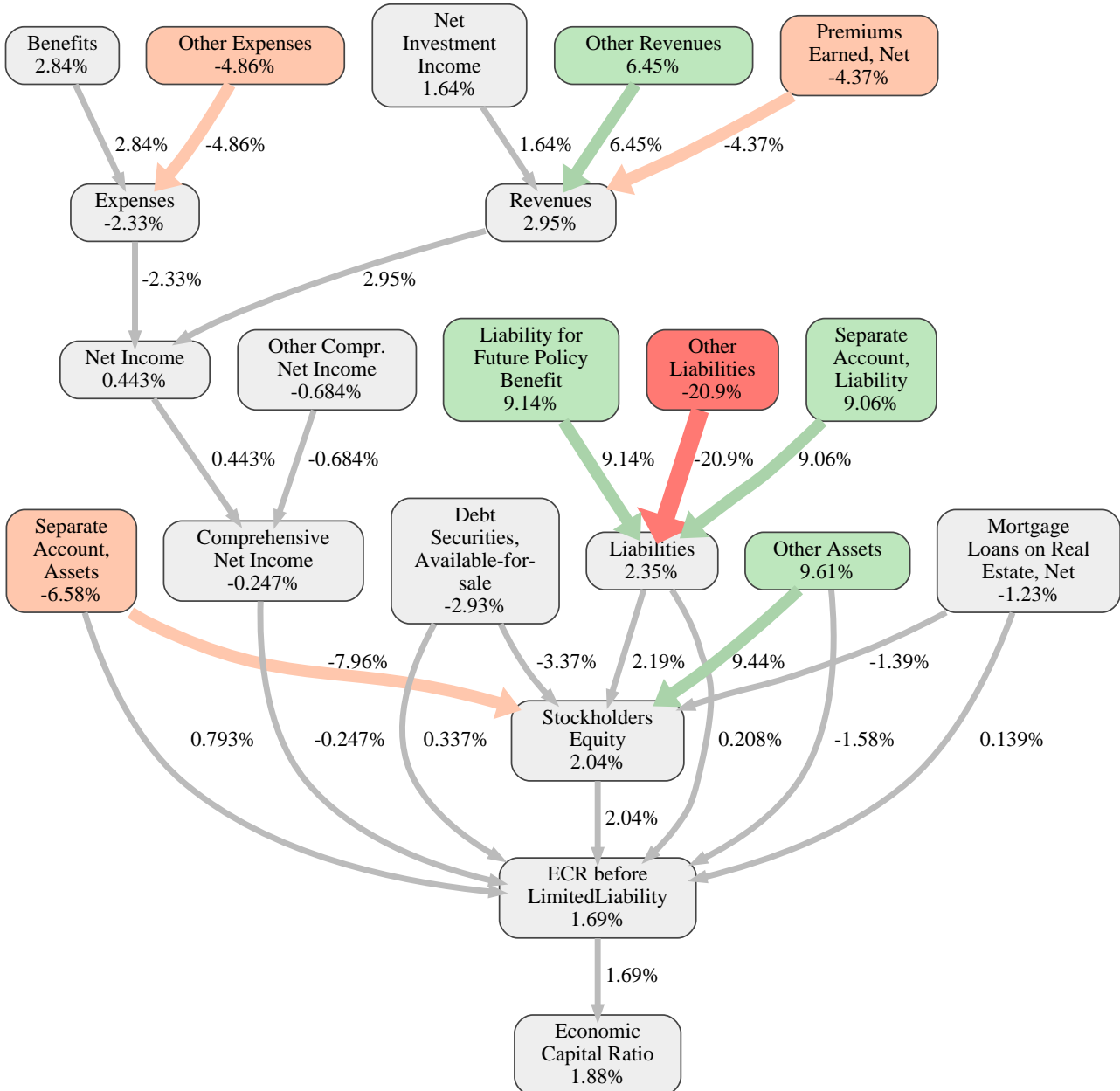




RealRate

# LIFE INSURANCE 2013

## American National Insurance CO Rank 7 of 25





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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 Other Assets, increasing the Economic Capital Ratio by 9.6% 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 26%, being 1.9% points above the market average of 24%.

Input Variable	Value in 1000 USD
Benefits	416,015
Debt Securities, Available-for-sale	5,741,015
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	985,398
Other Assets	16,524,670
Other Compr. Net Income	0
Other Expenses	2,374,882
Other Liabilities	18,426,358
Other Net Income	-3,905
Other Revenues	2,001,662
Premiums Earned, Net	0
Separate Account, Assets	841,389
Separate Account, Liability	841,389

Output Variable	Value in 1000 USD
Liabilities	19,267,747
Assets	23,107,074
Expenses	2,790,897
Revenues	2,987,060
Stockholders Equity	3,839,327
Net Income	192,258
Comprehensive Net Income	192,258
BaseVar	24,078,342
ECR before LimitedLiability	10.0%
Economic Capital Ratio	26%