



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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 5.6% points above the market average of 22%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	293,464	Liabilities	19,284,491
Debt Securities, Available-for-sale	6,998,895	Assets	23,746,962
Insurance Commissions and Fees	250,265	Expenses	2,852,487
Liability for Future Policy Benefit	0	Revenues	3,017,455
Mortgage Loans on Real Estate, Net	3,483,280	Stockholders Equity	4,462,471
Net Investment Income	834,831	Net Income	242,376
Other Assets	12,346,341	Comprehensive Net Income	242,376
Other Compr. Net Income	0	BaseVar	24,489,402
Other Expenses	2,559,023	ECR before LimitedLiability	11%
Other Liabilities	18,366,045	Economic Capital Ratio	27%
Other Net Income	77,408		
Other Revenues	1,932,359		
Premiums Earned, Net	0		
Separate Account, Assets	918,446		
Separate Account, Liability	918,446		