



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 0.78% points above the market average of 26%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	331,770	Liabilities	19,871,727
Debt Securities, Available-for-sale	7,344,952	Assets	24,533,222
Insurance Commissions and Fees	306,880	Expenses	3,102,484
Liability for Future Policy Benefit	0	Revenues	3,227,951
Mortgage Loans on Real Estate, Net	4,348,046	Stockholders Equity	4,661,495
Net Investment Income	860,235	Net Income	182,667
Other Assets	11,898,612	Comprehensive Net Income	182,667
Other Compr. Net Income	0	BaseVar	25,396,292
Other Expenses	2,770,714	ECR before LimitedLiability	11%
Other Liabilities	18,930,115	Economic Capital Ratio	27%
Other Net Income	57,200		
Other Revenues	2,060,836		
Premiums Earned, Net	0		
Separate Account, Assets	941,612		
Separate Account, Liability	941,612		