



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 Revenues, increasing the Economic Capital Ratio by 24% points. The greatest weakness of AMERICAN NATIONAL INSURANCE CO is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.8% points above the market average of 11%.

Input Variable	Value in 1000 USD
Benefits	331,770
Debt Securities, Available-for-sale	7,344,952
Insurance Commissions and Fees	306,880
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	4,348,046
Net Investment Income	860,235
Other Assets	11,898,612
Other Compr. Net Income	0
Other Expenses	2,770,714
Other Liabilities	18,930,115
Other Net Income	57,200
Other Revenues	2,060,836
Premiums Earned, Net	0
Separate Account, Assets	941,612
Separate Account, Liability	941,612

Output Variable	Value in 1000 USD
Liabilities	19,871,727
Assets	24,533,222
Expenses	3,102,484
Revenues	3,227,951
Stockholders Equity	4,661,495
Net Income	182,667
Comprehensive Net Income	182,667
Economic Capital Ratio	13%