

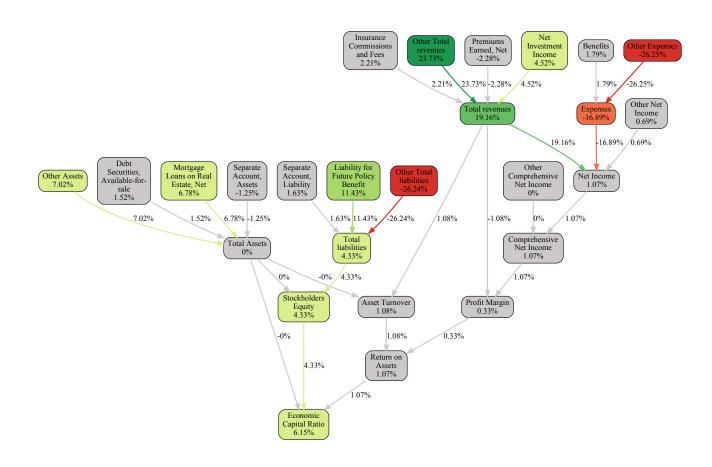
LIFE INSURANCE 2017



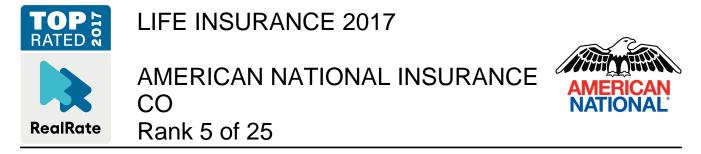


AMERICAN NATIONAL INSURANCE

Rank 5 of 25







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 Total revenues, increasing the Economic Capital Ratio by 24% points. The greatest weakness of AMERICAN NATIONAL INSURANCE CO is the variable Other Expenses, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 6.1% points above the market average of 5.9%.

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 Comprehensive Net Income	0
Other Expenses	2,770,714
Other Net Income	57,200
Other Total liabilities	18,930,115
Other Total revenues	2,060,836
Premiums Earned, Net	0
Separate Account, Assets	941,612
Separate Account, Liability	941,612

Output Variable	Value in 1000 USD
Expenses	3,102,484
Total revenues	3,227,951
Total liabilities	19,871,727
Total Assets	24,533,222
Stockholders Equity	4,661,495
Net Income	182,667
Comprehensive Net Income	182,667
Asset Turnover	13%
Profit Margin	5.7%
Return on Assets	0.74%
Economic Capital Ratio	12%

