

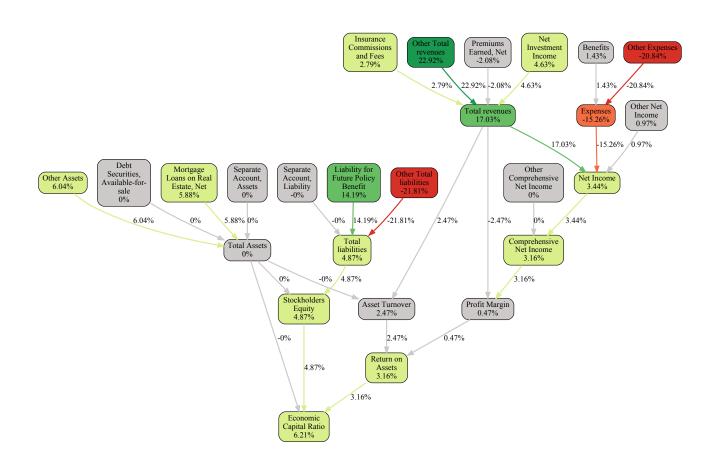
LIFE INSURANCE 2018



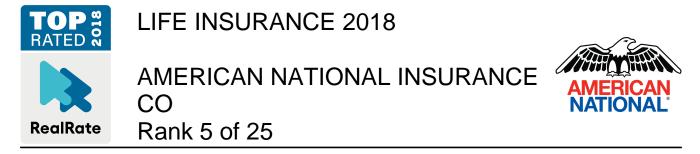


AMERICAN NATIONAL INSURANCE

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 23% points. The greatest weakness of AMERICAN NATIONAL INSURANCE CO is the variable Other Total liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.2% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Benefits	415,190
Debt Securities, Available-for-sale	7,929,534
Insurance Commissions and Fees	248,526
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	4,749,999
Net Investment Income	966,077
Other Assets	12,737,467
Other Comprehensive Net Income	0
Other Expenses	2,586,877
Other Net Income	86,674
Other Total liabilities	20,161,229
Other Total revenues	2,196,397
Premiums Earned, Net	0
Separate Account, Assets	969,764
Separate Account, Liability	969,764

Output Variable	Value in 1000 USD
Expenses	3,002,067
Total revenues	3,411,000
Total liabilities	21,130,993
Total Assets	26,386,764
Stockholders Equity	5,255,771
Net Income	495,607
Comprehensive Net Income	495,607
Asset Turnover	13%
Profit Margin	15%
Return on Assets	1.9%
Economic Capital Ratio	16%

