

American National Ins Co

Group Affiliation:	American National Group	Domicile:	TX
Address:	One Moody Plaza 17th Floor Galveston TX 77550-7999	NAIC Number:	60739
Phone:	409-763-4661	Year Established:	1905
		Company Type:	Stock

Ratings

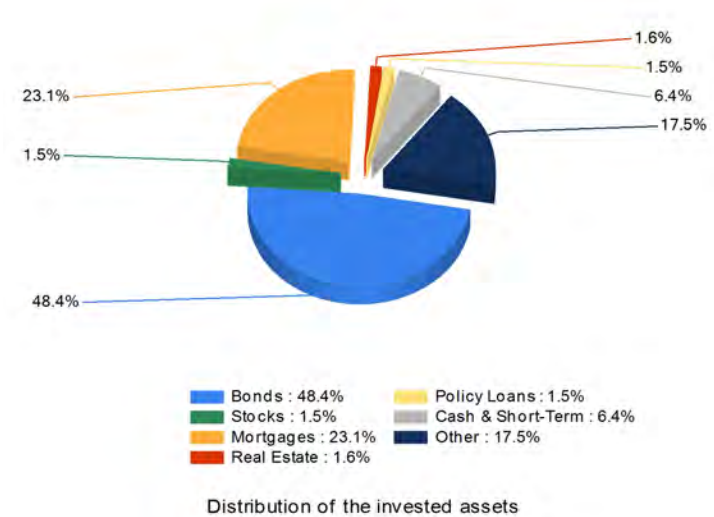
A.M. Best Company(Best's Rating, 15 ratings)	A (3)
Standard & Poor's(Fin. Strength, 20 ratings)	A (6)
Fitch Ratings(Fin. Strength, 21 ratings)	A (6)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	76

Assets & Liabilities

Total Admitted Assets	24,799,084
Total Liabilities	21,276,600
Separate Accounts	1,047,552
Total Surplus & AVR	4,139,263
As % of General Account Assets	17.4%

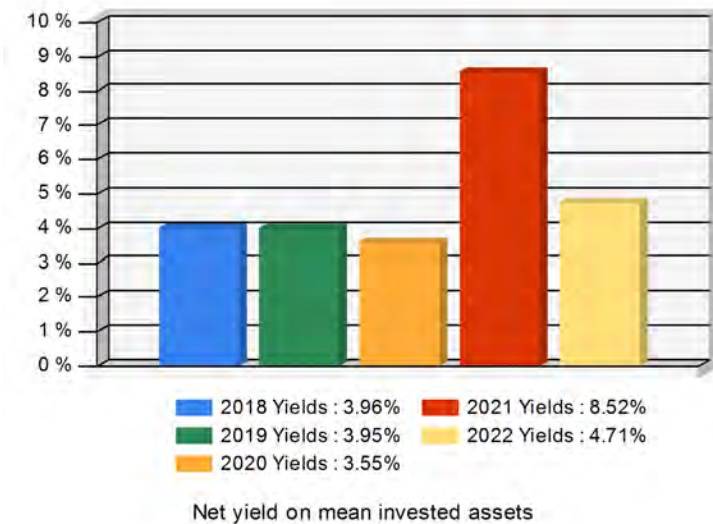
Invested Asset Distribution

Total Invested Assets	21,975,411
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5 Year Investment Yields

5 Year Average	4.94%
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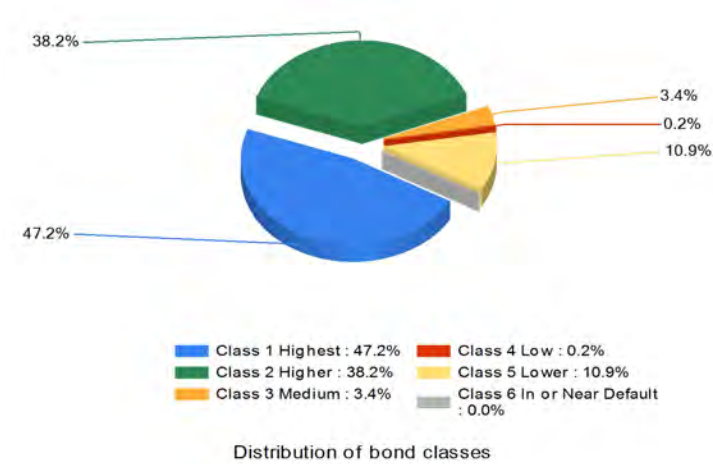
Non-Performing Assets

Bonds In or Near Default	0.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.8%
Total Non-Performing Assets/Surplus & AVR	0.9%
As a Percent of Invested Assets	0.2%

Income & Earnings

Total Income	2,399,612
Net Premiums Written	1,277,690
Earnings Before Dividends and Taxes	342,155
Net Operating Earnings	337,531

Bond Quality



A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2022 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 16, 2023.

Presented by: www.fmiAgent.com, Financial Markets Inc, PO BOX 3980, RAPID CITY, SD 57709 Phone: 605-342-2438 Email: Marketing@fmiAgent.com

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List of Company Ratings

Company: American National Ins Co
Domicile: TX
Established: 1905

A.M. Best Company Rating

A (3)

Excellent. Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A (6)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Fitch Ratings' Insurer Financial Strength Rating

A (6)

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

Weiss Safety Rating

B (5)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

76

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of October 16, 2023. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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