

American National General Insurance Company

Issue Date: 12/21/2021

Insurer #: NA	NAIC #: 39942	AMB #: 002803	
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U.S. Insurer - 2022 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date: NA	Domicile: Missouri	<h1 style="font-size: 2em;">A</h1>	Insurance Group: American National Group
Incorporation Date: 30-Dec-80	Main Administrative Office: American National Center, 1949 East Sunshine Springfield, MO, US 65899-0001		Parent Company: Brookfield Asset Mgmt Re Partners Ltd
Commenced Business: 1-Apr-81			Parent Domicile: Bermuda

	6/30/2022	2021	2020	2019
Capital & Surplus	67,752,000	72,882,000	72,774,000	67,985,000
Underwriting Gain (Loss)	(6,629,000)	(3,582,000)	2,543,000	457,000
Net Income After Tax	(4,228,000)	9,000	4,888,000	3,174,000
Cash Flow from Operations		3,147,000	852,000	5,178,000
Gross Premium		55,951,000	45,009,000	46,656,000
Net Premium	29,288,000	50,327,000	41,114,000	43,063,000
Direct Premium Total	32,431,000	55,951,000	45,009,000	46,657,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed		0	0	0
Rank among all Texas S/L Insurers		-	-	-
Combined Ratio		108%	93%	99%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
77.00%	69.00%	22.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	90.00%	3.60%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 3% and 6.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
0.00%	0.00%	40.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	-1.00%	-4.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
4.00%		
Usual Range: Less than 25%		

